

Financial Dashboard

As of June 30, 2026



RHODE ISLAND
INFRASTRUCTURE BANK

Statement of Condition – Consolidated

Amounts in thousands

	As of June 30, 2026		
	2026	2025	Incr(Decr)
Assets			
Cash and overnight funds	\$554,905	\$526,095	\$28,810
Investments	18,850	20,276	(1,426)
Loans and related receivables	1,500,683	1,409,503	91,180
Other assets	8,362	9,707	(1,346)
Total Assets	\$2,082,800	\$1,965,581	\$117,218
Liabilities and Net Position			
Undisbursed loan proceeds	\$193,198	\$190,936	\$2,262
Debt and related payables	664,220	650,434	13,786
Other liabilities	2,981	3,057	(76)
Total Liabilities	\$860,398	\$844,427	\$15,972
Total Net Position	1,222,401	1,121,155	101,247
Total Liabilities and Net Position	\$2,082,800	\$1,965,581	\$117,218

Statement of Condition – Consolidating

Amounts in thousands

As of June 30, 2026

Assets	State Revolving Funds		Other Programs	Consolidated Programs	Bank	Consolidated
	Clean Water	Drinking Water				
Cash and overnight funds	\$268,363	\$145,477	\$126,296	\$540,136	\$14,769	\$554,905
Investments	11,105	4,570	\$3,175	18,850	-	\$18,850
Loans and related receivables	848,624	455,629	170,481	1,474,734	25,949	\$1,500,683
Other assets	4,403	2,167	-	6,570	1,792	\$8,362
Total Assets	\$1,132,494	\$607,844	\$299,952	\$2,040,290	\$42,510	\$2,082,800
Liabilities and Net Position						
Undisbursed loan proceeds	\$73,018	\$93,981	\$26,199	\$193,198	\$0	\$193,198
Debt and related payables	472,287	141,315	50,618	664,220	-	664,220
Other liabilities	940	(15)	115	1,041	1,940	2,981
Total Liabilities	\$546,245	\$235,281	\$76,932	\$858,459	\$1,940	\$860,398
Total Net Position	586,249	372,562	223,020	1,181,831	40,570	1,222,401
Total Liabilities and Net Position	\$1,132,494	\$607,844	\$299,952	\$2,040,290	\$42,510	\$2,082,800

Statement of Condition – Year over Year

Amounts in thousands

As of June 30, 2026

Assets	State Revolving Funds and Other Programs			Bank		
	2026	2025	Incr(Decr)	2026	2025	Incr(Decr)
Cash and overnight funds	\$540,136	\$516,940	\$23,195	\$14,769	\$9,154	\$5,615
Investments	18,850	20,276	(1,426)	-	-	-
Loans and related receivables	1,474,734	1,382,480	92,254	25,949	27,023	(1,074)
Other assets	6,570	7,701	(1,131)	1,792	2,007	(215)
Total Assets	\$2,040,290	\$1,927,398	\$112,892	\$42,510	\$38,184	\$4,326
Liabilities and Net Position						
Undisbursed loan proceeds	193,198	190,936	2,262	-	-	-
Debt and related payables	664,220	650,434	13,786	-	-	-
Other liabilities	1,041	847	193	1,940	2,209	(270)
Total Liabilities	858,459	\$842,217	16,241	\$1,940	\$2,209	(\$270)
Total Net Position	1,181,831	1,085,180	96,651	40,570	35,974	4,596
Total Liabilities and Net Position	\$2,040,290	\$1,927,398	112,892	\$42,510	\$38,184	\$4,326

Statement of Income – Consolidated

Amounts in thousands

	For the Period Ending June 30, 2026		
	2026	2025	Incr(Decr)
Interest income	\$49,192	\$46,800	\$2,392
Interest expense	18,727	14,667	4,060
Net Interest Income	30,464	32,133	(1,668)
Noninterest income	7,182	6,403	778
Subtotal	37,646	38,536	(890)
Noninterest expense	5,889	4,849	1,040
Net Income on Operations	31,757	33,687	(1,930)
Non-operating items*	69,468	61,666	7,802
Change in Capital	\$101,225	\$95,353	\$5,872

*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 June 30, 2026						
	State Revolving Funds			Consolidated Programs	Bank	Consolidated
	Clean Water	Drinking Water	Other Programs			
Interest income	\$27,179	\$13,479	\$7,203	\$47,860	\$1,332	\$49,192
Interest expense	13,845	3,469	\$1,331	\$18,645	83	18,727
Net Interest Income	13,334	10,010	5,871	29,215	1,249	30,464
Noninterest income	0	0	\$366	366	6,816	7,182
Subtotal	13,334	10,010	6,237	29,581	8,065	37,646
Noninterest expense	1,053	354	\$22	1,429	4,460	5,889
Net Income on Operations	12,281	9,656	6,215	28,152	3,605	31,757
Non-operating items*	15,905	48,232	\$4,361	68,498	969	69,468
Change in Capital	\$28,187	\$57,888	\$10,576	\$96,651	\$4,574	\$101,225

*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 June30, 2026

	State Revolving Funds and Other Programs			Bank		
	2026	2025	Incr(Decr)	2026	2025	Incr(Decr)
Interest income	\$47,860	\$44,995	\$2,865	\$1,332	\$1,805	(\$473)
Interest expense	18,645	14,577	4,068	\$83	\$90	(8)
Net Interest Income	29,215	30,418	(1,203)	1,249	1,714	(465)
Noninterest income	366	370	(5)	6,816	6,033	783
Subtotal	29,581	30,789	(1,208)	8,065	7,747	318
Noninterest expense	1,429	617	812	4,460	4,232	228
Net Income on Operations	28,152	30,171	(2,019)	3,605	3,516	89
Non-operating items*	68,498	63,106	5,392	969	(1,441)	2,410
Change in Capital	\$96,651	\$93,278	\$3,373	\$4,574	\$2,075	\$2,499

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

Statement of Income – Actual to Budget

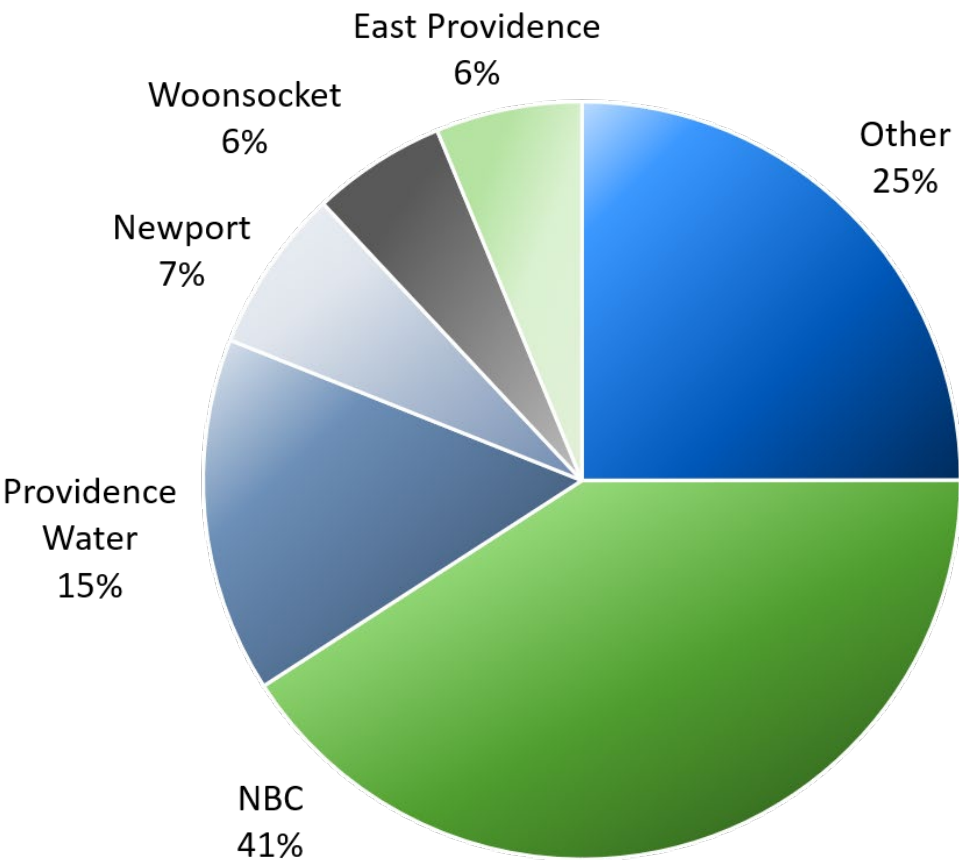
Amounts in thousands

	For the Period Ending June 30, 2026			
	Year-to-Date		Variance	
	Actual	Budget	\$	%
Interest income	\$49,192	\$43,715	\$5,477	12.5%
Interest expense	18,727	13,083	\$5,644	43.1%
Net Interest Income	30,464	30,632	(168)	-0.5%
Noninterest income	7,182	6,355	827	13.0%
Subtotal	37,646	36,987	660	1.8%
Noninterest expense	5,889	7,324	(1,435)	-19.6%
Net Income on Operations	31,757	29,663	2,094	7.1%
Non-operating items*	69,468	16,000	53,468	334.2%
Change in Capital	\$101,225	\$45,663	\$55,562	121.7%

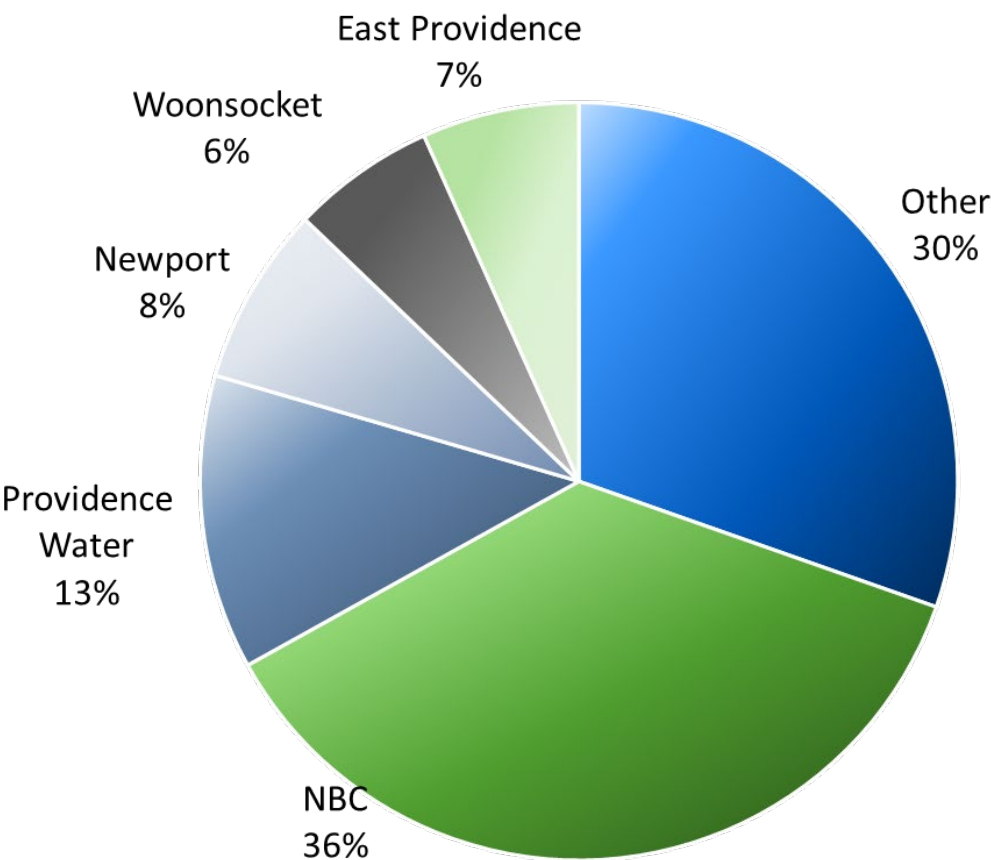
**Includes inter-governmental transfers, grant income, net of set asides, principal forgiveness, and change in unrealized gains/(losses).*

Top Borrowers – Overall

June 2026

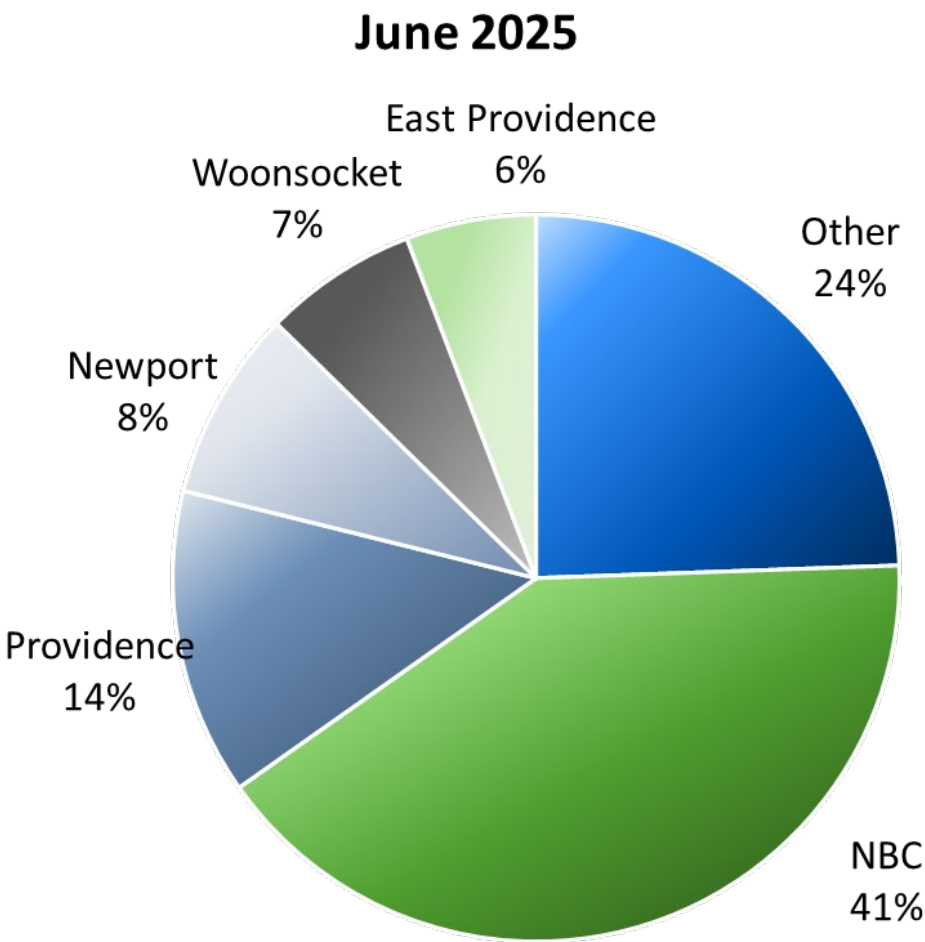
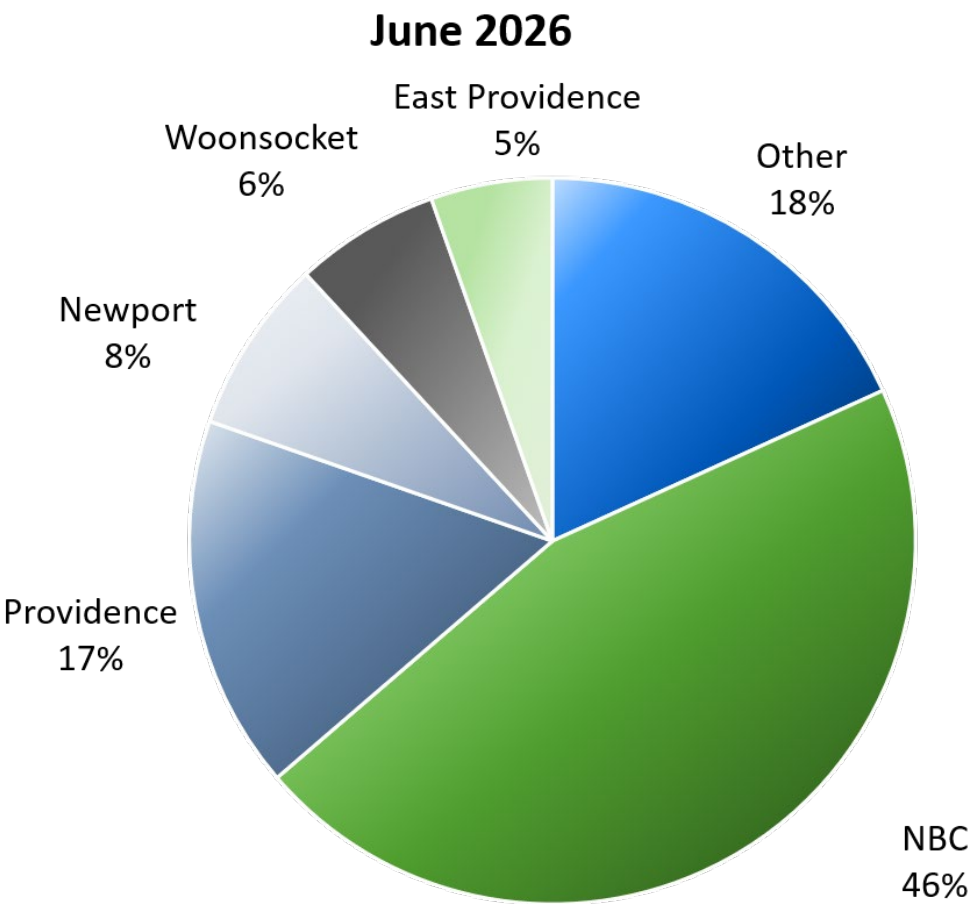


June 2025



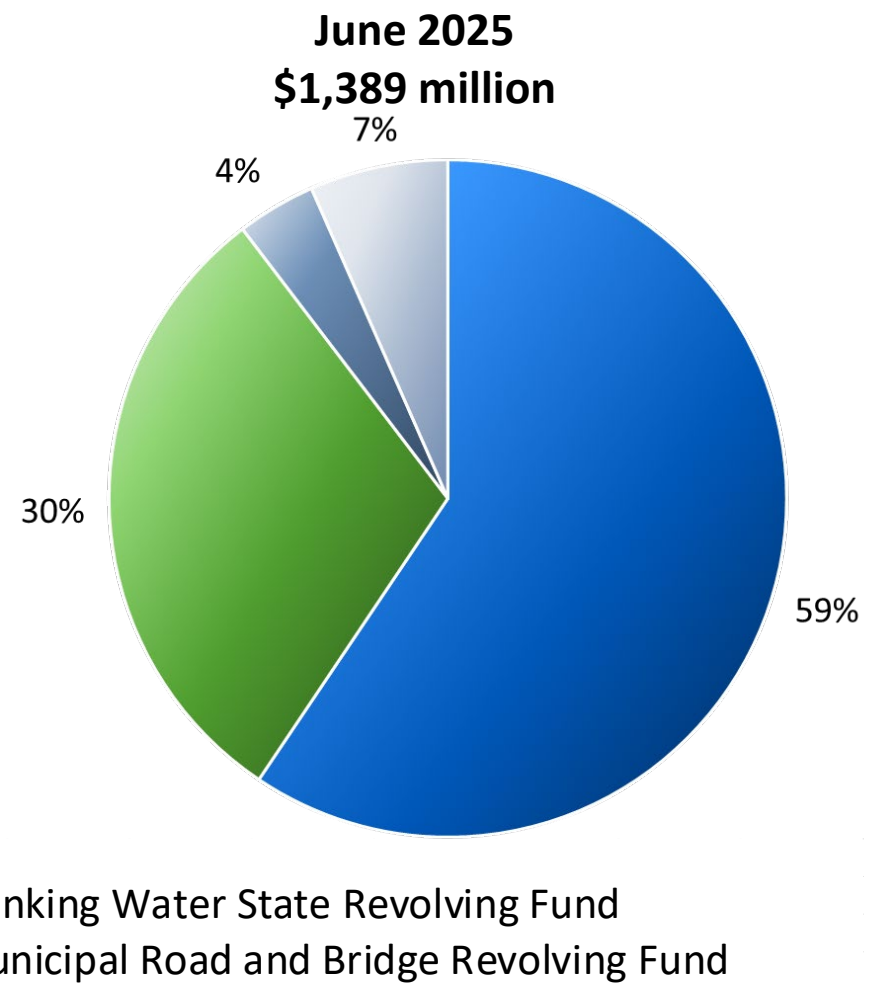
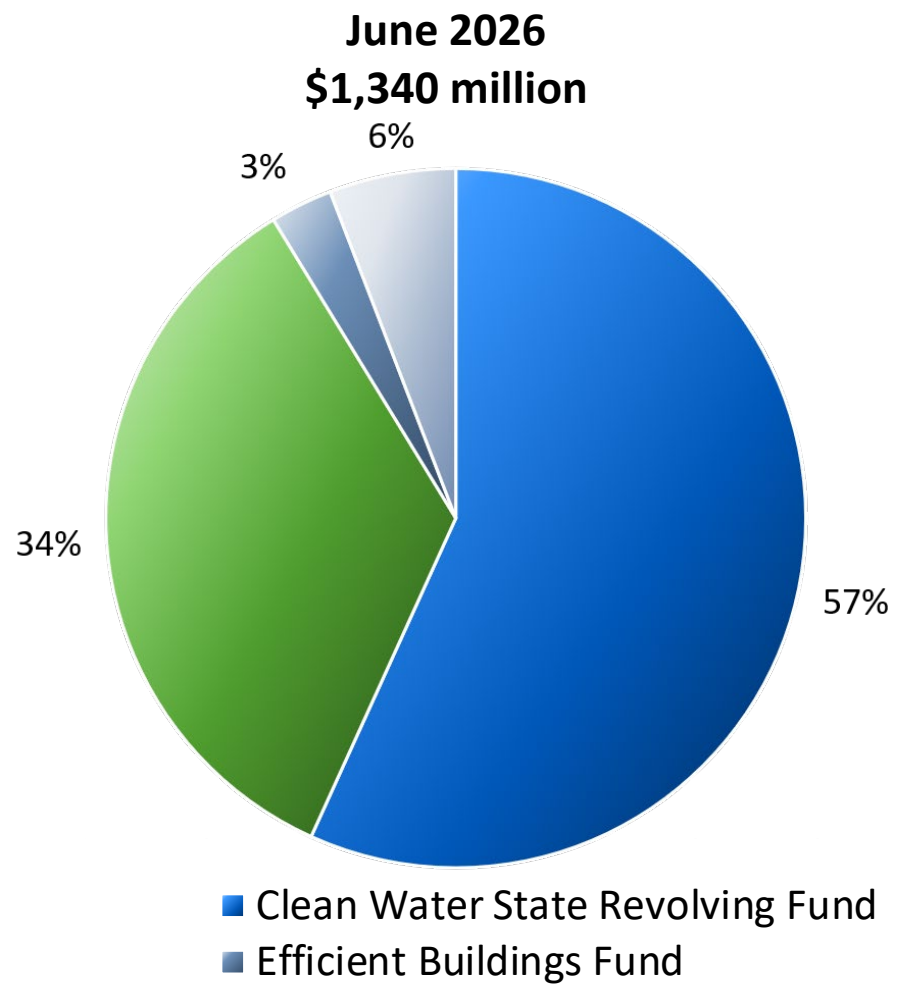
Note: Other category represents 64 borrowers in both 2026 & 2025.

Top Borrowers – State Revolving Fund



Note: Other category represents 61 borrowers in both 2026 & 2025.

Loans Outstanding – by Program



Note: Excludes conduit loans and residential lending programs.