



WASHINGTON TRUST BANCORP, INC.

2020 Annual Meeting of Shareholders Rules for Conduct

Shareholders who experience technical difficulties accessing the Annual Meeting during the check-in period or the meeting should call (800) 586-1548 (toll free) or (303) 562-9288 for assistance. It is our desire to conduct a fair, informative and constructive meeting.

Welcome to the 2020 Annual Meeting of Shareholders of Washington Trust Bancorp, Inc. It is our desire to conduct a fair, informative and constructive meeting. Kindly observe the following Rules of Conduct:

- The business matters to be conducted at the Annual Meeting are the matters set forth in the Notice of Annual Meeting of Shareholders and 2020 Proxy Statement dated March 17, 2020. When an item on the Agenda is before the meeting for consideration, discussion should be confined to that item.
- Only shareholders as of the close of business on March 2, 2020, the record date, or their duly authorized proxies, may submit questions and vote at the Annual Meeting.
- You do not need to vote at this meeting if you have already voted by proxy. If you wish to vote during the Annual Meeting, or change your previously submitted vote, you may do so while the polls are open during the Annual Meeting by following the instructions on the meeting website.
- Questions and comments are welcome from all shareholders. Washington Trust will make every effort to answer all questions, however if multiple questions are submitted on the same topic, we will summarize and respond collectively. In an effort to provide all shareholders with an opportunity to ask questions, questions will be limited to one per shareholder, unless time permits otherwise.
- Out of fairness and respect to all shareholders attending the Annual Meeting, we do not intend to address any questions that are, among other things, out of order or not otherwise suitable for the conduct of the Annual Meeting as determined by the Chairman or Corporate Secretary in their reasonable judgment.
- Questions or comments unrelated to the Annual Meeting or of individual shareholder concerns rather than of concern to all shareholders may be submitted by contacting Investor Relations at investor.relations@washtrust.com.
- Any recording of the Annual Meeting is prohibited.

Thank you for your cooperation and for joining the 2020 Annual Meeting of Shareholders of Washington Trust Bancorp, Inc.



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Annual Meeting of Shareholders Agenda

1. Welcome and Introductory Comments
2. Shareholder Meeting Call to Order
3. Matters for Shareholder Consideration
 - a. Election of Directors
 - b. Ratification of Selection of Independent Registered Accounting Firm
 - c. Non-binding Advisory Resolution to Approve the Compensation of the Named Executive Officers
4. Closing of the Polls
5. Voting Results
6. Adjourn
7. Question and Answer Session