

BANCORP RHODE ISLAND INC  
Form 8-K  
July 18, 2006

**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): July 18, 2006 (July 18, 2006)

**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)

One Turks Head Place, Providence, Rhode Island 02908

(Address of principal executive offices)

(401) 456-5000

(Registrant's telephone number, including area code)

05-0509802

(IRS Employer Identification Number)

Not Applicable

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



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

On July 18, 2006, Bancorp Rhode Island, Inc. (the Company ) issued a press release in which it disclosed unaudited financial information related to 2006 second quarter consolidated earnings. A copy of the press release relating to such announcement, dated July 18, 2006, 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 8.01 Other Events.**

On July 18, 2006 the Company also announced that its Board of Directors approved a dividend of \$0.15 per share, which will be paid on August 29, 2006 to shareholders of record on August 8, 2006.

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 July 18, 2006

**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: July 18, 2006

