

SANDY SPRING BANCORP INC  
Form 8-K  
July 10, 2008

UNITED STATES  
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): July 9, 2008

SANDY SPRING BANCORP, INC.

(Exact name of registrant as specified in its charter)

Maryland  
(State or other jurisdiction  
of incorporation)

000-19065  
(Commission File Number)

52-1532952  
(IRS Employer  
Identification No.)

17801 Georgia Avenue, Olney, Maryland 20832  
(Address of principal executive offices, including zip code)

Registrant's telephone number, including area code: (301) 774-6400

Not Applicable

(Former name or former address, if changed since last report)

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.**

On July 9, 2008, Sandy Spring Bancorp, Inc. issued a press release announcing that it will take a provision for loan losses of \$6.2 million in the second quarter.

For further information, see the Company's press release dated July 9, 2008, attached hereto as Exhibit 99.1 and incorporated herein by reference.

**Item 9.01 Financial Statements and Other Exhibits.**

Exhibit 99.1 Press Release dated July 9, 2008

**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.**  
(Registrant)

Date: July 9, 2008

By: /s/ Hunter R. Hollar  
Hunter R. Hollar  
Chief Executive Officer