

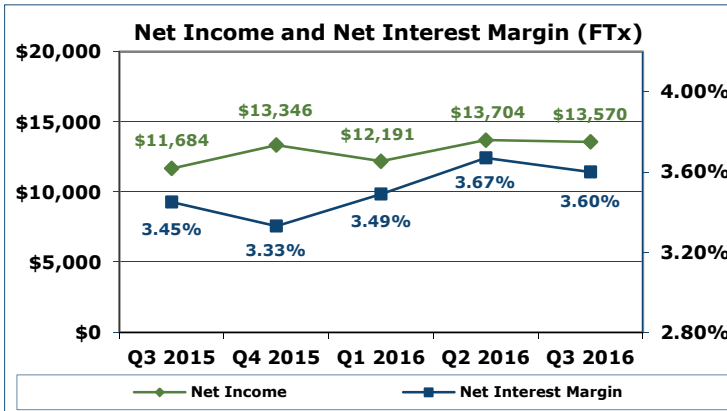
W.T.B. Financial Corporation



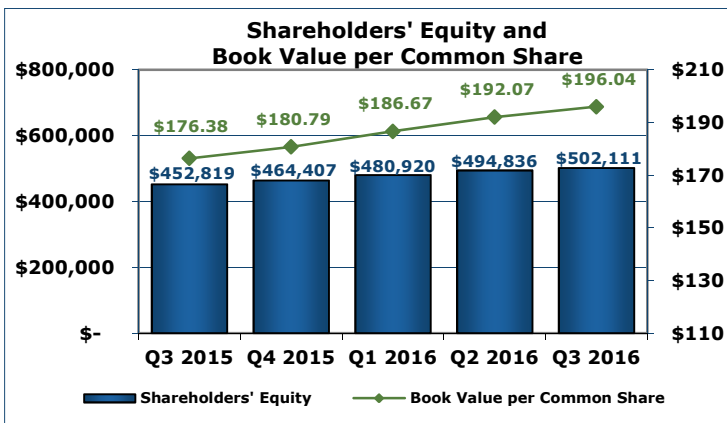
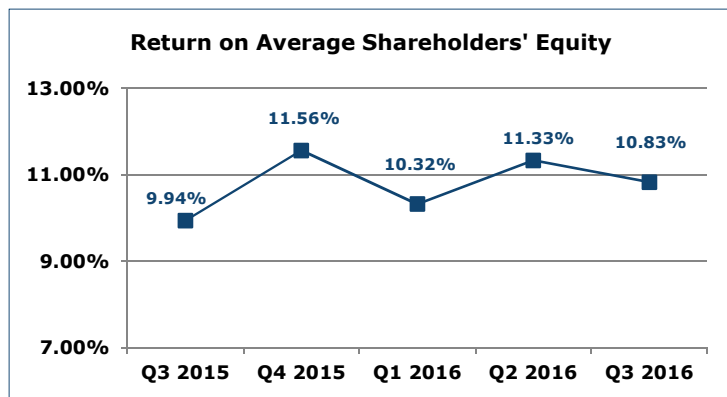
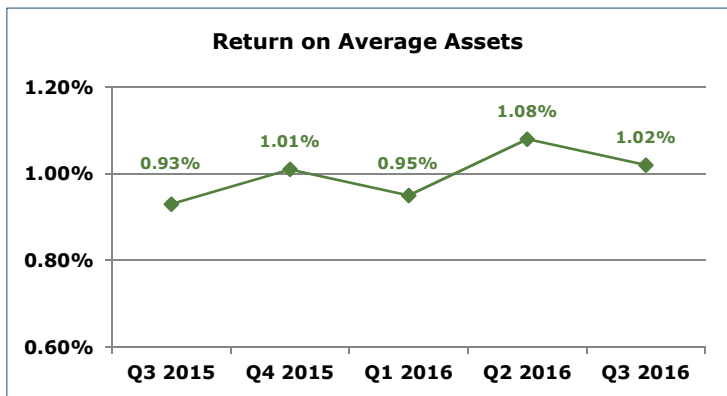
Company Profile 3rd Quarter 2016

(Unaudited) (\$'s in thousands, except per share data)

Financial Highlights



- Net Income decreased by \$134 thousand to \$13.6 million when compared to the prior quarter
- Shareholders' Equity increased \$7.3 million
- Return on Assets was 1.02% for the quarter compared to 1.08% for the previous quarter
- Return on Equity was 10.83% for the quarter compared to 11.33% for the previous quarter
- Loans increased \$51.2 million, or 5.6% annualized, to \$3.7 billion
- Deposits increased \$148.9 million, or 13.3% annualized, to \$4.6 billion
- Allowance for loan losses remained strong at 2.31% of loans and 562% of noncurrent loans
- Noncurrent loans and other real estate decreased \$569 thousand to \$16.6 million, or 0.31% of total assets



About W.T.B. Financial Corporation

Since 1902, Washington Trust Bank (W.T.B. Financial Corporation's primary subsidiary) has helped individuals, families and businesses reach their financial goals by being the best at understanding and meeting their needs through exceptional customer service.

We are small enough to know and care about our customers, yet large enough to offer a full complement of products and services to satisfy all banking needs.

W.T.B. Financial Corporation



(Unaudited) (\$'s in thousands, except per share data)
At or for the Quarters Ended

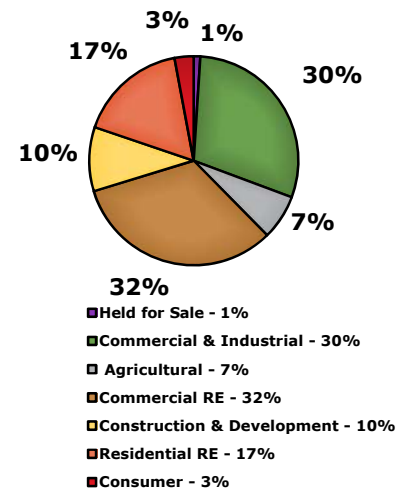
	9/30/2016	6/30/2016	9/30/2015
Income Statements			
Net interest revenue	\$ 46,302	\$ 44,892	\$ 41,551
Provision for loan losses	750	500	1,000
Net interest revenue after provision for loan losses	45,552	44,392	40,551
Noninterest revenue	12,712	11,721	11,798
Noninterest expense	37,408	35,055	34,400
Income before income taxes	20,856	21,058	17,949
Income taxes	7,286	7,354	6,265
Net income	13,570	13,704	11,684
Preferred stock dividends	-	-	43
Net income available to common shareholders	\$ 13,570	\$ 13,704	\$ 11,641

Condensed Balance Sheets			
ASSETS			
Cash and interest-bearing deposits	\$ 386,979	\$ 176,793	\$ 444,623
Securities	1,195,090	1,239,877	990,747
Loans net of allowance for loan losses	3,652,246	3,602,023	3,479,205
Other assets	138,761	153,651	154,708
Total assets	\$ 5,373,076	\$ 5,172,344	\$ 5,069,283
LIABILITIES			
Deposits	\$ 4,640,169	\$ 4,491,233	\$ 4,280,436
Borrowings	194,523	150,979	292,261
Other liabilities	36,273	35,296	43,767
Total liabilities	4,870,965	4,677,508	4,616,464
SHAREHOLDERS' EQUITY			
Total shareholders' equity	502,111	494,836	452,819
Total liabilities and shareholders' equity	\$ 5,373,076	\$ 5,172,344	\$ 5,069,283

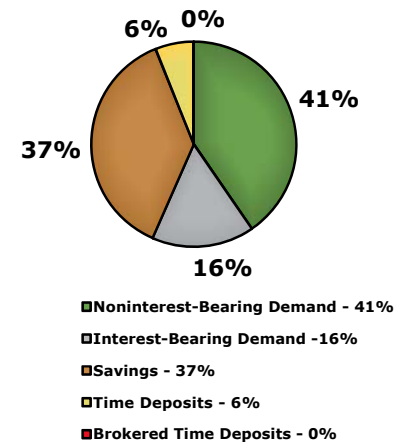
Performance Metrics			
PER COMMON SHARE			
Net income available to common shareholders (basic)	\$ 5.34	\$ 5.37	\$ 4.58
Net income available to common shareholders (diluted)	5.29	5.32	4.53
Common cash dividends	0.75	0.75	0.68
Common shareholders' equity	196.04	192.07	176.38
PERFORMANCE RATIOS			
Return on average assets	1.02%	1.08%	0.93%
Return on average shareholders' equity	10.83%	11.33%	9.94%
Margin on average earning assets	3.60%	3.67%	3.45%
Efficiency ratio	63.0%	61.5%	64.1%

ASSET QUALITY AND CAPITAL			
Noncurrent loans + ORE	\$ 16,569	\$ 17,138	\$ 22,012
Allowance for loan losses	86,403	85,378	84,760
Allowance for loan losses to total loans	2.31%	2.32%	2.38%
GAAP equity to total assets	9.34%	9.57%	8.93%
Common equity to total assets	9.34%	9.57%	8.93%
GAAP equity	\$ 502,111	\$ 494,836	\$ 452,819
Tier 1 Capital	522,109	513,117	477,975

Total Loan Portfolio
\$3.74 Billion at 9/30/2016



Total Deposit Portfolio
\$4.64 Billion at 9/30/2016



Wealth Management & Advisory Services

