BANCORP RHODE ISLAND INC Form 8-K January 24, 2006

UNITED STATES	
SECURITIES AND EXCHANGE CO	MMISSION
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): January 24	, 2006 (January 24, 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 02903	<u>05-0509802</u> (IRS Employer Identification Number)
(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 January 24, 2006, Bancorp Rhode Island, Inc. issued a press release in which it disclosed unaudited financial information related to fourth quarter and 2005 consolidated earnings. A copy of the press release relating to such announcement, dated January 24, 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 9.01. Financial Statements and Exhibits

(c) Exhibits

Exhibit No. Exhibit

99.1 Press Release dated January 24, 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.

Date: January 24, 2006

By: s/Linda H. Simmons
Linda H. Simmons
Chief Financial Officer