

March 29, 2023

To the Shareholders of W.T.B. FINANCIAL CORPORATION;

The place and time of the 2023 Annual Shareholders' Meeting shall be:

WASHINGTON TRUST BANK
717 West Sprague Avenue
Spokane, Washington 99201
Lower Level Meeting Room A
April 24, 2023 at 1:30 p.m.

The Meeting will be for the following purposes:

1. To elect directors.

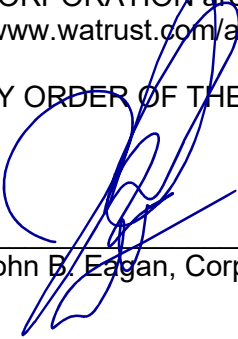
Pursuant to the By-laws of the Corporation, the Board of Directors has determined that the Board of Directors shall consist of five positions and has nominated Peter F. Stanton, John E. "Jack" Heath, Steven M. Helmbrecht, John J. Luger and Christopher H. Ackerley.

2. To ratify the appointment of MOSS ADAMS, LLC as the Company's independent registered public accountant for the fiscal year ending December 31, 2023.
3. To transact such other business as may properly come before the meeting or any adjournment thereof.

Pursuant to the Corporation's Bylaws, Class A Shareholders of record on March 27, 2023 are entitled to vote at the meeting. The election of directors requires a majority vote of outstanding Class A shares.

Electronic copies of the 2022 Audited Financial Statements of W.T.B. FINANCIAL CORPORATION are available on our Investor Relations webpage (www.watrust.com/about/investor-relations).

BY ORDER OF THE BOARD OF DIRECTORS



John B. Eagan, Corporate Secretary