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BANCORP RHODE ISLAND INC  
Form 8-K  
July 16, 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): July 16, 2003 (July 15, 2003)

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BANCORP RHODE ISLAND, INC.

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

Rhode Island

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(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

-----  
(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 July 15, 2003

Item 9. Regulation FD Disclosure (Information Furnished in this Item 9 is  
Furnished under Item 12)

In accordance with Securities and Exchange Commission Release No. 33-8126, the  
following information, which is intended to be furnished under Item 12, "Results

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of Operations and Financial Condition", is instead being furnished under Item 9, "Regulation FD Disclosure." 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.

On July 15, 2003, Bancorp Rhode Island, Inc. issued a press release in which it disclosed unaudited financial information related to second quarter consolidated earnings. A copy of the press release relating to such announcement, dated July 15, 2003, is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

### EXHIBIT INDEX

Exhibit No.	Exhibit
99.1	Press Release Dated July 15, 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. Reitheimer  
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Albert R. Rietheimer  
Chief Financial Officer

Date: July 16, 2003