

Filing Fee \$15.00

To be filed annually between January 1st and March 1st

# State of Rhode Island and Providence Plantations

CORPORATIONS DIVISION  
100 NORTH MAIN STREET  
PROVIDENCE, RHODE ISLAND 02903

32887

AT

Corporate ID 23-2328679

Annual Report for the year 1989

FIRST: The name of the corporation is BAY LOAN AND INVESTMENT BANK

SECOND: It is incorporated under the laws of RHODE ISLAND

THIRD: Character of business, briefly stated, is COMMERCIAL AND PERSONAL LENDING AND ACCEPTANCE OF TIME DEPOSITS ONLY.

FOURTH: If foreign corporation, address of its principal office N/A

FIFTH: Business address in Rhode Island CT CORPORATION

111 WESTMINSTER STREET, PROVIDENCE, RHODE ISLAND 02903

SIXTH: Names and addresses of its directors and officers: (Attach rider if necessary)

Name	Office	Address (including number, street, zip code)
<u>JOSEPH C. KAMINSKI</u>	<u>Director</u>	<u>11 PENN CTR. PHILA, PA 19181</u>
<u>CHARLES E. LORD</u>	<u>Director</u>	<u>610 MANTON AVE PROVIDENCE, R.I. 02909</u>
<u>DOUGLAS B. PIERCE</u>	<u>Director</u>	<u>11 PENN CTR, PHILA, PA 19181</u>
<u>ROBERT J. BRANLEY</u>	<u>President</u>	<u>610 MANTON AVE. PROVIDENCE, R.I. 02909</u>
<u>COSIMO TOSCANO</u>	<u>Vice President</u>	<u>610 MANTON AVE. PROVIDENCE, R.I. 02909</u>
<u>CHRISTINE E. BANCHERI</u>	<u>Secretary</u>	<u>11 PENN CTR, PHILA, PA 19181</u>
<u>DENNIS L. DESMARAIS</u>	<u>Treasurer</u>	<u>610 MANTON AVE. PROVIDENCE, R.I. 02909</u>

SEVENTH: Number of Shares authorized:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
<u>10,000</u>	<u>Common</u>	<u>-</u>	<u>\$ 100</u>

EIGHTH: Number of Shares issued:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
<u>10,000</u>	<u>Common</u>	<u>-</u>	<u>\$ 100</u>

Dated February 28 1990

BAY LOAN AND INVESTMENT BANK  
(Name of Corporation)

By Douglas B. Pierce

Title DIRECTOR

(Report must be signed by an officer)