

Financial Dashboard

As of March 31, 2026



RHODE ISLAND
INFRASTRUCTURE BANK

Statement of Condition – Consolidated

Amounts in thousands

Assets	As of March 31, 2026		
	2026	2025	Incr(Decr)
Cash and overnight funds	\$561,876	\$477,479	\$84,397
Investments	18,830	20,055	(1,225)
Loans and related receivables	1,447,144	1,285,204	161,940
Other assets	12,072	10,041	2,031
Total Assets	\$2,039,923	\$1,792,780	\$247,142
Liabilities and Net Position			
Undisbursed loan proceeds	\$189,184	\$136,310	\$52,875
Debt and related payables	673,738	580,837	92,901
Other liabilities	2,318	2,443	(125)
Total Liabilities	\$865,240	\$719,590	\$145,650
Total Net Position	1,174,683	1,073,191	101,492
Total Liabilities and Net Position	\$2,039,923	\$1,792,780	\$247,142

Statement of Condition – Consolidating

Amounts in thousands

As of March 31, 2026

Assets	State Revolving Funds			Other Programs	Consolidated Programs	Bank	Consolidated
	Clean Water	Drinking Water					
Cash and overnight funds	\$278,085	\$147,231		\$122,205	\$547,521	\$14,355	\$561,876
Investments	11,018	4,656		\$3,156	18,830	-	\$18,830
Loans and related receivables	840,566	425,691		157,191	1,423,447	23,697	\$1,447,144
Other assets	4,584	5,760		-	10,344	1,728	\$12,072
Total Assets	\$1,134,252	\$583,338		\$282,552	\$2,000,143	\$39,780	\$2,039,923
Liabilities and Net Position							
Undisbursed loan proceeds	\$92,745	\$78,415		\$18,025	\$189,184	\$0	\$189,184
Debt and related payables	476,287	146,146		51,305	673,738	-	673,738
Other liabilities	580	(12)		(78)	489	1,829	2,318
Total Liabilities	\$569,611	\$224,548		\$69,252	\$863,411	\$1,829	\$865,240
Total Net Position	564,641	358,790		213,300	1,136,732	37,951	1,174,683
Total Liabilities and Net Position	\$1,134,252	\$583,338		\$282,552	\$2,000,143	\$39,780	\$2,039,923

Statement of Condition – Year over Year

Amounts in thousands

As of March 31, 2026

Assets	State Revolving Funds and Other Programs			Bank		
	2026	2025	Incr(Decr)	2026	2025	Incr(Decr)
Cash and overnight funds	\$547,521	\$464,321	\$83,201	\$14,355	\$13,159	\$1,196
Investments	18,830	20,055	(1,225)	-	-	-
Loans and related receivables	1,423,447	1,262,273	161,174	23,697	22,932	765
Other assets	10,344	8,083	2,261	1,728	1,959	(230)
Total Assets	\$2,000,143	\$1,754,732	\$245,411	\$39,780	\$38,049	\$1,731
Liabilities and Net Position						
Undisbursed loan proceeds	189,184	136,310	52,875	-	-	-
Debt and related payables	673,738	580,837	92,901	-	-	-
Other liabilities	489	357	132	1,829	2,086	(257)
Total Liabilities	863,411	\$717,504	145,907	\$1,829	\$2,086	(\$257)
Total Net Position	1,136,732	1,037,228	99,504	37,951	35,963	1,988
Total Liabilities and Net Position	\$2,000,143	\$1,754,732	245,411	\$39,780	\$38,049	\$1,731

Statement of Income – Consolidated

Amounts in thousands

	For the Period Ending March 31, 2026		
	2026	2025	Incr(Decr)
Interest income	\$30,369	\$35,799	(\$5,430)
Interest expense	13,532	11,020	2,512
Net Interest Income	16,837	24,779	(7,941)
Noninterest income	4,547	3,833	714
Subtotal	21,384	28,612	(7,228)
Noninterest expense	4,734	3,047	1,687
Net Income on Operations	16,650	25,565	(8,914)
Non-operating items*	36,878	21,827	15,051
Change in Capital	\$53,528	\$47,392	\$6,137

*Includes grant income, net of set asides, principal forgiveness, and change in unrealized gains/(losses).

Statement of Income – Consolidating

Amounts in thousands

For the Period Ending March 31, 2026

	State Revolving Funds			Consolidated Programs	Bank	Consolidated
	Clean Water	Drinking Water	Other Programs			
Interest income	\$16,523	\$8,229	\$4,642	\$29,394	\$975	\$30,369
Interest expense	9,898	2,567	\$1,004	\$13,469	63	13,532
Net Interest Income	6,625	5,662	3,638	15,925	913	16,837
Noninterest income	0	0	\$212	212	4,335	4,547
Subtotal	6,625	5,662	3,850	16,137	5,248	21,384
Noninterest expense	1,037	354	\$14	1,405	3,329	4,734
Net Income on Operations	5,587	5,308	3,836	14,731	1,919	16,650
Non-operating items*	992	38,808	(\$2,980)	36,820	58	36,878
Change in Capital	\$6,579	\$44,116	\$856	\$51,551	\$1,977	\$53,528

*Includes grant income, net of set asides, principal forgiveness, and change in unrealized gains/(losses).

Statement of Income – Year over Year

Amounts in thousands

For the Period Ending March 31, 2026

	State Revolving Funds and Other Programs			Bank		
	2026	2025	Incr(Decr)	2026	2025	Incr(Decr)
Interest income	\$29,394	\$34,281	(\$4,888)	\$975	\$1,517	(\$542)
Interest expense	13,469	10,952	2,517	\$63	\$68	(6)
Net Interest Income	15,925	23,330	(7,405)	913	1,449	(537)
Noninterest income	212	279	(67)	4,335	3,554	781
Subtotal	16,137	23,609	(7,472)	5,248	5,003	244
Noninterest expense	1,405	106	1,299	3,329	2,941	388
Net Income on Operations	14,731	23,502	(8,771)	1,919	2,063	(144)
Non-operating items*	36,820	21,823	14,997	58	4	54
Change in Capital	\$51,551	\$45,325	\$6,226	\$1,977	\$2,067	(\$89)

*Includes inter-governmental transfers, grant income, net of set asides, principal forgiveness, and change in unrealized gains/(losses).

Statement of Income – Actual to Budget

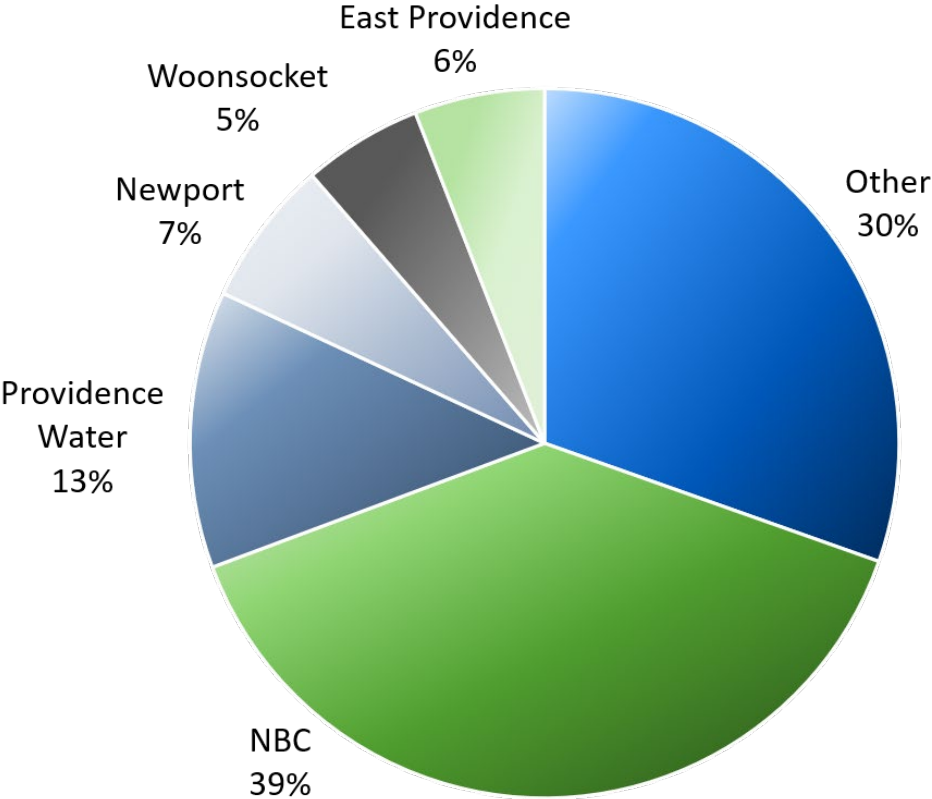
Amounts in thousands

	For the Period Ending March 31, 2026			
	Year-to-Date		Variance	
	Actual	Budget	\$	%
Interest income	\$30,369	\$32,816	(\$2,447)	-7.5%
Interest expense	13,532	9,966	\$3,565	35.8%
Net Interest Income	16,837	22,850	(6,012)	-26.3%
Noninterest income	4,547	4,541	6	0.1%
Subtotal	21,384	27,391	(6,006)	-21.9%
Noninterest expense	4,734	4,795	(61)	-1.3%
Net Income on Operations	16,650	22,596	(5,945)	-26.3%
Non-operating items*	36,878	10,750	26,128	243.1%
Change in Capital	\$53,528	\$33,346	\$20,183	60.5%

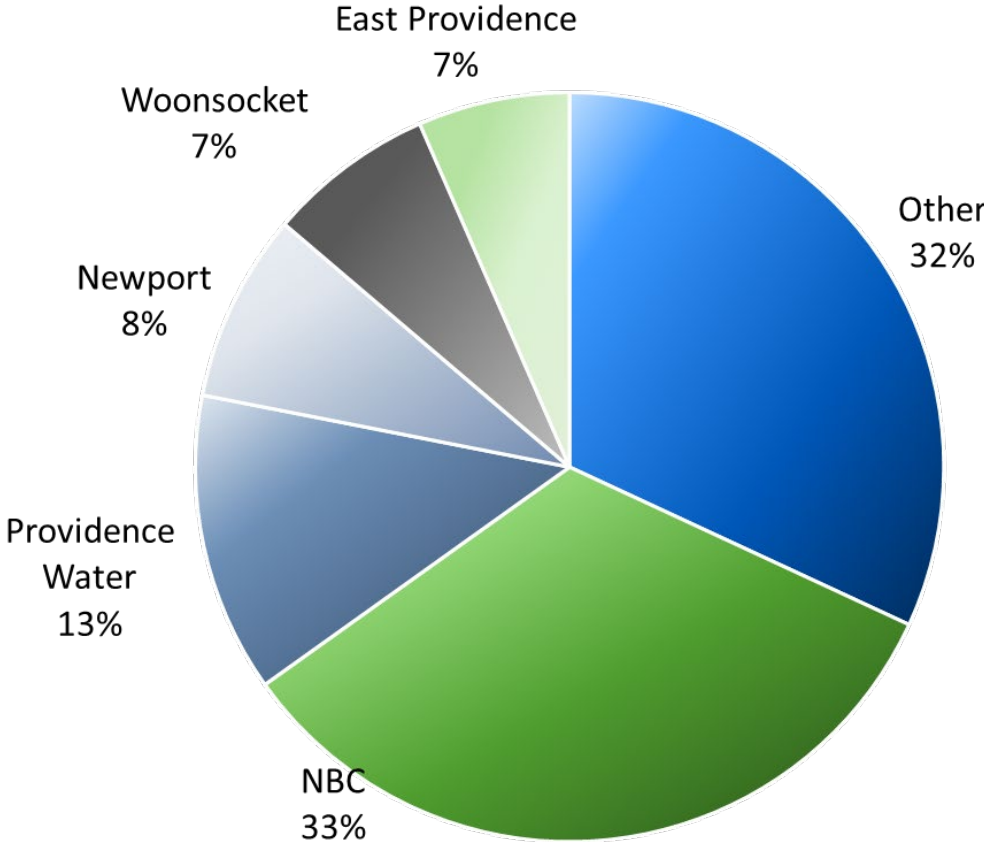
*Includes inter-governmental transfers, grant income, net of set asides, principal forgiveness, and change in unrealized gains/(losses).

Top Borrowers – Overall

March 2026



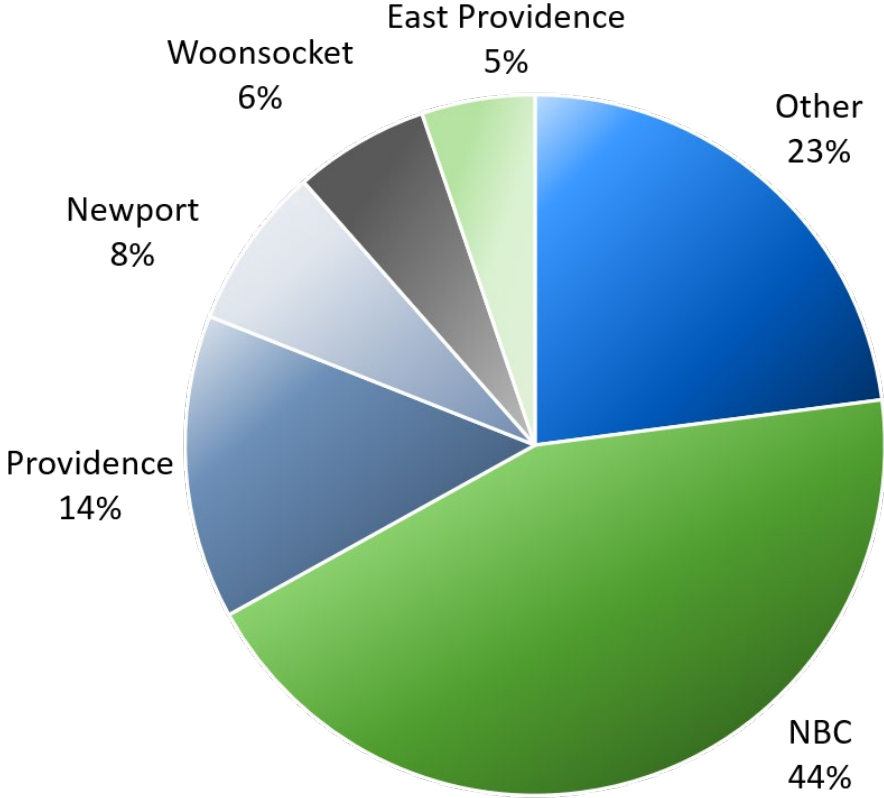
March 2025



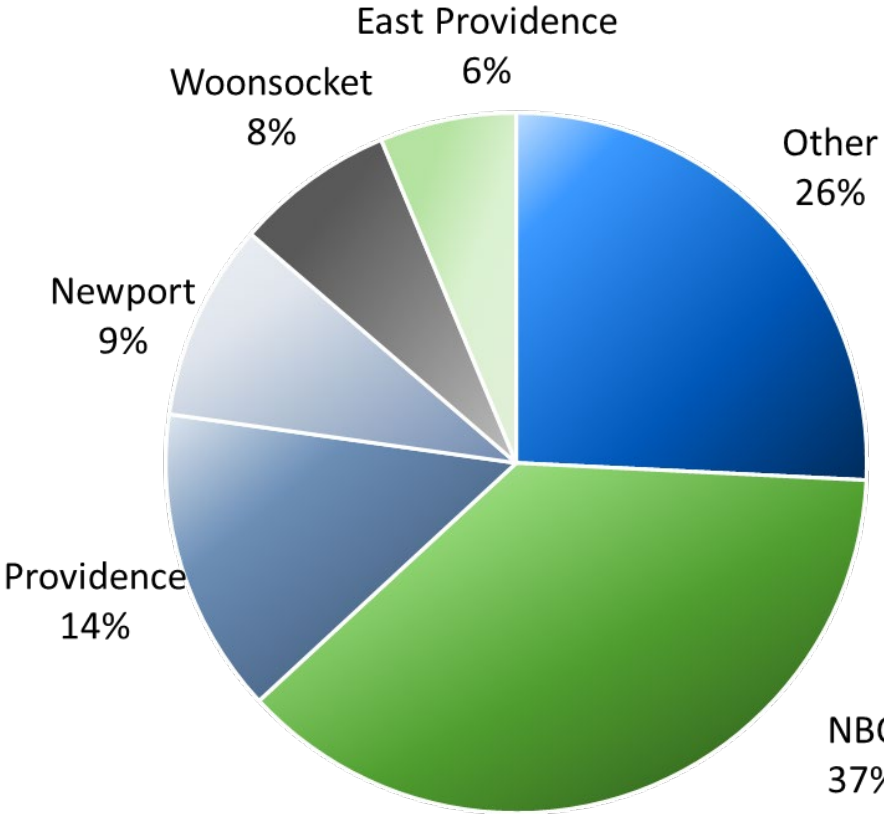
Note: Other category represents 64 borrowers in both 2026 & 2025.

Top Borrowers – State Revolving Fund

March 2026

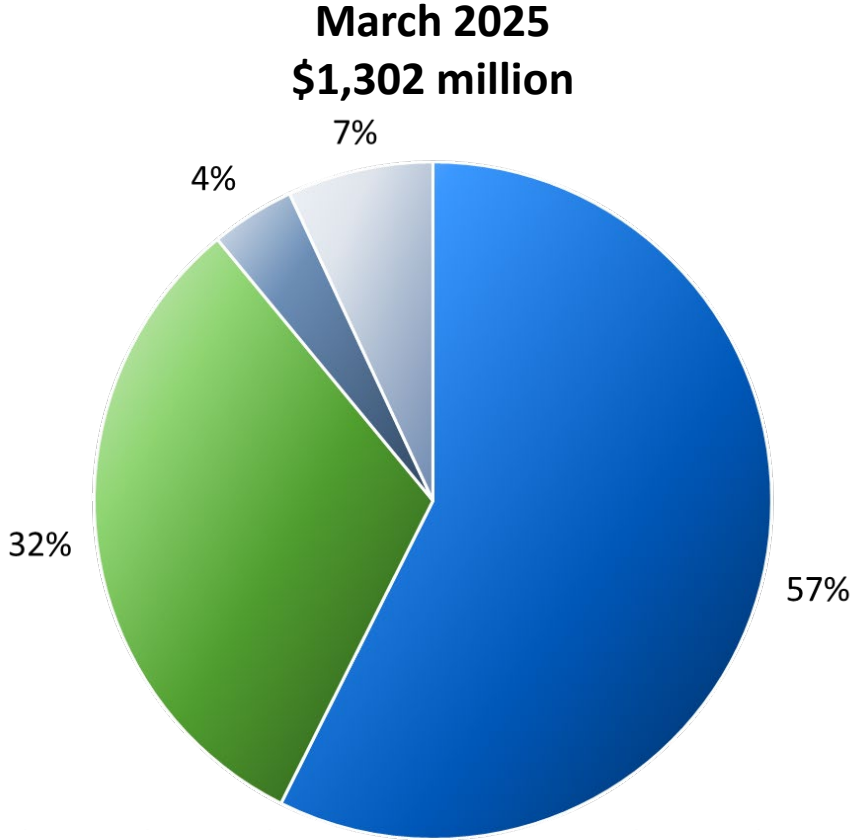
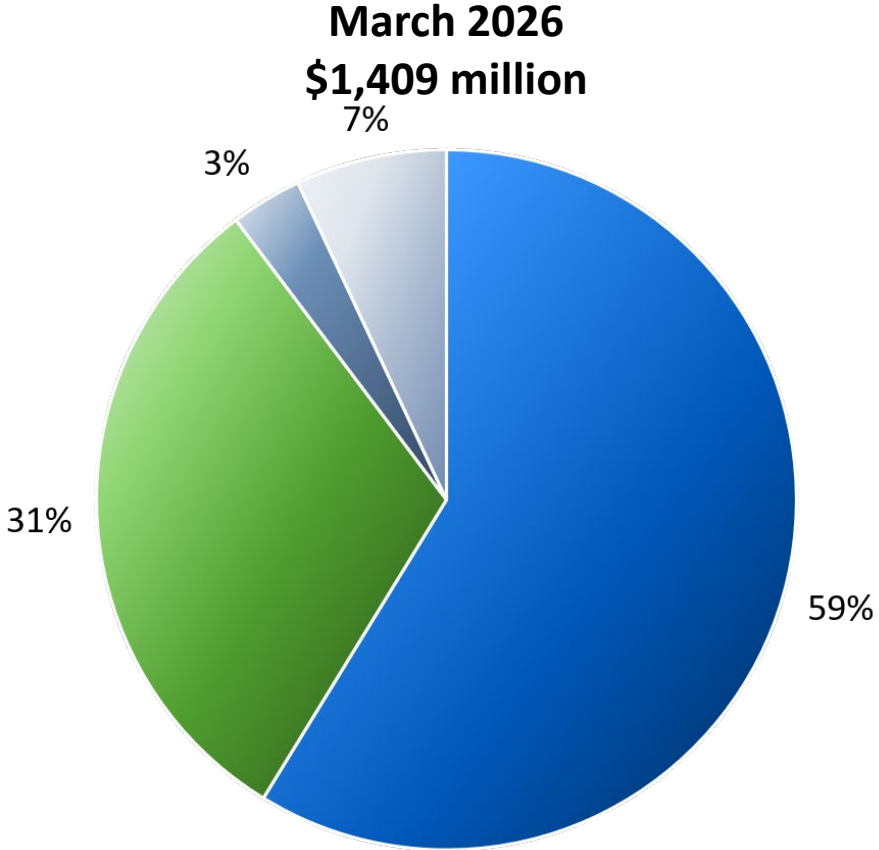


March 2025



Note: Other category represents 54 borrowers in both 2026 & 2025.

Loans Outstanding – by Program



■ Clean Water State Revolving Fund
■ Efficient Buildings Fund

■ Drinking Water State Revolving Fund
■ Municipal Road and Bridge Revolving Fund

Note: Excludes conduit loans and residential lending programs.