

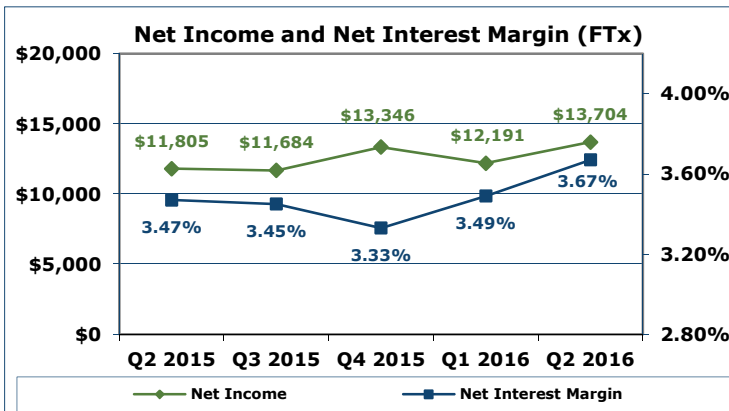
W.T.B. Financial Corporation



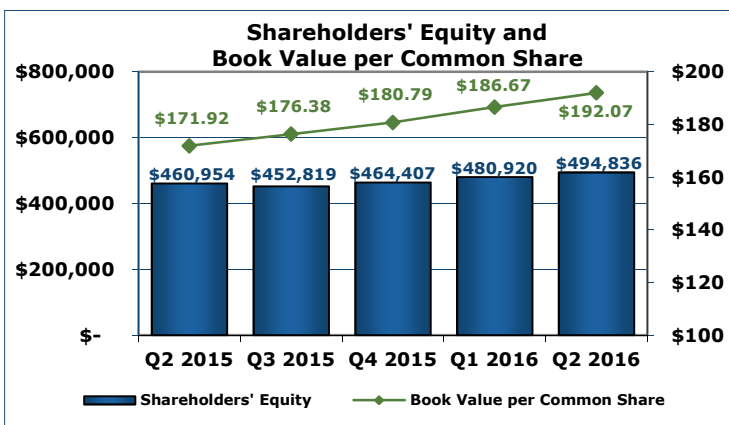
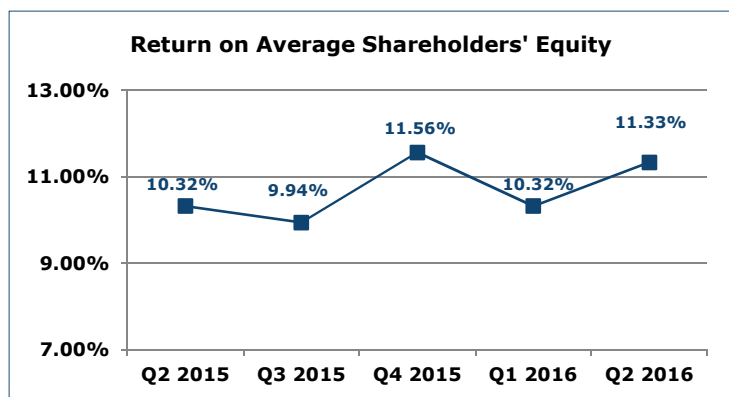
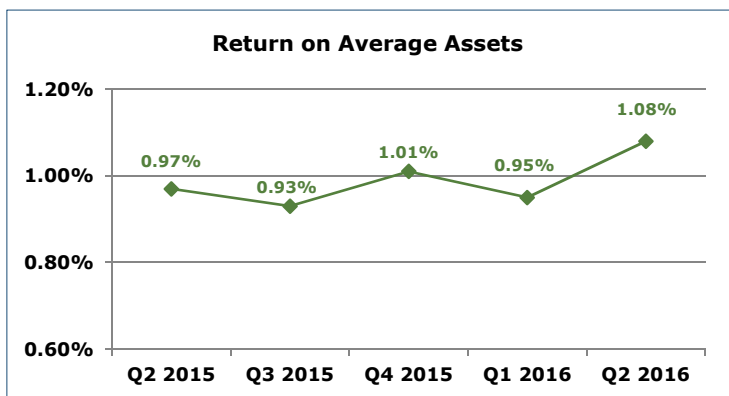
Company Profile 2nd Quarter 2016

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

Financial Highlights



- Net Income increased by \$1.5 million to \$13.7 million when compared to the prior quarter
- Shareholders' Equity increased \$13.9 million
- Return on Assets was 1.08% for the quarter compared to 0.95% for the previous quarter
- Return on Equity was 11.33% for the quarter compared to 10.32% for the previous quarter
- Loans increased \$138.7 million, or 15.7% annualized, to \$3.7 billion
- Deposits increased \$88.2 million, or 8.0% annualized, to \$4.5 billion
- Allowance for loan losses remained strong at 2.32% of loans and 507% of noncurrent loans
- Noncurrent loans and other real estate decreased \$1.6 million to \$17.1 million, or 0.33% 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

Income Statements

	6/30/2016	3/31/2016	6/30/2015
Net interest revenue	\$ 44,892	\$ 43,427	\$ 40,735
Provision for loan losses	500	500	1,000
Net interest revenue after provision for loan losses	44,392	42,927	39,735
Noninterest revenue	11,721	11,712	12,165
Noninterest expense	35,055	36,042	33,772
Income before income taxes	21,058	18,597	18,128
Income taxes	7,354	6,406	6,323
Net income	13,704	12,191	11,805
Preferred stock dividends	-	-	49
Net income available to common shareholders	\$ 13,704	\$ 12,191	\$ 11,756

Condensed Balance Sheets

ASSETS			
Cash and interest-bearing deposits	\$ 176,793	\$ 195,499	\$ 294,957
Securities	1,239,877	1,290,720	944,932
Loans net of allowance for loan losses	3,602,023	3,464,342	3,450,673
Other assets	153,651	138,447	151,372
Total assets	\$ 5,172,344	\$ 5,089,008	\$ 4,841,934
LIABILITIES			
Deposits	\$ 4,491,233	\$ 4,402,995	\$ 4,109,565
Borrowings	150,979	167,108	228,876
Other liabilities	35,296	37,985	42,539
Total liabilities	4,677,508	4,608,088	4,380,980
SHAREHOLDERS' EQUITY			
Total shareholders' equity	494,836	480,920	460,954
Total liabilities and shareholders' equity	\$ 5,172,344	\$ 5,089,008	\$ 4,841,934

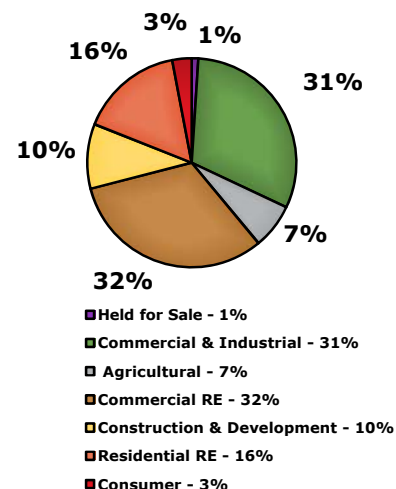
Performance Metrics

PER COMMON SHARE			
Net income available to common shareholders (basic)	\$ 5.37	\$ 4.79	\$ 4.62
Net income available to common shareholders (diluted)	5.32	4.74	4.58
Common cash dividends	0.75	0.75	0.68
Common shareholders' equity	192.07	186.67	171.92
PERFORMANCE RATIOS			
Return on average assets	1.08%	0.95%	0.97%
Return on average shareholders' equity	11.33%	10.32%	10.32%
Margin on average earning assets	3.67%	3.49%	3.47%
Efficiency ratio	61.5%	64.9%	63.5%

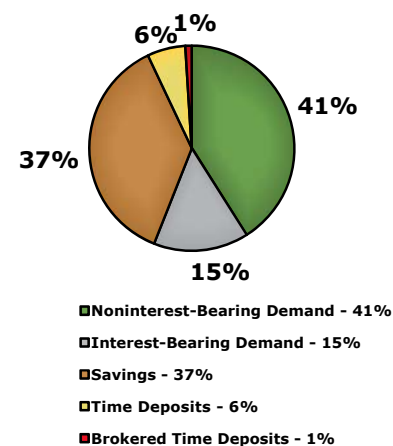
ASSET QUALITY AND CAPITAL

Noncurrent loans + ORE	\$ 17,138	\$ 18,787	\$ 25,626
Allowance for loan losses	85,378	84,399	83,647
Allowance for loan losses to total loans	2.32%	2.38%	2.37%
GAAP equity to total assets	9.57%	9.45%	9.52%
Common equity to total assets	9.57%	9.45%	9.12%
GAAP equity	\$ 494,836	\$ 480,920	\$ 460,954
Tier 1 Capital	513,117	500,939	487,344

Total Loan Portfolio \$3.69 Billion at 6/30/2016



Total Deposit Portfolio \$4.49 Billion at 6/30/2016



Wealth Management & Advisory Services

