

BANCORP RHODE ISLAND INC  
Form 8-K  
October 25, 2007

**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): October 25, 2007 (October 25, 2007)

**BANCORP RHODE ISLAND, INC.**

(Exact name of registrant as specified in its charter)

Rhode Island

(State or other jurisdiction of incorporation)

333-33182  
(Commission File Number)

05-0509802  
(IRS Employer Identification Number)

One Turks Head Place, Providence, Rhode Island 02903

(Address of principal executive offices)

(401) 456-5000

(Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)



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**Item 2.02. Results of Operation and Financial Condition**

On October 25, 2007, Bancorp Rhode Island, Inc. (the Company ) issued a press release in which it disclosed unaudited financial information related to 2007 third quarter consolidated earnings. The Company also announced that the Board had approved an increase in the quarterly dividend to 16¢ per share. A copy of the press release relating to such announcement, dated October 25, 2007, is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

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.

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits  
Exhibit No. Exhibit  
99.1 Press Release dated October 25, 2007

**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 hereunto duly authorized.

**BANCORP RHODE ISLAND, INC.**

/s/ Linda H. Simmons  
By: \_\_\_\_\_

Linda H. Simmons

Chief Financial Officer

Date: October 25, 2007