

What does it mean to be “The Bank That Gets You”?

It means we see you as more than an account number. We understand that behind every financial goal is a real person — with unique dreams, challenges, and aspirations. Whether you’re buying your first home, growing your business, or planning for retirement, we take the time to listen, learn, and deliver the solutions you need.

Being the bank that gets you means knowing that great relationships are built on trust, not just transactions. It’s about having conversations, not just consultations. It’s recognizing that your success is our success, and your community is our community.

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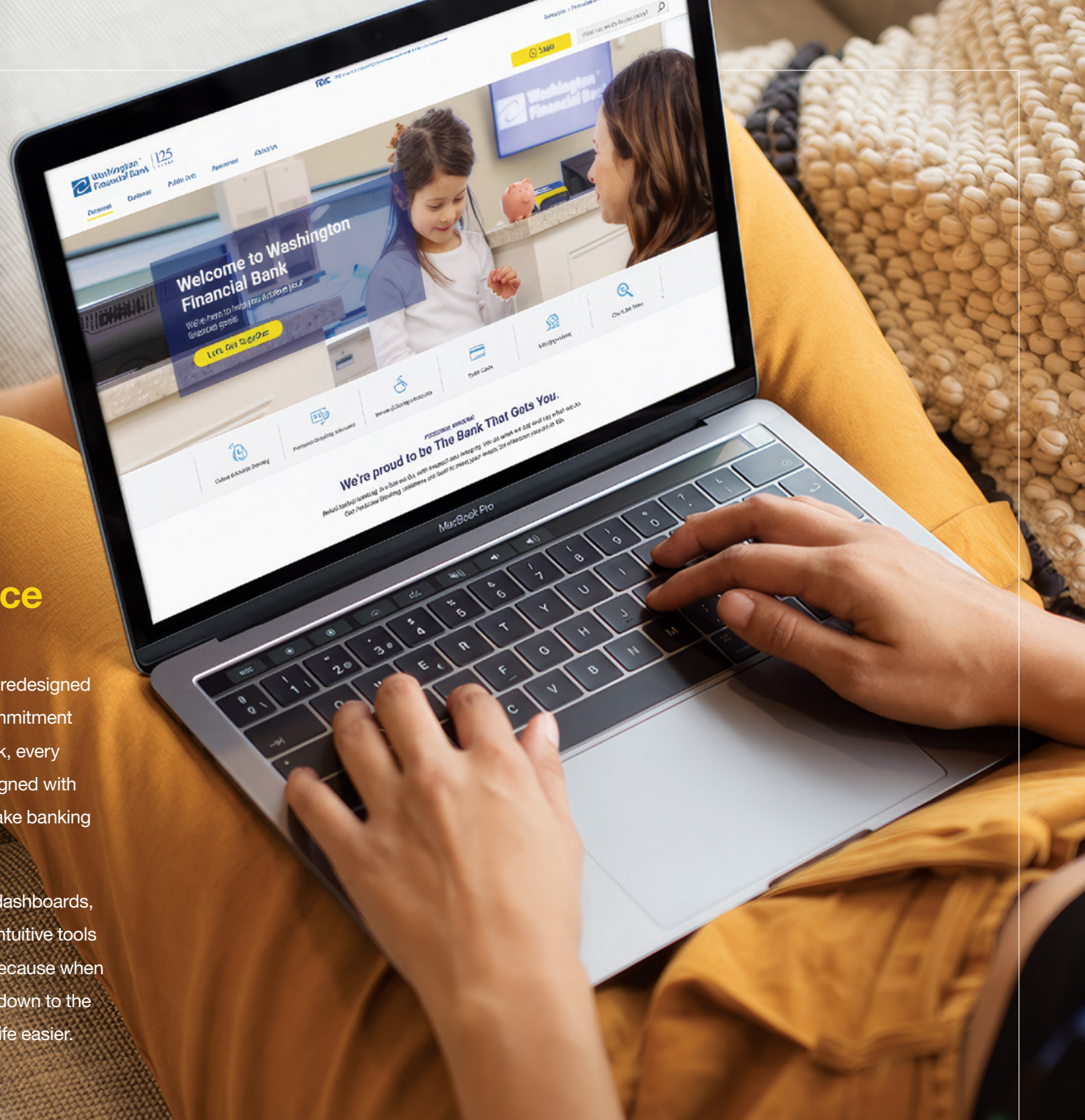


washfin.bank

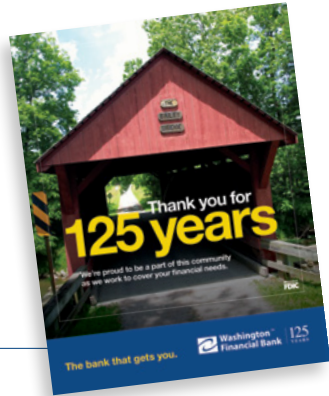
Your digital banking experience just got better

This year, we launched our completely redesigned website — a digital reflection of our commitment to understanding you better. Every click, every feature, and every interaction was designed with one question in mind: “How can we make banking better for you?”

Our new platform offers personalized dashboards, simplified account management, and intuitive tools that adapt to how you actually bank. Because when we say we get you, we mean it — right down to the digital details that make your financial life easier.



President's Message



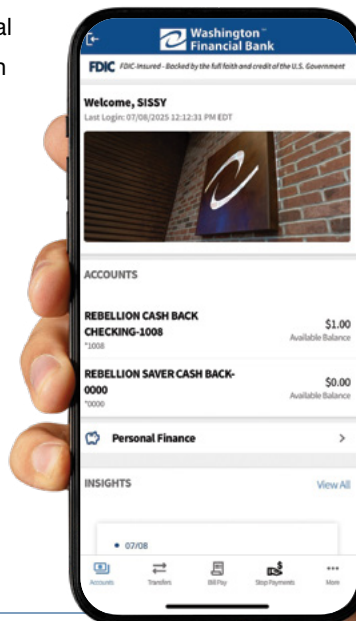
Last year, we had the pleasure of celebrating our 125th Anniversary with all of you. This milestone marked a significant chapter in our history and provided us with an opportunity to look back on the legacy we have built. As we look ahead, our dedication to serving Washington County and the surrounding areas is as strong as ever. We remain focused on understanding your individual needs and delivering financial solutions that truly make a difference in your lives. As your trusted hometown bank for generations, we are honored to know you and proud to be the bank that gets you.

Our Financial Performance

Washington Financial Bank continues to demonstrate exceptional financial strength, with assets of \$1.48 billion and capital ratios that significantly exceed all regulatory requirements. This sustained performance is a direct result of our well-diversified client base and the conservative management of our investment portfolio. Our financial strength is further validated by Bauer Financial, the nation's leading bank rating firm, which has once again awarded us its highest 5-Star rating.

More Ways of Supporting You

As promised, we launched a suite of best-in-class online financial tools including Spending Insights, Zelle®, Personal MX and SavvyMoney®. Designed to help you manage your money and enhance your financial wellness, these tools put powerful banking features right in the palm of your hand. We hope you have been able to utilize these tools to review transactions, monitor your credit, set budgets, transfer funds and forecast your finances with ease.



Our **upgraded consumer mobile app**, which debuted over the summer, streamlined the digital experience to make your banking more modern, consistent and accessible across all platforms. Coupled with our suite of tools, the app provides greater functionality and insight into your daily banking needs, promoting financial independence and security with top-tier digital solutions.

Washington Financial Bank's new contactless cards are not only faster and more convenient, but also a more secure alternative to traditional magnetic stripe technology. This payment method uses encryption and tokenization to protect your information, while also providing real-time monitoring so that you can track your transactions



We are proud to be a sponsor of the Arc Washington County's Inspiration Wall and Arts Festival.



The Bank and its Foundation have a long history of support and partnership with the Presbyterian SeniorCare Foundation.



instantaneously. The tap-to-pay cards can be added to your mobile wallet so that you can pay from your smartphone or even your smart watch, offering you versatility in how you prefer to pay. Look for your contactless card as your current debit card expires.



At Washington Financial, we believe that what truly sets us apart is not just our custom-built products and services — **it is our people**. Over the summer, we completely redesigned our website to reflect the same warmth and personal connection you experience in our branches. Featuring original photography of our locations and our employees

who bring them to life, the new site showcases our people-first culture and strong community presence.

Beyond the refreshed look, the new site boasts a more intuitive user experience with upgraded navigation menus that make it even easier to find the information and services you need. And with a fully mobile-friendly platform, you can enjoy a seamless online experience whether you are visiting from your phone, tablet or desktop.

Focused on Our Shared Community

We recognize that we would not be where we are today without the support of our loyal customers and the wonderful community that we have proudly called home since 1899. Through **The Washington Financial Charitable Foundation**, the philanthropic arm of Washington Financial Bank, we have reinvested millions of dollars and countless volunteer hours into causes that strengthen education, foster community development and aid health and human service needs throughout Southwestern Pennsylvania.

Over the past year, we have contributed more than **\$740,000 back** into our community through grants, partnerships, sponsorships and donations. Whether it is a banner at a festival, a table at a charity event, our tent at a community day, or a kid wearing a Washington Financial jersey for a PONY Baseball/Softball team, the support that The Washington Financial Charitable Foundation provides is vital to our core mission of serving our region.

One of the most impactful organizations in our region is the Presbyterian SeniorCare Network, with services delivered by more than **2,000 team members throughout its 63 senior living communities**, including its impressive campus on South Main Street just outside of downtown Washington. Many families, including mine, have relied on the Presbyterian SeniorCare Network to help our loved ones age with dignity and support in their later years. What many people do not know is that during the 95-year existence of the Presbyterian SeniorCare Network,



Our CRA Officer, Sandy Samples, had the honor of being a guest reader for a Pre-K class at Hosanna House Hope Academy.



Our team came together to fill backpacks for the Washington Salvation Army's "Back 2 School" Carnival.



We awarded Washington Financial Charitable Foundation Scholarships to three exceptional students at Trinity High School.



In partnership with The Challenge Program, we presented five Excellence Awards to seniors at Western Area Career & Technology Center.

no one has been asked to leave the safety and security of the Network because they were not able to afford their care. That commitment to the community comes at a very high cost (almost \$15 million in 2024 alone) and the Bank has been proud to support that commitment for many years. Recently, the Bank was able to fund projects that strengthened physical security at affordable senior housing communities, as well as increase telemedicine and dementia care at the Washington Campus. These projects significantly improve the quality of life of our neighbors, and we are proud to be a part of the efforts of the entire Presbyterian SeniorCare Network.

Students learn best when their basic needs are met, which is why we also partner with a number of organizations to provide meals, shoes and clothing for local students in need. One urgent request

that touched us deeply came from Washington High School, located just down the road from our headquarters. This school district does not provide bussing, so most students walk to school each day. We were informed that funding for winter coats was cut, meaning many students would face the cold without proper protection.

To address this critical need, we contributed **\$5,000 to supply 125 new winter coats**. Recognizing the demand was even greater, we also organized an employee Winter Coat Drive across our two office buildings, two loan centers and ten branches, collecting over 200 additional essential winter clothing items. Employees had the privilege of distributing these items directly to students — some of whom had been walking to school wrapped in blankets. **We are proud to be counted on in times of need**

and we believe this investment in our youth will help strengthen future generations in Washington County and beyond.

As a true philanthropic community partner, we believe that even a little can make a big difference. That is why our foundation is dedicated to supporting organizations of all sizes. We carefully budget our efforts to ensure both large and small initiatives receive the support they deserve. This approach allows us to fulfill significant grant requests, such as the remodeling of the former **Canonsburg Middle School** through the Canonsburg Educational and Cultural Institute to create a vibrant community arts space, while also responding to a wide range of local needs — like sponsoring local 5Ks, donating raffle baskets to various fundraisers and providing uniforms for youth sports teams. All of these efforts further



Our team volunteered with The Education Partnership to assemble school supply kits for Washington Park Elementary School.



We visited South Fayette Township's Summer Playground Camp, a program we have proudly sponsored since 2018.



We also awarded Washington Financial Charitable Foundation scholarships to seniors at Fort Cherry (pictured), Peters Township and Canon-McMillan.



Donating and providing a monetary gift to help purchase winter coats for Washington High School students was one of the most heartwarming activities for the Bank and our employees.

demonstrate our commitment to being more than just a bank — we are a true partner in building a stronger, more prosperous future for our region.

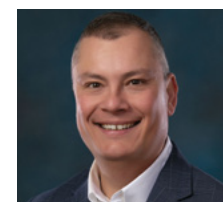
As we reflect on another successful year, we do so with deep gratitude for you, our valued customers and the communities we are privileged to serve. Whether you know us through our innovative online banking tools, the personalized service you receive when you come into the branch or charitable contributions, **we hope we have made a positive impact in your life.** As we step into the year ahead,

we will continue to stay ahead of the curve, bringing cutting-edge financial solutions, while staying true to our roots by meeting your individual banking needs and supporting causes that matter most. Thank you



for choosing to bank locally at Washington Financial Bank. We are proud to be the bank that gets you.

Mike



Michael L. Chaido
President/CEO

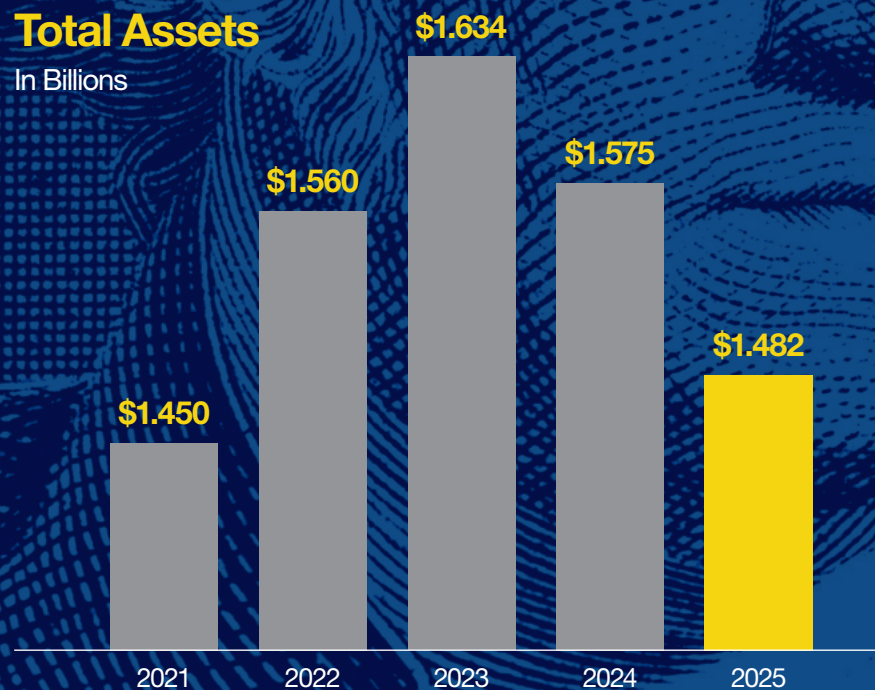
Thank you.

2025

Financial Performance

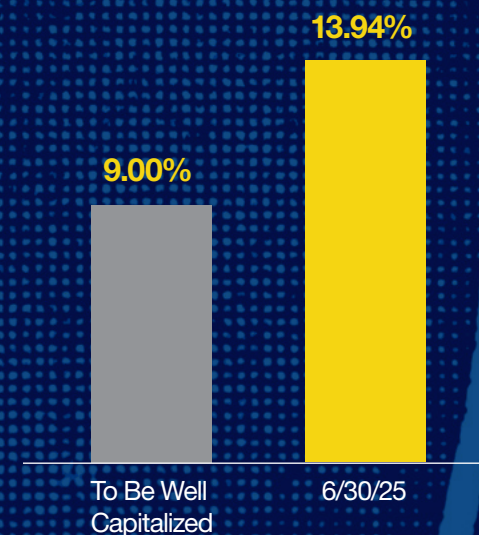
Total Assets

In Billions



Regulatory Capital

Community Bank Leverage Ratio
June 30, 2025



Washington Financial Bank

Consolidated Statement of Condition

Assets

	June 30, 2025	June 30, 2024
Cash and Due From Banks	\$ 37,841,227	\$ 50,518,792
Securities – Available for Sale	264,753,922	311,969,037
Securities – Held to Maturity	29,707,740	45,771,072
Loans, Net	1,066,454,293	1,079,125,853
Premises and Equipment, Net	12,501,904	12,984,032
FHLB Stock	4,220,600	4,607,200
Other Assets	66,320,870	70,463,677
Total Assets	\$ 1,481,800,556	\$ 1,575,439,663

Liabilities & Equity Capital

Deposits	\$ 1,269,251,430	\$ 1,280,805,110
Borrowings and Other Obligations	1,500,000	100,190,000
Other Liabilities	19,153,646	19,428,662
Equity Capital	191,895,480	175,015,891
Total Liabilities & Equity Capital	\$ 1,481,800,556	\$ 1,575,439,663

Copies of the annual audited financial statements are available to the public after September 30, 2025, by writing to Administrative Services, Washington Financial Bank, 190 North Main Street, Washington, PA 15301.

Officers

of Washington Financial Bank

Michael L. Chaido, Esq.
President
Chief Executive Officer

Janet L. Brandtonies, CPA
Executive Vice President
Treasurer
Chief Financial Officer

Jason M. Dalnoky
Executive Vice President
Chief Operations Officer

Edward R. Ermine
Executive Vice President
Chief Credit Officer

William J. King, Jr.
Executive Vice President
Chief Lending Officer

Douglas M. Klescich
Executive Vice President
Chief Information Officer

Lee D. Truax
Executive Vice President
Chief Risk and Compliance
Officer

Sheila J. Cowieson
Senior Vice President
Director of Commercial
Lending

Chad J. Gearing
Senior Vice President
Director of Retail Lending

Daniel C. Lutz, CPA
Senior Vice President
Director of Accounting

Harry A. Stiffler, Jr., Esq.
Senior Vice President
General Counsel

Suzanne L. Taylor
Senior Vice President
Secretary
Administrative Services
Division Manager

Laura L. Austin
Vice President
Commercial Banking Officer

G. Ryan Bates
Vice President
Treasury Services Manager

Anthony J. Brozovich
Vice President
Information Security
Manager

Nancy E. Campbell
Vice President
Regional Branch Manager

Todd J. Day
Vice President
Regional Branch Manager

Doreen A. Dingle
Vice President
BSA/AML Officer

Patricia R. Ganoe
Vice President
Operations Manager

Lauri A. Gerstner
Vice President
Audit Manager

Timothy M. Grady
Vice President
Commercial Banking Officer

Elizabeth I. Guerrieri
Vice President
Marketing and Public
Relations Manager

William M. Harker
Vice President
Commercial Banking Officer

Stephanie T. Leoni
Vice President
Compliance & Risk
Management Officer

Dana M. McWreath
Vice President
Controller

Christopher L. Monaghan
Vice President
Credit Department Manager

Randolph T. Patterson
Vice President
Commercial Banking Officer

Dawn L. Rankin
Vice President
Consumer Lending Manager

Lori L. Szallar
Vice President
Human Resources Manager

Melanie D. Wilharm
Vice President
Commercial Banking Officer

Dustin R. Yoder
Vice President
Information Technology
Manager

Directors

WFSB Mutual Holding Company
and Washington Financial Bank

R. Carlyn Belczyk, Chairman
Retired Partner, Guthrie, Belczyk & Associates, P.C.

Martin P. Beichner, Jr., Vice Chairman
President, Accutrex Products, Inc.

Michael L. Chaido, Esq.
President/CEO, WFSB Mutual Holding Company
& Washington Financial Bank

Mary Lyn Drewitz
Of Counsel (Retired), Goldfarb, Posner, Beck, DeHaven,
& Drewitz

John L. McCarthy
Retired Chief Financial Officer, Chapman Corporation

Edward C. Morascyzk, Esq.
Senior Partner, Morascyzk, Yarosz & Morascyzk

E. Alex Paris, III
President/CEO, Alex E. Paris Contracting Co. Inc.

Kathleen L. Sabol
Executive Director, Washington Co. Bar Association

Louis E. Waller
President, Waller Corporation

Directors Emeritus

of Washington Financial Bank

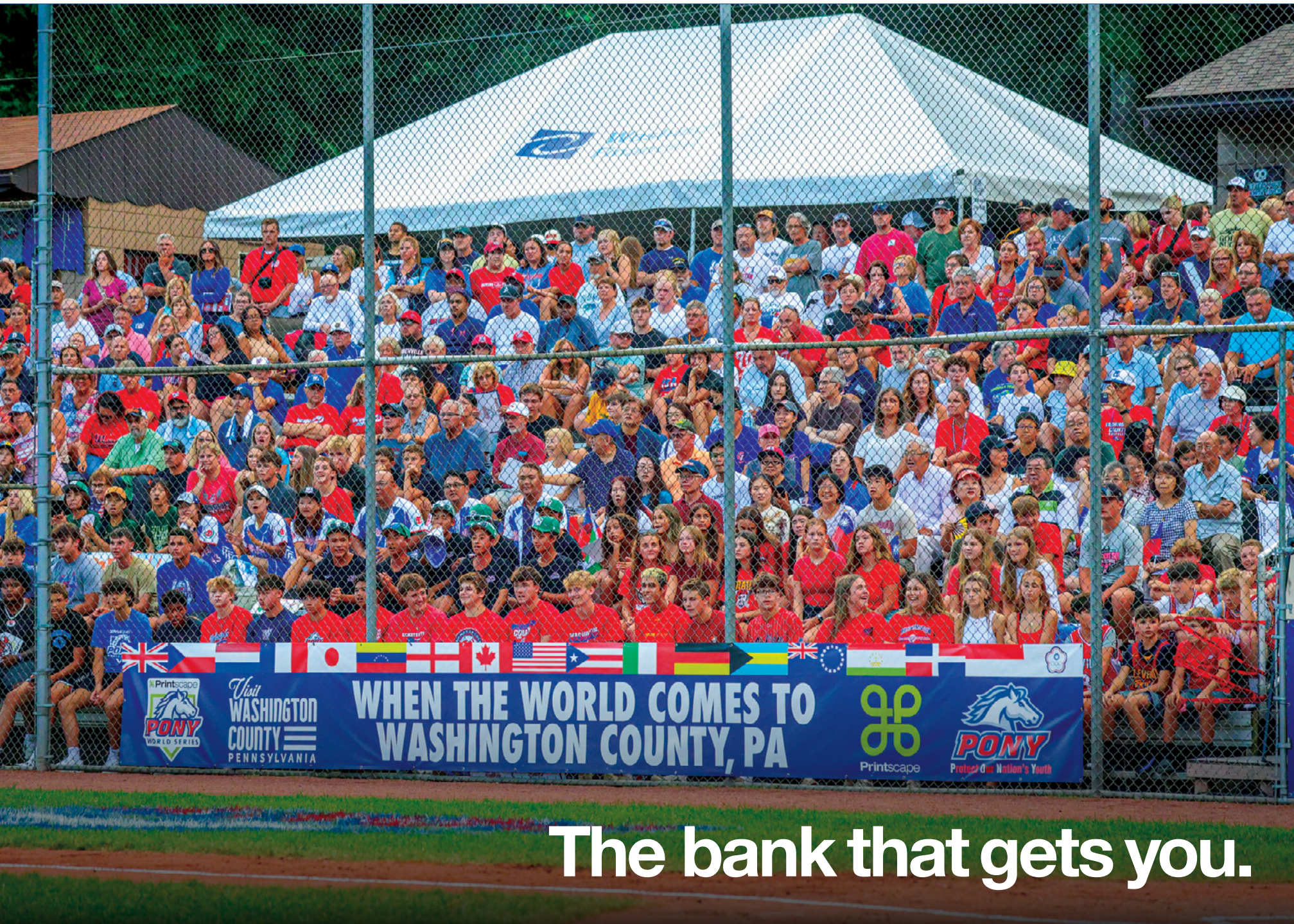
Richard L. White
Retired President/CEO, WFSB Mutual Holding Company
& Washington Financial Bank

William M. Campbell
Retired President, Camalloy, Inc.

D. Jackson Milhollan
Retired President, Precision Marshall Steel Co.

James R. Proudfit
Vice President, Proudfit Insurance

Telford W. Thomas
Retired President, The Washington Hospital



The bank that gets you.

Branch Offices

Canonsburg

160 East Pike Street
Canonsburg, PA 15317
724-745-2417

Finleyville

3576 Sheridan Avenue
Finleyville, PA 15332
724-348-5255

Hickory

220 Main Street
Hickory, PA 15340
724-356-2900

McMurray

3616 Washington Road
McMurray, PA 15317
724-941-4275

South Fayette

173 Millers Run Road
Bridgeville, PA 15017
412-221-1026

Tylerdale

98 East Wylie Avenue
Washington, PA 15301
724-225-9100

Valley Brook

430 Valley Brook Road
McMurray, PA 15317
724-941-8430

Washington

77 South Main Street
Washington, PA 15301
724-206-1100

Washington

Crown Center
1500 West Chestnut Street
Washington, PA 15301
724-223-8000

Washington Mall Plaza

255 Murtland Avenue
Washington, PA 15301
724-229-7600

Loan Centers

McMurray Loan Office

3616 Washington Road
McMurray, PA 15317
724-942-2301

North Hills Loan Office

6200 Brooktree Road
Wexford, PA 15090
724-940-4450

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