

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

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.

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

**December 31, 2022**

Month / Day / Year

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

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.*

Signature of Holding Company Director and Official

Mar 28, 2023 9:24 AM EDT

Date of Signature

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

|  |               |                                     |
|--|---------------|-------------------------------------|
| Is confidential treatment requested for any portion of this report submission? .....   | 0=No<br>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**

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

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

---

### Verification of Changes

**All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.**

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes     No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

- Yes     No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

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

- Yes     No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

**Report Item 3: Securities Holders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

**Report Item 4: Insiders**

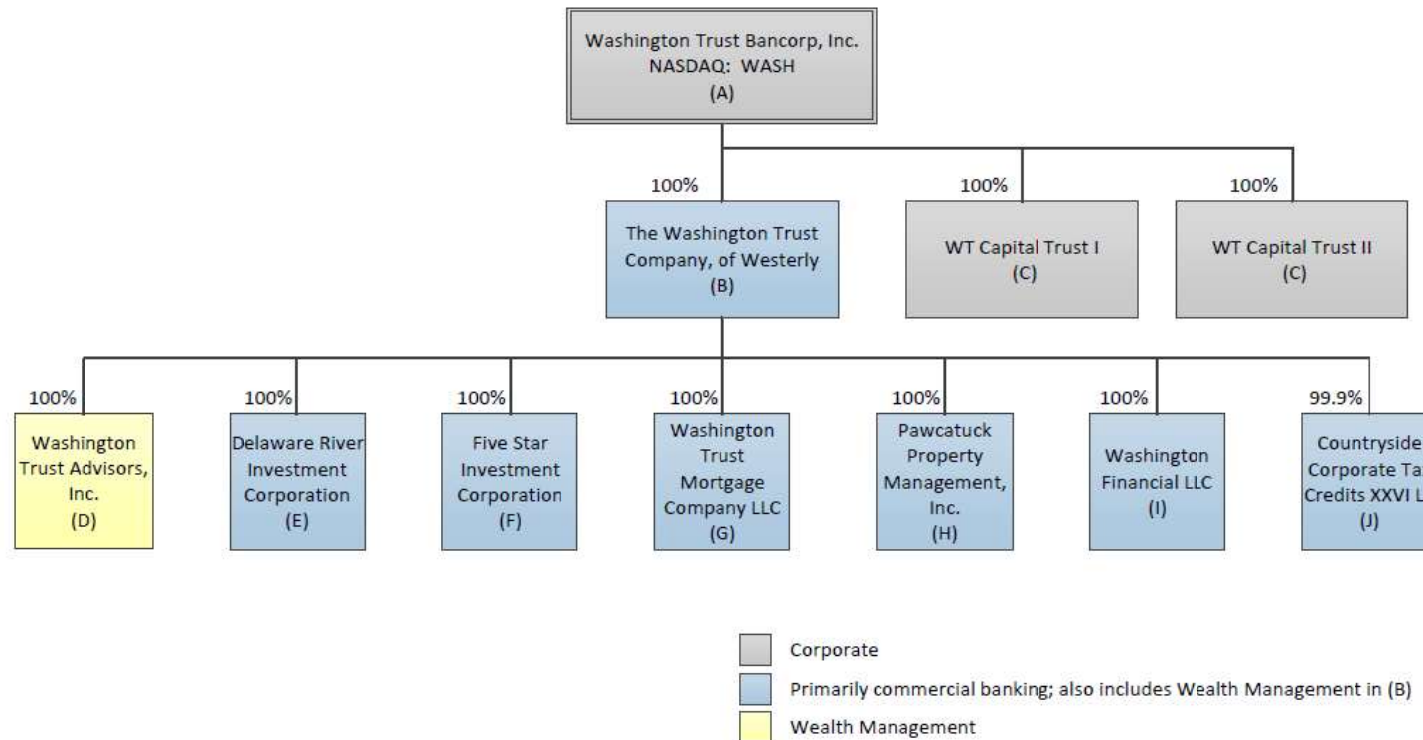
- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

**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 23, 2023.

**Report Item 2a: Organization Chart**



Location and description. LEI not applicable unless otherwise noted.

(A) Westerly, RI: Rhode Island C-corporation; bank holding company and financial holding company. LEI: J66MZFCNJPP3PERHZW54

(B) Westerly, RI: Rhode Island-chartered commercial bank and trust company. LEI: 549300HKYBSATM44Q425

(C) Westerly, RI: Delaware corporation; unconsolidated subsidiary. Holds junior subordinated debt issued by parent (A); issuer of trust preferred securities to investors

(D) Wellesley, MA: Massachusetts C-corporation; registered investment advisor

(E) Westerly, RI: Rhode Island passive investment corporation; primarily holding residential mortgage and other loans

(F) Westerly, RI: Rhode Island passive investment corporation; primarily holding marketable securities

(G) Westerly, RI: Rhode Island Limited Liability Company; mortgage banking company; company (B) is sole member

(H) Westerly, RI: Rhode Island C-corporation; primary purpose is to hold real estate and other assets

(I) Westerly, RI: 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

(J) Quincy, MA: Massachusetts limited partnership invested in two Rhode Island low income housing tax credit partnerships; unconsolidated subsidiary

**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 **12/31/2022**. Data reflects information that was received and processed through **01/10/2023**.

**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               | 5780745         | CUMBERLAND BRANCH                          | 1900 MENDON ROAD           | CUMBERLAND      | RI    | 02864    | PROVIDENCE | UNITED STATES | Not Required | Not Required   | WASHINGTON TRUST COMPANY, OF WESTERLY, THE | 816603               |          |
| OK          |                | Full Service               | 5606144         | EAST GREENWICH BRANCH                      | 695 MAIN STREET            | EAST GREENWICH  | RI    | 02818    | KENT       | 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 February 8, 2023.

**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 12/31/2022 |  |  | 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 12/31/2022 |  |  |
|---|--|--|--|--|--|
| (1)(a)<br>Name & Address<br>(City, State, Country)  | (1)(b)<br>Country of Citizenship<br>Or Incorporation | (1)(c)<br>Number and Percentage of<br>Each Class of Voting<br>Securities | (2)(a)<br>Name & Address<br>(City, State, Country)   | (2)(b)<br>Country of Citizenship<br>Or Incorporation | (2)(c)<br>Number and Percentage of<br>Each Class of Voting<br>Securities |
| BlackRock, Inc.<br>New York, NY, USA  | USA  | 1,585,219 –9.2% (i)<br>Common Stock                                      | None   |  |  |
| Franklin Mutual Advisers, LLC<br>Short Hills, NJ, USA   | USA  | 940,281 – 5.5% (ii)<br>Common Stock                                      |  |  |  |
| FMR, LLC<br>Boston, MA, USA   | USA  | 1,253,511 – 7.295% (iii)<br>Common Stock                                 |  |  |  |
| The Vanguard Group<br>Malvern, PA, USA  | USA  | 936,915 – 5.45% (iv)<br>Common Stock                                     |  |  |  |

(i) Based on information set forth in a Schedule 13G filed with the SEC on January 24, 2023.

(ii) Based on information set forth in a Schedule 13G/A filed with the SEC on January 31, 2023.

(iii) Based on information set forth in a Schedule 13G/A filed with the SEC on February 9, 2023.

(iv) Based on information set forth in a Schedule 13G/A filed with the SEC on February 9, 2023.

**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      | WTA     | Washington Trust Advisors, Inc.           |
| 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, 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>  | 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)<br>Director and Chief Executive Officer (PPM, DRIC, FSIC)<br>Director (WTA)<br>Manager and Chief Executive Officer (WF LLC, WTMC LLC)<br>Administrator (WTCT I, WTCT II) |
| <b>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</b>  | Director, Rhode Island Foundation<br>Trustee, Greater Providence Chamber of Commerce<br>Trustee, Providence Foundation<br>President, Rhode Island Community Food Bank   |
| <b>(4)(a) Percentage of Voting Shares in Bank Holding Company</b>   | 0.16%   |
| <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>  | Director, President and Chief Operating Officer  |
| <b>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</b>  | Director, President and Chief Operating Officer (WTC, PPM, DRIC, FSIC)<br>Manager, President and Chief Operating Officer (WF LLC)<br>Manager and President (WTMC LLC)<br>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<br>Director, The Wolf School  |
| <b>(4)(a) Percentage of Voting Shares in Bank Holding Company</b>   | 0.17%  |
| <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)<br>Director, Senior Executive Vice President, Chief Financial Officer and Treasurer (PPM, DRIC, FSIC)<br>Chief Financial Officer and Treasurer (WTA)<br>Manager, Senior Executive Vice President, Chief Financial Officer and Treasurer (WF LLC, WTMC LLC)<br>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.<br>Director, Scandinavian Home & Retirement Center   |
| <b>(4)(a) Percentage of Voting Shares in Bank Holding Company</b>   | 0.03%  |
| <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)<br>Senior Executive Vice President and Secretary (PPM, DRIC, FSIC, WF LLC)<br>Secretary and Clerk (WTA)<br>Manager, Senior Executive Vice President and Secretary (WTMC LLC) |
| (3)(c) Title & Position with Other Businesses (include names of other businesses)  | Director, Year Up Rhode Island<br>Trustee, St. Elizabeth Community  |
| (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) | 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)<br>Executive Vice President and Controller (PPM, DRIC, FSIC, WF LLC, WTMC LLC)<br>Controller (WTA) |
| (3)(c) Title & Position with Other Businesses (include names of other businesses)  | None   |
| (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)  | 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)<br>Director (WTA)   |
| (3)(c) Title & Position with Other Businesses (include names of other businesses)  | Chancellor Emeritus, Johnson & Wales University<br>Director and Compensation Committee Chair, Newport Restaurant Corporation |
| (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)  | 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)<br>Director (WTA)                                  |
| (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   | 0.11%   |
| (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             |

|   |   |
|---|---|
| <b>(1) Name &amp; Address (City, State, Country)</b>  | Robert A. DiMuccio, Cumberland, RI, USA   |
| <b>(2) Principal Occupation if other than with Bank Holding Company</b>   | Retired (Insurance, AMICA Mutual Insurance Company – until retirement 9/30/22)  |
| <b>(3)(a) Title &amp; Position with Bank Holding Company</b>  | Director  |
| <b>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</b>  | Director (WTC)  |
| <b>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</b>  | <p>Director, Amica Companies Foundation (retired from BOD 12/31/22)<br/> Chairman &amp; Director, Amica Life Insurance Company (retired from BOD 12/31/22)<br/> Chairman &amp; Director, Amica Mutual Insurance Company (retired from BOD 12/31/22)<br/> Director, Amica Property &amp; Casualty Ins. Co. (retired from BOD 12/31/22)<br/> Director &amp; Treasurer, RI Commodores<br/> Director, Compensation Committee Chair, Executive Committee, Narragansett Council of Boy Scouts<br/> Director, Rhode Island Public Expenditure Council<br/> Member, Providence College President's Council<br/> Investment Committee Member, Rhode Island Foundation<br/> Trustee, Rhode Island School of Design<br/> Advisor/Consultant, W.R.Cobb Company<br/> Vice President, RI Boy Scouts</p> |
| <b>(4)(a) Percentage of Voting Shares in Bank Holding Company</b>   | 0.07%   |
| <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)  | Joseph P. Gencarella, Naples, 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)  | Partial Owner, MidwayFour, LLC<br>Director, RI Boy Scouts<br>Director, Narragansett Council of Boy Scouts |
| (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) | Please see the Confidential Volume submitted herewith   |

|  |  |
|--|--|
| (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)<br>Director (WTA)   |
| (3)(c) Title & Position with Other Businesses (include names of other businesses)  | Trustee, Greater Providence Chamber of Commerce<br>Trustee, The Wheeler School<br>Director, Women & Infants Development Foundation |
| (4)(a) Percentage of Voting Shares in Bank Holding Company   | 0.01%  |
| (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  |

|   |   |
|---|---|
| <b>(1) Name &amp; Address (City, State, Country)</b>  | Alimamy D. Jabbie, Jr., Providence, RI, USA   |
| <b>(2) Principal Occupation if other than with Bank Holding Company</b>   | President, Banneker Supply Chain Solutions, Inc.  |
| <b>(3)(a) Title &amp; Position with Bank Holding Company</b>  | Director (resigned 2/8/2023)  |
| <b>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</b>  | Director (WTC) (resigned 2/8/2023)  |
| <b>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</b>  | <p>Owner, President, CEO, Banneker Supply Chain Solutions, Inc.<br/>           Founder, Director, President, Secretary, and Treasurer, The Banneker Foundation<br/>           Director, American Heart Association Southern New England<br/>           Director, Delta Dental of Rhode Island<br/>           Director, Papitto Opportunity Connection<br/>           Director, RI Manufacturers Association<br/>           Director, Rhode Island Public Expenditure Council<br/>           Director, Treasurer, Executive Committee, Northern RI Chamber of Commerce<br/>           Director, Executive Committee, Vice Co-Chair, Strategic Planning Committee, United Way of Rhode Island<br/>           Steering Committee, RI Foundation Equity Leadership Initiative<br/>           Dean's Council, Bryant University College of Business<br/>           New England Advisory Council, Federal Reserve Bank of Boston<br/>           Leadership Council, National Small Business Association</p> |
| <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> | Please see the Confidential Volume submitted herewith   |

|  |  |
|--|--|
| (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)<br>Director (WTA)       |
| (3)(c) Title & Position with Other Businesses (include names of other businesses)  | None                                   |
| (4)(a) Percentage of Voting Shares in Bank Holding Company   | 0.26%                                  |
| (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   | 0.09%   |
| (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   | Retired  |
| (3)(a) Title & Position with Bank Holding Company  | Director   |
| (3)(b) Title & Position with Subsidiaries (include names of subsidiaries)  | Director (WTC)<br>Director (WTA)   |
| (3)(c) Title & Position with Other Businesses (include names of other businesses)  | Director, University of Rhode Island Foundation for Alumni Engagement<br>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) | N/A  |

|  |  |
|--|--|
| (1) Name & Address (City, State, Country)  | John T. Ruggieri, Barrington, RI, USA  |
| (2) Principal Occupation if other than with Bank Holding Company   | Retired (Construction and Real Estate Development, Gilbane, Inc. [including certain subsidiaries] – until retirement 6/1/22) |
| (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 Chair, Delta Dental of RI<br>Director, Rhode Island Public Expenditure Council              |
| (4)(a) Percentage of Voting Shares in Bank Holding Company   | 0.01%  |
| (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)  | 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)<br>Director (WTA)  |
| (3)(c) Title & Position with Other Businesses (include names of other businesses)  | Director, Compensation Committee Member, Delta Dental of RI<br>Director, Audit Committee Chair, Flywire Corporation<br>Director, Fidelity Institutional Asset Management<br>Director, Compensation Committee Member, Providence Mutual Fire Insurance Company<br>Trustee, Bryant University |
| (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   |

|  |                                   |
|--|-----------------------------------|
| (1) Name & Address (City, State, Country)  | Lisa M. Stanton, 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)  | Director, Red Violet              |
| (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                               |