

Edgar Filing: SANDY SPRING BANCORP INC - Form 8-K

SANDY SPRING BANCORP INC  
Form 8-K  
November 17, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, DC 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): November 17, 2004  
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Sandy Spring Bancorp, Inc.

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(Exact name of registrant as specified in its charter)

|  |                                      |  |
|--|--------------------------------------|--|
| Maryland   | 0-19065                              | 52-1532952                                       |
| -----<br>(State or other jurisdiction<br>of incorporation) | -----<br>(Commission file<br>number) | -----<br>(IRS Employer<br>Identification Number) |

17801 Georgia Avenue, Olney, Maryland 20832  
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(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: (301) 774-6400  
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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01. Other Events.

The following information is filed with the Commission under Item 8.01 of this Form 8-K.

At its regular meeting on November 17, 2004, the Board of Directors of Sandy Spring Bancorp, Inc. approved plans to exit a leverage program begun in 1996. In its news release dated November 17, 2004, a copy of which is included as Exhibit 99 hereto, the Company announced such plans and issued revised earnings

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guidance.

Item 9.01 Financial Statements and Exhibits.

- (a) Financial statements of businesses acquired. Not applicable.
- (b) Pro forma financial information. Not applicable.
- (c) Exhibits Exhibit 99. News Release dated November 17, 2004.

Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SANDY SPRING BANCORP, INC.

By: Hunter R. Hollar

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Hunter R. Hollar  
President and  
Chief Executive Officer

Dated: November 17, 2004