



Privately Owned. **Locally Invested.**

Statements of Financial Condition

Q4 2025

(unaudited)



Washington Trust Bank
Statements of Financial Condition
(unaudited)

	(dollars in thousands)		
	December 31, 2025	December 31, 2024	
ASSETS			
Cash and due from banks	\$ 131,177	\$ 129,585	
Interest-bearing deposits with banks	580,152	445,384	
Securities available for sale, at fair value	159,426	300,438	
Securities held to maturity, at amortized cost	2,195,115	2,736,717	
Federal Home Loan Bank and PCBB stock, at cost	17,747	29,422	
 Loans receivable	 7,358,093	 6,892,693	
Allowance for credit losses on loans	(154,789)	(153,558)	
Loans, net of allowance for credit losses on loans	7,203,304	6,739,135	
 Premises and equipment, net	 94,767	 83,993	
Other real estate	543	83	
Accrued interest receivable	32,905	32,501	
Other assets	267,854	230,310	
Total assets	<u><u>\$ 10,682,990</u></u>	<u><u>\$ 10,727,568</u></u>	
LIABILITIES			
Deposits:			
Noninterest-bearing	\$ 3,243,331	\$ 3,237,240	
Interest-bearing	5,703,248	5,587,004	
Total deposits	<u><u>8,946,579</u></u>	<u><u>8,824,244</u></u>	
 Securities sold under agreements to repurchase	 328,017	 327,224	
Other borrowings	250,000	500,000	
Accrued interest payable	6,485	9,319	
Other liabilities	184,603	162,189	
Total liabilities	<u><u>9,715,684</u></u>	<u><u>9,822,976</u></u>	
SHAREHOLDER'S EQUITY			
Common stock	7,535	7,535	
Surplus	35,664	35,664	
Undivided profits	<u><u>947,524</u></u>	<u><u>896,393</u></u>	
 Accumulated other comprehensive loss, net of tax	 990,723	 939,592	
Total shareholder's equity	(23,417)	(35,000)	
Total liabilities and shareholder's equity	<u><u>967,306</u></u>	<u><u>904,592</u></u>	
	<u><u>\$ 10,682,990</u></u>	<u><u>\$ 10,727,568</u></u>	