

BANCORP RHODE ISLAND, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2896458	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,528	\$1,590	4.1%	
Loans	\$1,078	\$1,113	3.3%	
<i>Construction & development</i>	\$25	\$23	-5.1%	
<i>Closed-end 1-4 family residential</i>	\$341	\$294	-13.7%	
<i>Home equity</i>	\$77	\$84	10.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-50.8%	
<i>Commercial & Industrial</i>	\$191	\$205	7.5%	
<i>Commercial real estate</i>	\$331	\$370	11.9%	
Unused commitments	\$218	\$218	-0.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$266	\$300	13.0%	
Asset-backed securities	\$1	\$0	-100.0%	
Other securities	\$59	\$82	37.6%	
Cash & balances due	\$54	\$19	-65.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,398	\$1,458	4.3%	
Deposits	\$1,042	\$1,098	5.4%	
Total other borrowings	\$338	\$339	0.1%	
FHLB advances	\$239	\$279	16.6%	
Equity				
Equity capital at quarter end	\$131	\$133	1.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	7.6%	--	
Tier 1 risk based capital ratio	11.2%	10.6%	--	
Total risk based capital ratio	12.5%	11.9%	--	
Return on equity ¹	8.0%	7.1%	--	
Return on assets ¹	0.7%	0.6%	--	
Net interest margin ¹	3.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	102.1%	115.1%	--	
Loss provision to net charge-offs (qtr)	136.2%	99.9%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.1%	2.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.3%	1.7%	0.1%	0.4%
<i>Home equity</i>	0.1%	0.4%	0.0%	0.3%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	1.0%	1.3%
<i>Commercial & Industrial</i>	2.0%	1.2%	0.1%	0.4%
<i>Commercial real estate</i>	1.4%	1.1%	0.2%	0.0%
<i>Total loans</i>	1.3%	1.3%	0.1%	0.2%