

Filing Fee \$15.00

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

State of Rhode Island and Providence Plantations

CORPORATIONS DIVISION
270 WESTMINSTER MALL
PROVIDENCE, RHODE ISLAND 02903

32887

Corporate ID 23-2328677 Annual Report for the year 1988

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 Loan and Investment Company

FOURTH: If foreign corporation, address of its principal office Not Applicable

FIFTH: Business address in Rhode Island 414 Main Street, East Greenwich, RI 02818

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

Name	Office	Address (including number, street, zip code)
	Director	
See Attached Listing	Director	
	Director	
	President	
	Vice President	
	Secretary	
	Treasurer	

SEVENTH: Number of Shares authorized:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
10,000	Common	N/A	\$100 per share

EIGHTH: Number of Shares issued:

No. of Shares	Class	Series	Par Value or statement that shares are without par value
10,000	Common	N/A	\$100 per share

Dated February 29, 19 88

Bay Loan and Investment Bank
(Name of Corporation)

By *Dennis J. [Signature]*

Title Senior Vice President, Chief Financial Officer & Treasurer

(Report must be signed by an officer)

ATTACHMENT TO 1988 ANNUAL REPORT FOR
BAY LOAN AND INVESTMENT BANK

DIRECTORS

<u>NAME</u>	<u>HOME ADDRESS</u>
John P. Dougherty	72 Manning Street, Unit 2 Providence, Rhode Island 02906
Joseph C. Kaminski	1241 Richwood Road Bryn Mawr, Pennsylvania 19010
Charles E. Lord	300 East 56th Street New York, New York 10022
Alice M. Macintosh	861 Stratford Lane Warwick, Rhode Island 02886
James P. Morrison	1411 Youngsford Road Gladwyne, Pennsylvania 19035
Douglas B. Pierce	Wanamaker House Apt. #23H 2020 Walnut Street Philadelphia, Pennsylvania 19103
Edward P. Sheridan	191 Brookside Road Darien, Connecticut 06820

OFFICERS

<u>NAME</u>	<u>OFFICE</u>	<u>HOME ADDRESS</u>
John P. Dougherty	President & Chief Executive Officer	72 Manning Street, Unit 2 Providence, Rhode Island 02906
Christine E. Bancheri	Secretary	812 West Sedgwick Street Philadelphia, Pennsylvania 19119
Dennis L. Desmarais	Senior Vice President, Chief Financial Officer & Treasurer	240 Walcott Street Pawtucket, Rhode Island 02860
Nancy E. Parsons	Vice President & Compliance Officer	30 Cedar Pond Drive Warwick, Rhode Island 02886
Alice L. Hall	Financial Control Officer	33 Merle Street Warwick, Rhode Island 02889

<u>NAME</u>	<u>OFFICE</u>	<u>HOME ADDRESS</u>
Joseph H. Gormley	Vice President	203 Laurens Street Cranston, Rhode Island 02910
David J. Linderman	Vice President	26 South Water Street New Bedford, Massachusetts 02740
R. Carol Muradian	Vice President	19 Hanley Farm Warren, Rhode Island 02885
E. Reese Bogle	Assistant Vice President	34 Woodrove Drive Coventry, Rhode Island 02816
Deborah E. Amaral	Consumer Loan Officer	16 Greenwich Way West Warwick, Rhode Island 02893