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WASHINGTON TRUST BANCORP INC
Form 8-K
April 15, 2004

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)
April 15, 2004

WASHINGTON TRUST BANCORP, INC.

(Exact Name of Registrant as Specified in Charter)

| | | |
|---|-----------------------------|--------------------------------------|
| Rhode Island | 0-13091 | 05-0404671 |
| ----- | ----- | ----- |
| (State or Other Jurisdiction of Incorporation) | (Commission File Number) | (IRS Employer Identification No.) |

23 Broad Street, Westerly, Rhode Island 02891

(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: (401) 348-1200

Former name or address, if changed from last report: N/A

Item 7. Financial Statements and Exhibits

(c) Exhibit

| | |
|-------------|------------------------------------|
| Exhibit No. | Exhibit |
| 99.1 | Press Release dated April 15, 2004 |

Item 12. Results of Operations and Financial Condition

On April 15, 2004, Washington Trust Bancorp, Inc. issued a press release in which it disclosed unaudited financial information related to first quarter consolidated earnings. A copy of the press release relating to such announcement, dated April 15, 2004, is attached hereto as Exhibit 99.1 and is

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incorporated herein by reference.

EXHIBIT INDEX

| Exhibit No. | Exhibit |
|-------------|------------------------------------|
| 99.1 | Press Release dated April 15, 2004 |

This information shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

WASHINGTON TRUST BANCORP, INC.

Date: April 15, 2004

By: John C. Warren

John C. Warren
Chairman and Chief Executive Officer