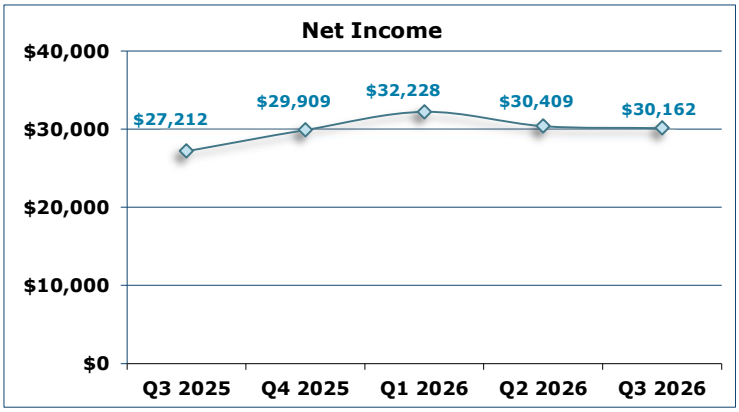
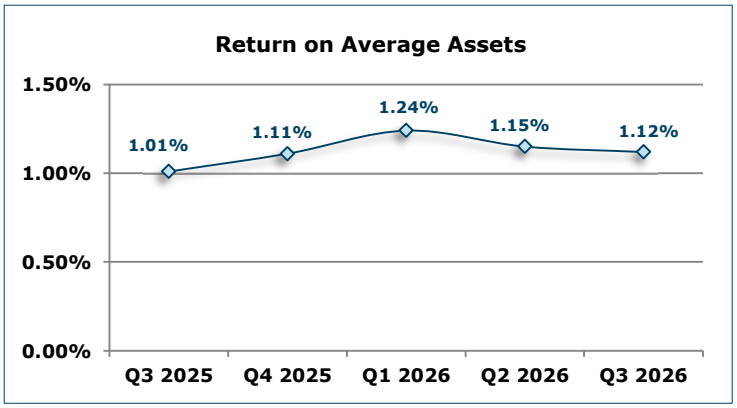
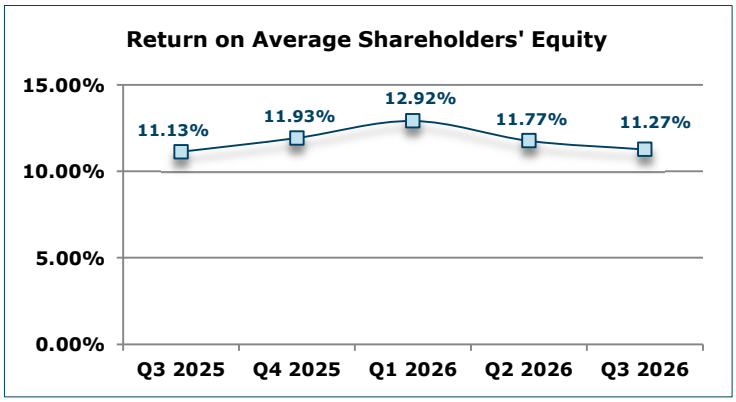
W.T.B. Financial Corp

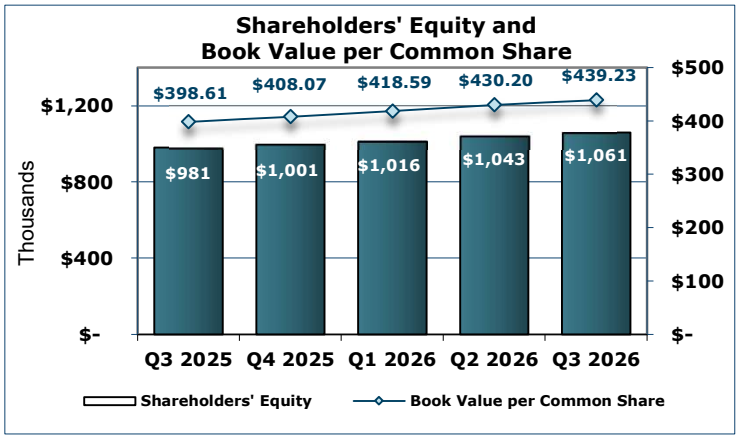
Company Profile 3rd Quarter 2026

(Unaudited) ($'s in thousands, except per share data)









Financial Highlights

- **Net Income decreased by $247 thousand to $30.2 million compared to the prior quarter.**
- **During the quarter, Net Interest Revenue increased $3.7 million, Provision Expense decreased $4.1 million, and Noninterest Revenue decreased $5.1 million.**
- **Shareholders' Equity increased by $17 million, mostly from net income for the quarter net of dividends and share repurchases.**
- **Deposits increased $209 million, or 9.4% annualized, to $9 billion.**
- **Loans increased by $9 million, or .5% annualized, to $7.48 billion.**
- **Allowance for credit losses on loans remained strong at 2.04% of loans and 304% of noncurrent loans.**
- **Noncurrent loans and ORE decreased $4 million to $50.6 million, or 0.68% of total loans.**



About W.T.B. Financial Corporation

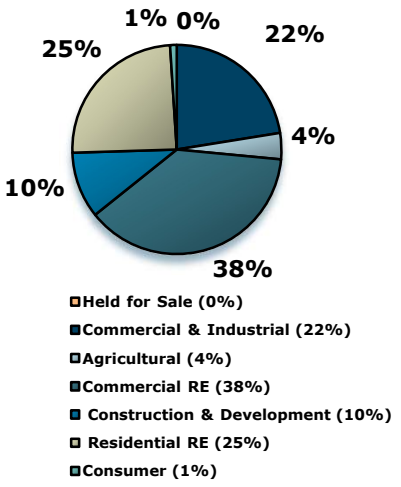
Since 1902, Washington Trust Bank (W.T.B. Financial Corporation's primary subsidiary) has helped individuals, families and businesses reach their financial goals by being the best at understanding and meeting their needs through exceptional customer service.

W.T.B. Financial Corp

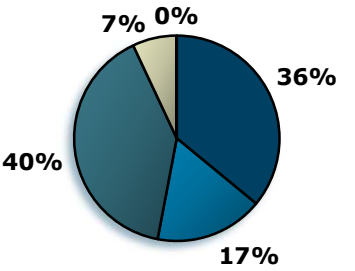
(Unaudited) ($'s in thousands, except per share data)
At or for the Quarters Ended

	9/30/2026	6/30/2026	9/30/2025
Income Statements			
Net interest revenue	$ 101,307	$ 97,549	$ 92,371
(Recapture) provision for credit losses	(250)	3,875	(7,300)
Net interest revenue after provision for credit losses	101,557	93,674	99,671
Noninterest revenue	18,215	23,345	16,589
Noninterest expense	81,111	78,104	81,394
Income before provision for income taxes	38,661	38,915	34,866
Provision for income taxes	8,499	8,506	7,654
Net income	$ 30,162	$ 30,409	$ 27,212
Condensed Balance Sheets			
ASSETS			
Cash and interest-bearing deposits	$ 781,631	$ 552,208	$ 463,815
Securities	2,132,168	2,239,340	2,504,016
Loans net of allowance for credit losses	7,329,053	7,317,651	7,278,279
Other assets	442,537	436,679	391,131
Total assets	$ 10,685,389	$ 10,545,878	$ 10,637,241
LIABILITIES			
Deposits	$ 9,012,689	$ 8,803,245	$ 8,855,069
Borrowings	409,173	509,835	632,284
Other liabilities	202,969	189,310	168,824
Total liabilities	9,624,831	9,502,390	9,656,177
SHAREHOLDERS' EQUITY			
Total shareholders' equity	1,060,558	1,043,488	981,064
Total liabilities and shareholders' equity	$ 10,685,389	$ 10,545,878	$ 10,637,241
Performance Metrics			
PER COMMON SHARE			
Earnings - basic	$ 12.57	$ 12.64	$ 11.10
Earnings - diluted	12.54	12.63	11.09
Common cash dividends	1.85	1.85	1.85
Common shareholders' equity	439.23	430.20	398.61
PERFORMANCE RATIOS			
Return on average assets	1.12%	1.15%	1.01%
Return on average shareholders' equity	11.27%	11.77%	11.13%
Margin on average earning assets	3.89%	3.82%	3.54%
Noninterest revenue to average assets	0.68%	0.88%	0.62%
Noninterest expense to average assets	3.01%	2.96%	3.03%
Efficiency ratio	67.8%	64.6%	74.6%
Cash dividends to net income	14.7%	14.6%	16.6%
ASSET QUALITY AND CAPITAL			
Noncurrent loans + ORE	$ 50,645	$ 54,792	$ 55,477
Allowance for credit losses (ACL) on loans	152,487	154,927	157,185
ACL on loans to total loans	2.04%	2.07%	2.11%
Total equity to total assets	9.93%	9.89%	9.22%
Total equity	$ 1,060,558	$ 1,043,488	$ 981,064
Tier 1 Capital	1,087,323	1,066,091	1,009,944

Total Loan Portfolio
$7.48 Billion at 9/30/26



Total Deposit Portfolio
$9.0 Billion at 9/30/26



Wealth Management & Advisory Services

