Washington Trust Bank
Member FDIC

Privately Owned. **Locally Invested.**

Statements of Financial Condition

Q3 2026

(unaudited)

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Statements of Financial Condition
(unaudited)

(dollars in thousands)

	September 30, 2026	December 31, 2025
ASSETS		
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	$ 10,676,189	$ 10,682,990
LIABILITIES		
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
SHAREHOLDER'S EQUITY		
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	$ 10,676,189	$ 10,682,990