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BANCORP RHODE ISLAND INC  
Form 8-K  
October 21, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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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 21, 2003 (October 21, 2003)  
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BANCORP RHODE ISLAND, INC.

-----  
(Exact name of registrant as specified in its charter)

Rhode Island

-----  
(State or other jurisdiction of incorporation)

333-33182 05-0509802

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(Commission File Number) (IRS Employer Identification Number)

One Turks Head Place, Providence, Rhode Island 02903

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(Address of principal executive offices)

(401) 456-5000

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(Registrant's telephone number, including area code)

Not Applicable

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

Item 7. Financial Statements and Exhibits

(c) Exhibit

| Exhibit No. | Exhibit                              |
|-------------|--------------------------------------|
| 99.1        | Press Release dated October 21, 2003 |

Item 12. Results of Operation and Financial Condition

On October 21, 2003, Bancorp Rhode Island, Inc. issued a press release in which it disclosed unaudited financial information related to third quarter consolidated earnings. A copy of the press release relating to such announcement, dated October 21, 2003, is attached hereto as Exhibit 99.1 and is

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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.

EXHIBIT INDEX

| Exhibit No. | Exhibit                              |
|-------------|--------------------------------------|
| 99.1        | Press Release Dated October 21, 2003 |

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.

By: s/ Albert R. Rietheimer

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Albert R. Rietheimer  
Chief Financial Officer

Date: October 21, 2003