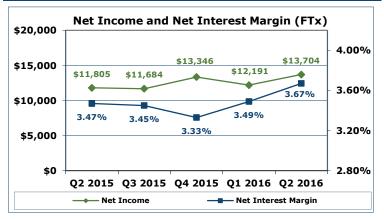
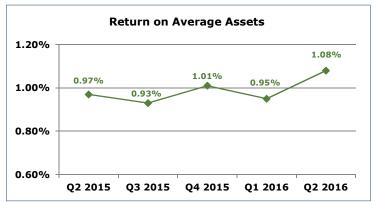
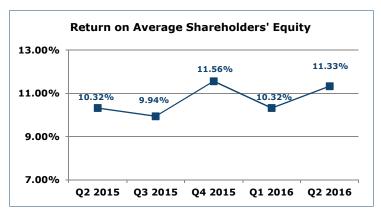
W.T.B. Financial Corporation

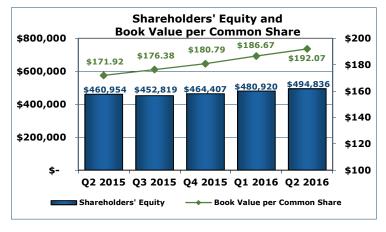
Company Profile 2nd Quarter 2016

(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

3/31/2016

6/30/2015

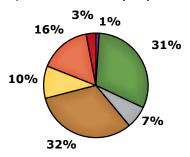
(Unaudited) (\$'s in thousands, except per share data) At or for the Quarters Ended

Income Statements

6/30/2016

Income Statements						
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
10(4) 0356(3	P	J,1/2,J++	P	5,009,000	Ą	7,071,734
LIABILITIES						
Deposits	\$	4,491,233	\$	4,402,995	\$	4,109,565
Borrowings	Ψ	150,979	Ψ	167,108	Ψ	228,876
Other liabilities						
		35,296		37,985		42,539
Total liabilities		4,677,508		4,608,088		4,380,980
SHAREHOLDERS' EQUITY						
		101000		480,920		460,954
Total shareholders' equity		494,836		+00,520		.00/50.
Total shareholders' equity Total liabilities and		494,836		400,320		.00/20 .
. ,	\$	5,172,344	\$	5,089,008	\$	4,841,934
Total liabilities and	\$,	\$	·	\$	
Total liabilities and shareholders' equity	\$,	\$	·	\$	
Total liabilities and shareholders' equity Performance Metrics	\$,	\$	·	\$	
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE	\$,	\$	·	\$	
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common	\$	5,172,344	·	5,089,008		4,841,934
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common	\$	5,172,344	·	5,089,008		4,841,934
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted)	\$	5,172,344 5.37 5.32	·	5,089,008 4.79 4.74		4,841,934 4.62 4.58
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends	\$	5,172,344 5.37 5.32 0.75	·	5,089,008 4.79 4.74 0.75		4,841,934 4.62 4.58 0.68
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity	\$	5,172,344 5.37 5.32	·	5,089,008 4.79 4.74		4,841,934 4.62 4.58
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends	\$	5,172,344 5.37 5.32 0.75 192.07	·	5,089,008 4.79 4.74 0.75 186.67		4,841,934 4.62 4.58 0.68 171.92
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets	\$	5,172,344 5.37 5.32 0.75	·	5,089,008 4.79 4.74 0.75		4,841,934 4.62 4.58 0.68 171.92
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS	\$	5,172,344 5.37 5.32 0.75 192.07	·	5,089,008 4.79 4.74 0.75 186.67		4,841,934 4.62 4.58 0.68 171.92
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets	\$	5,172,344 5.37 5.32 0.75 192.07	·	5,089,008 4.79 4.74 0.75 186.67		4,841,934 4.62 4.58 0.68 171.92
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity	\$	5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33%	·	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32%		4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32%
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets	\$	5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67%	·	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49%		4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47%
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets Efficiency ratio	\$	5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67%	·	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49%		4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47%
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets Efficiency ratio ASSET QUALITY AND CAPITAL		5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67% 61.5%	\$	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49% 64.9%	\$	4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47% 63.5%
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets Efficiency ratio ASSET QUALITY AND CAPITAL Noncurrent loans + ORE Allowance for loan losses		5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67% 61.5% 17,138 85,378	\$	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49% 64.9% 18,787 84,399	\$	4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47% 63.5% 25,626 83,647
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets Efficiency ratio ASSET QUALITY AND CAPITAL Noncurrent loans + ORE Allowance for loan losses to total loans		5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67% 61.5% 17,138 85,378 2.32%	\$	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49% 64.9% 18,787 84,399 2.38%	\$	4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47% 63.5% 25,626 83,647 2.37%
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets Efficiency ratio ASSET QUALITY AND CAPITAL Noncurrent loans + ORE Allowance for loan losses Allowance for loan losses to total loans GAAP equity to total assets		5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67% 61.5% 17,138 85,378 2.32% 9.57%	\$	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49% 64.9% 18,787 84,399 2.38% 9.45%	\$	4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47% 63.5% 25,626 83,647 2.37% 9.52%
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets Efficiency ratio ASSET QUALITY AND CAPITAL Noncurrent loans + ORE Allowance for loan losses Allowance for loan losses to total loans GAAP equity to total assets Common equity to total assets	\$	5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67% 61.5% 17,138 85,378 2.32% 9.57% 9.57%	\$	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49% 64.9% 18,787 84,399 2.38% 9.45% 9.45%	\$	4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47% 63.5% 25,626 83,647 2.37% 9.52% 9.12%
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets Efficiency ratio ASSET QUALITY AND CAPITAL Noncurrent loans + ORE Allowance for loan losses Allowance for loan losses to total loans GAAP equity to total assets Common equity to total assets GAAP equity		5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67% 61.5% 17,138 85,378 2.32% 9.57% 9.57% 494,836	\$	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49% 64.9% 18,787 84,399 2.38% 9.45% 9.45% 480,920	\$	4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47% 63.5% 25,626 83,647 2.37% 9.52% 9.12% 460,954
Total liabilities and shareholders' equity Performance Metrics PER COMMON SHARE Net income available to common shareholders (basic) Net income available to common shareholders (diluted) Common cash dividends Common shareholders' equity PERFORMANCE RATIOS Return on average assets Return on average shareholders' equity Margin on average earning assets Efficiency ratio ASSET QUALITY AND CAPITAL Noncurrent loans + ORE Allowance for loan losses Allowance for loan losses to total loans GAAP equity to total assets Common equity to total assets	\$	5,172,344 5.37 5.32 0.75 192.07 1.08% 11.33% 3.67% 61.5% 17,138 85,378 2.32% 9.57% 9.57%	\$	5,089,008 4.79 4.74 0.75 186.67 0.95% 10.32% 3.49% 64.9% 18,787 84,399 2.38% 9.45% 9.45%	\$	4,841,934 4.62 4.58 0.68 171.92 0.97% 10.32% 3.47% 63.5% 25,626 83,647 2.37% 9.52% 9.12%

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



■Held for Sale - 1%

■Commercial & Industrial - 31%

■ Agricultural - 7%

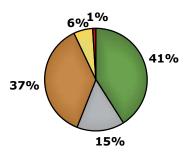
■Commercial RE - 32%

□Construction & Development - 10%

■Residential RE - 16%

■Consumer - 3%

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



■Noninterest-Bearing Demand - 41%

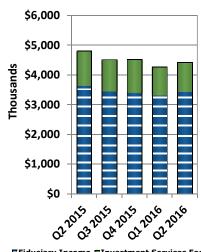
■Interest-Bearing Demand - 15%

■Savings - 37%

□Time Deposits - 6%

■Brokered Time Deposits - 1%

Wealth Management & Advisory Services



■Fiduciary Income **■**Investment Services Fees