



## Statements of Financial Condition

### Q3 2026

(unaudited)

**Washington Trust Bank**  
**Statements of Financial Condition**  
**(unaudited)**

(dollars in thousands)

|                                                    | September 30,<br>2026 | December 31,<br>2025 |
|----------------------------------------------------|-----------------------|----------------------|
| <b>ASSETS</b>                                      |                       |                      |
| Cash and due from banks                            | \$ 109,453            | \$ 131,177           |
| Interest-bearing deposits with banks               | 672,177               | 580,152              |
| Securities available for sale, at fair value       | 120,006               | 159,426              |
| Securities held to maturity, at amortized cost     | 2,010,169             | 2,195,115            |
| Federal Home Loan Bank and PCBB stock, at cost     | 13,670                | 17,747               |
| Loans receivable                                   | 7,481,540             | 7,358,093            |
| Allowance for credit losses on loans               | (152,487)             | (154,789)            |
| Loans, net of allowance for credit losses on loans | 7,329,053             | 7,203,304            |
| Premises and equipment, net                        | 108,867               | 94,767               |
| Other real estate                                  | 543                   | 543                  |
| Accrued interest receivable                        | 35,762                | 32,905               |
| Other assets                                       | 276,489               | 267,854              |
| Total assets                                       | <u>\$ 10,676,189</u>  | <u>\$ 10,682,990</u> |
| <b>LIABILITIES</b>                                 |                       |                      |
| Deposits:                                          |                       |                      |
| Noninterest-bearing                                | \$ 3,246,972          | \$ 3,243,331         |
| Interest-bearing                                   | 5,793,964             | 5,703,248            |
| Total deposits                                     | 9,040,936             | 8,946,579            |
| Securities sold under agreements to repurchase     | 249,173               | 328,017              |
| Other borrowings                                   | 160,000               | 250,000              |
| Accrued interest payable                           | 6,254                 | 6,485                |
| Other liabilities                                  | 196,756               | 184,603              |
| Total liabilities                                  | 9,653,119             | 9,715,684            |
| <b>SHAREHOLDER'S EQUITY</b>                        |                       |                      |
| Common stock                                       | 7,535                 | 7,535                |
| Surplus                                            | 35,664                | 35,664               |
| Undivided profits                                  | 1,006,630             | 947,524              |
|                                                    | 1,049,829             | 990,723              |
| Accumulated other comprehensive loss, net of tax   | (26,759)              | (23,417)             |
| Total shareholder's equity                         | 1,023,070             | 967,306              |
| Total liabilities and shareholder's equity         | <u>\$ 10,676,189</u>  | <u>\$ 10,682,990</u> |