

W.T.B. Financial Corporation

March 24, 2026

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

The place and time of the 2026 Annual Shareholders' Meeting shall be:

WASHINGTON TRUST BANK
717 West Sprague Avenue
Spokane, Washington 99201
Lower-Level Meeting Room A
April 27, 2026, 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 Baker Tilly US, LLP as the Company's independent registered public accountant for the fiscal year ending December 31, 2026.
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 April 17, 2026, are entitled to vote at the meeting. The election of directors requires a majority vote of outstanding Class A shares.

Electronic copies of the 2025 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



Ben Loewen
Corporate Secretary

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