

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, **Edward O. Handy III**

Name of the Holding Company Director and Official

**Chairman and Chief Executive Officer**

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

Edward Handy III

March 24, 2021 3:42 PM EDT  
 Signature of Holding Company Director and Official

3/24/2021

Date of Signature

**For holding companies not registered with the SEC—**  
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

**Date of Report** (top-tier holding company's fiscal year-end):

**December 31, 2020**

Month / Day / Year

**J66MZFCNJPP3PERHZW54**

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

**Washington Trust Bancorp, Inc.**

Legal Title of Holding Company

**23 Broad St**

(Mailing Address of the Holding Company) Street / P.O. Box

**Westerly**

**RI**

**02891-1879**

City

State

Zip Code

**N/A**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Kristen L. DiSanto**

**SEVP, Chief HRO, Corp Sec**

Name

Title

**401-348-1204**

Area Code / Phone Number / Extension

**401-315-5383**

Area Code / FAX Number

**kldisanto@washtrust.com**

E-mail Address

**https://www.washtrust.com**

Address (URL) for the Holding Company's web page

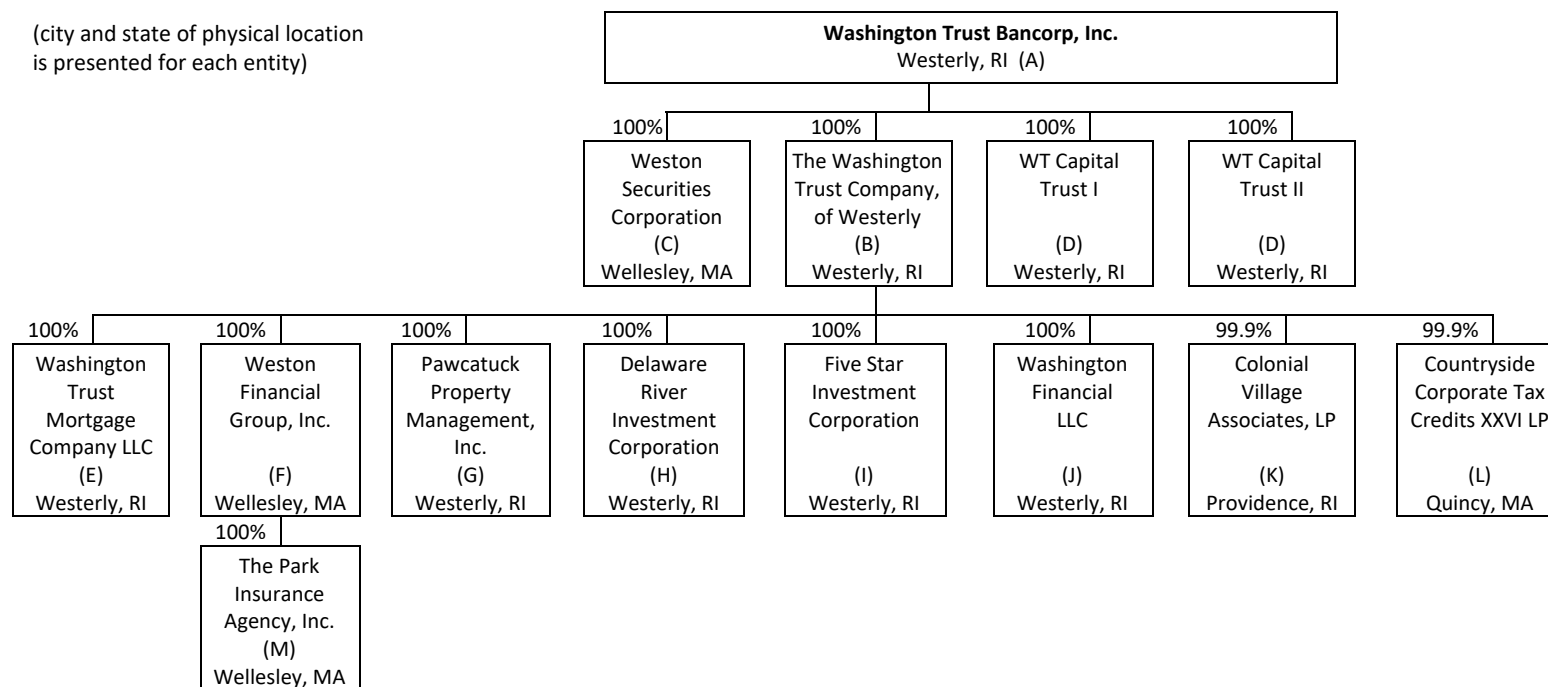
Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	<input checked="" type="checkbox"/>
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report .....	<input checked="" type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

**Report Item 1: Annual Report to Shareholders**

The bank holding company is registered with the Securities and Exchange Commission (“SEC”), and as such has filed an annual report on Form 10-K with the SEC on February 25, 2021.

**Report Item 2a: Organization Chart**

(city and state of physical location is presented for each entity)



**LEI not applicable unless otherwise noted.**

- (A) Rhode Island C-corporation; bank holding company and financial holding company. **LEI: J66MZFCNJPP3PERHZW54**
- (B) Rhode Island-chartered commercial bank and trust company **LEI: 549300HKYBSATM44Q425**
- (C) Massachusetts C-corporation; broker-dealer
- (D) Delaware corporation; unconsolidated subsidiary. Holds junior subordinated debt issued by parent (A); issuer of trust preferred securities to investors
- (E) Rhode Island Limited Liability Company; mortgage banking company; company (B) is sole member
- (F) Massachusetts C-corporation; registered investment advisor

- (G) Rhode Island C-corporation; primary purpose is to hold real estate and other assets.
- (H) Rhode Island passive investment corporation; primarily holding residential mortgage and other loans
- (I) Rhode Island passive investment corporation; primarily holding marketable securities
- (J) Rhode Island Limited Liability Company established for administrative purposes in connection with investment in low income housing tax credit partnership; company (B) is sole member
- (K) Rhode Island low income housing tax credit limited partnership; unconsolidated subsidiary
- (L) Massachusetts low income housing tax credit limited partnership; unconsolidated subsidiary
- (M) Massachusetts C-corporation; insurance agency

**Results:** A list of branches for your depository institution: **WASHINGTON TRUST COMPANY, OF WESTERLY, THE (ID\_RSSD: 816603).**

This depository institution is held by **WASHINGTON TRUST BANCORP, INC. (1115349) of WESTERLY, RI.**

The data are as of **12/31/2020.** Data reflects information that was received and processed through **01/05/2021.**

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**

**OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.

**Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

**Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

**Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.

**Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add.**

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	816603	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	23 BROAD ST	WESTERLY	RI	02891	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	2623047	MCQUADES MYSTIC BRANCH	14 CLARA DRIVE	MYSTIC	CT	06355	NEW LONDON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	793601	BLOCK ISLAND BRANCH	123 OCEAN AVENUE	BLOCK ISLAND	RI	02807	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	2002419	CHARLESTOWN BRANCH	4137 OLD POST RD	CHARLESTOWN	RI	02813	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	5175499	COVENTRY BRANCH	732 TIOGUE AVENUE	COVENTRY	RI	02816	KENT	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	3689031	OAKLAWN BRANCH	1203 OAKLAWN AVENUE	CRANSTON	RI	02920	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	4424976	PLAINFIELD PIKE BRANCH	2174 PLAINFIELD PIKE	CRANSTON	RI	02921	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	907800	RESERVOIR AVENUE BRANCH	645 RESERVOIR AVE	CRANSTON	RI	02910	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	4337357	EAST PROVIDENCE BRANCH	587 TAUNTON AVENUE	EAST PROVIDENCE	RI	02914	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	4675394	JOHNSTON ATWOOD BRANCH	1383 ATWOOD AVE	JOHNSTON	RI	02919	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	1393325	BONNET SHORES BRANCH	885 BOSTON NECK ROAD	NARRAGANSETT	RI	02882	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	2002428	SWEET MEADOWS BRANCH	20 POINT JUDITH RD	NARRAGANSETT	RI	02882	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	2573272	NORTH KINGSTOWN BRANCH	7625 POST ROAD	NORTH KINGSTOWN	RI	02852	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	4959759	EAST SIDE BRANCH	229 WATERMAN STREET	PROVIDENCE	RI	02906	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	5334335	NORTH PROVIDENCE BRANCH	1588 MINERAL SPRING AVENUE	PROVIDENCE	RI	02904	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Trust	3689013	PROVIDENCE TRUST OFFICE BRANCH	10 WEYBOSSET STREET	PROVIDENCE	RI	02903	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	723309	WESTMINSTER STREET BRANCH	156 WESTMINSTER STREET	PROVIDENCE	RI	02903	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	4848956	RUMFORD BRANCH	330 NEWPORT AVENUE	RUMFORD	RI	02916	PROVIDENCE	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	3689004	WAKEFIELD BRANCH	730 KINGSTOWN ROAD	WAKEFIELD	RI	02879	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	3689022	CENTERVILLE ROAD BRANCH	236 CENTERVILLE ROAD	WARWICK	RI	02886	KENT	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	4005245	GOVERNOR FRANCIS BRANCH	1473 WARWICK AVENUE	WARWICK	RI	02888	KENT	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	688305	FRANKLIN STREET BRANCH	126 FRANKLIN ST	WESTERLY	RI	02891	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	2623038	MCQUADES WESTERLY SUPERMARKET BRANCH	106 MAIN STREET	WESTERLY	RI	02891	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	
OK		Full Service	938907	RICHMOND BRANCH	1200 MAIN ST	WYOMING	RI	02898	WASHINGTON	UNITED STATES	Not Required	Not Required	WASHINGTON TRUST COMPANY, OF WESTERLY, THE	816603	

**Report Item 2b: Domestic Branch Listing**

Submitted early via Reporting Central on January 30, 2021.

**Report Item 3: Securities Holders**

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2020		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship Or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship Or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
BlackRock, Inc. New York, NY, USA	USA	1,536,872 – 8.9% (i) Common Stock	BNY Mellon, National Association New York, NY, USA	USA	843,790 – 4.89% (iv) Common Stock
Franklin Mutual Advisers, LLC Short Hills, NJ, USA	USA	1,040,978 – 6.0% (ii) Common Stock	The Bank of New York Mellon Corporation New York, NY, USA	USA	391,157 – 2.27% (v) Common Stock
The Vanguard Group Malvern, PA, USA	USA	894,682 – 5.18% (iii) Common Stock	Principal Global Investors, LLC Des Moines, IA, USA	USA	714,015 – 4.14% (vi) Common Stock

- (i) Based on information set forth in Schedule 13G/A filed with the SEC on February 1, 2021.
- (ii) Based on information set forth in a Schedule 13G filed with the SEC on February 4, 2021.
- (iii) Based on information set forth in Schedule 13G filed with the SEC on February 10, 2021.
- (iv) Based on information set forth in a Schedule 13G/A filed with the SEC on June 10, 2020 for period ending May 31, 2020. These shares were also included in the shares owned by The Bank of New York Mellon Corporations for period ending May 31, 2020.
- (v) Based on information set forth in a Schedule 13G/A filed with the SEC on July 10, 2020 for period ending June 30, 2020.
- (vi) Based on information set forth in a Schedule 13G/A filed with the SEC on February 16, 2021.

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

**Subsidiaries referenced in line items (3)(b):**

DRIC	Delaware River Investment Corporation	WTC	The Washington Trust Company, of Westerly
FSIC	Five Star Investment Corporation	WFG	Weston Financial Group, Inc.
PIA	Park Insurance Agency, Inc.	WSC	Weston Securities Corporation
PPM	Pawcatuck Property Management, Inc.	WTCT I	WT Capital Trust I
WF LLC	Washington Financial LLC	WTCT II	WT Capital Trust II
WTMC LLC	Washington Trust Mortgage Company LLC		

<b>(1) Name &amp; Address (City, State, Country)</b>	Edward O. Handy III, East Greenwich, RI, USA
<b>(2) Principal Occupation if other than with Bank Holding Company</b>	N/A
<b>(3)(a) Title &amp; Position with Bank Holding Company</b>	Director, Chairman and Chief Executive Officer
<b>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</b>	Director, Chairman and Chief Executive Officer (WTC) Director and Chief Executive Officer (PPM, DRIC, FSIC) Director and Chairman (WFG, WSC, PIA) Manager and Chief Executive Officer (WF LLC, WTMC LLC) Administrator (WTCT I, WTCT II)
<b>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</b>	Director and Compensation Committee Member, Delta Dental of RI Trustee, Greater Providence Chamber of Commerce Trustee, Providence Foundation President, Rhode Island Community Food Bank
<b>(4)(a) Percentage of Voting Shares in Bank Holding Company</b>	0.09%
<b>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</b>	None
<b>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</b>	N/A

<b>(1) Name &amp; Address (City, State, Country)</b>	Mark K. W. Gim, Barrington, RI, USA
<b>(2) Principal Occupation if other than with Bank Holding Company</b>	N/A
<b>(3)(a) Title &amp; Position with Bank Holding Company</b>	President and Chief Operating Officer
<b>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</b>	President and Chief Operating Officer (WTC) Director, President and Chief Operating Officer (PPM, DRIC, FSIC) Director (WFG, WSC, PIA) Manager, President and Chief Operating Officer (WF LLC) Manager and President (WTMC LLC) Administrator (WTCT I, WTCT II)
<b>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</b>	Director, Rhode Island Free Clinic Director, Rhode Island Philharmonic Director, The Wolf School Trustee, The Miriam Hospital Foundation
<b>(4)(a) Percentage of Voting Shares in Bank Holding Company</b>	0.14%
<b>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</b>	None
<b>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</b>	N/A

<b>(1) Name &amp; Address (City, State, Country)</b>	Ronald S. Ohsberg, Cranston, RI, USA
<b>(2) Principal Occupation if other than with Bank Holding Company</b>	N/A
<b>(3)(a) Title &amp; Position with Bank Holding Company</b>	Senior Executive Vice President, Chief Financial Officer and Treasurer
<b>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</b>	Senior Executive Vice President, Chief Financial Officer and Treasurer (WTC) Director, Senior Executive Vice President, Chief Financial Officer and Treasurer (PPM, DRIC, FSIC) Director, Treasurer (WFG) Director (WSC, PIA) Manager, Senior Executive Vice President, Chief Financial Officer and Treasurer (WF LLC, WTMC LLC) Administrator (WTCT I, WTCT II)
<b>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</b>	Director, Procaccianti Hotel Real Estate Investment Trust, Inc. Director, Scandinavian Home & Retirement Center
<b>(4)(a) Percentage of Voting Shares in Bank Holding Company</b>	0.00%
<b>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</b>	None
<b>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</b>	N/A

(1) Name & Address (City, State, Country)	Kristen L. DiSanto, Wakefield, RI, USA
(2) Principal Occupation if other than with Bank Holding Company	N/A
(3)(a) Title & Position with Bank Holding Company	Senior Executive Vice President, Chief Human Resources Officer and Corporate Secretary
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Senior Executive Vice President, Chief Human Resources Officer and Corporate Secretary (WTC) Senior Executive Vice President and Secretary (PPM, DRIC, FSIC, WF LLC) Manager, Senior Executive Vice President and Secretary (WTMC LLC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	Director, Year Up Providence Trustee, St. Elizabeth Community Human Resources Committee, Ocean Community YMCA
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.08%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	N/A

(1) Name & Address (City, State, Country)	Maria N. Janes, Westerly, RI, USA
(2) Principal Occupation if other than with Bank Holding Company	N/A
(3)(a) Title & Position with Bank Holding Company	Executive Vice President, Chief Accounting Officer and Controller
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Executive Vice President, Chief Accounting Officer and Controller (WTC) Executive Vice President and Controller (PPM, DRIC, FSIC, WF LLC, WTMC LLC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	None
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.03%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	N/A



(1) Name & Address (City, State, Country)	John J. Bowen, Jupiter, FL, USA
(2) Principal Occupation if other than with Bank Holding Company	Retired
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	Chancellor Emeritus, Johnson & Wales University Director and Compensation Committee Member, Newport Restaurant Corporation
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.05%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	N/A

(1) Name & Address (City, State, Country)	Steven J. Crandall, Westerly, RI, USA
(2) Principal Occupation if other than with Bank Holding Company	Manufacturing, Ashaway Line & Twine Manufacturing Co.
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	Director & Vice President, Ashaway Line & Twine Manufacturing Co.
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.10%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	Please see the Confidential Volume submitted herewith

(1) Name & Address (City, State, Country)	Robert A. DiMuccio, Cumberland, RI, USA
(2) Principal Occupation if other than with Bank Holding Company	Insurance, AMICA Mutual Insurance Company
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	<p>President &amp; Director, Amica Companies Foundation  Member, Amica Federal PAC  President &amp; CEO, Amica General Agency LLC  Chairman, President, CEO &amp; Director, Amica Life Insurance Company  Chairman, President, CEO &amp; Director, Amica Mutual Insurance Company  President, CEO &amp; Director, Amica Property &amp; Casualty Ins. Co.  Member, Amica State PAC  Director &amp; Treasurer, RI Commodores  Chairman &amp; Director, Greater Providence Chamber of Commerce &amp; Foundation  Director, Insurance Institute for Business &amp; Home Safety  Director, Compensation Committee Chair, Executive Committee, Narragansett Council of Boy Scouts  Director, New England Council  Director, Partnership for Rhode Island  Director, American Property Casualty Insurance Association  Director, Property Loss Research Bureau  Member, Providence College President's Council  Investment Committee Member, Rhode Island Foundation  Director &amp; Past President, Rhode Island Public Expenditure Council  Trustee, Rhode Island School of Design  Advisor/Consultant, W.R.Cobb Company  Vice President, RI Boy Scouts</p>
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.06%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	N/A

(1) Name & Address (City, State, Country)	Constance A. Howes, Providence, RI, USA
(2) Principal Occupation if other than with Bank Holding Company	Retired
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	Trustee, Greater Providence Chamber of Commerce Director, Women & Infants Development Foundation Faculty Advisor, Brown University
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.00%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	N/A

(1) Name & Address (City, State, Country)	Katherine W. Hoxsie, CPA, Stonington, CT, USA
(2) Principal Occupation if other than with Bank Holding Company	Retired
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	Director, Christ Church Treasurer, Living Supplies Closet, Inc. Director, Seven Elm Street
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.77%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	N/A

(1) Name & Address (City, State, Country)	Joseph J. MarcAurele, Jupiter, FL, USA
(2) Principal Occupation if other than with Bank Holding Company	Retired
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	None
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.37%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	N/A

(1) Name & Address (City, State, Country)	Kathleen E. McKeough, South Lyme, CT, USA
(2) Principal Occupation if other than with Bank Holding Company	Retired
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	President, Yoga at Work, LLC
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.08%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	Please see the Confidential Volume submitted herewith

(1) Name & Address (City, State, Country)	Sandra Parrillo, North Smithfield, RI, USA
(2) Principal Occupation if other than with Bank Holding Company	Insurance, The Providence Mutual Fire Insurance
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	Director, President, CEO, The Providence Mutual Fire Insurance Company President, CEO, The Providence Plantations Insurance Company Director, Mutual Fire Insurance Association Director, Greater Providence Chamber of Commerce Director, Cranston Print Works, CPW Co. Director, Rhode Island Public Expenditure Council Director, The Champlin Foundation
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.00%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	None

(1) Name & Address (City, State, Country)	John T. Ruggieri, Barrington, RI, USA
(2) Principal Occupation if other than with Bank Holding Company	Construction and Real Estate Development, Gilbane, Inc. (including certain subsidiaries)
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	Senior Vice President and Chief Financial Officer, Gilbane Building Company Vice President and Chief Financial Officer, Gilbane, Inc. Chairman, Compensation Committee Chair, Delta Dental of RI Director, Rhode Island Public Expenditure Council
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.00%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	None

(1) Name & Address (City, State, Country)	Edwin J. Santos, Saunderstown, RI, USA
(2) Principal Occupation if other than with Bank Holding Company	Retired
(3)(a) Title & Position with Bank Holding Company	Director
(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	Director (WTC)
(3)(c) Title & Position with Other Businesses (include names of other businesses)	Chairman, Compensation Committee Member, Prospect CharterCARE LLC Trustee, Treasurer, Crossroads Rhode Island Director, Compensation Committee Member, Delta Dental of RI Director, Fidelity Institutional Asset Management Director, Providence Mutual Fire Insurance Company Trustee, Bryant University Consultant, Prospect Medical Holdings
(4)(a) Percentage of Voting Shares in Bank Holding Company	0.02%
(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	None
(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	N/A