

SANDY SPRING BANCORP INC  
Form 8-K  
March 14, 2006

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
WASHINGTON, D.C. 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): **March 13, 2006**

**Sandy Spring Bancorp, Inc.**

---

(Exact name of registrant as specified in its charter)

COMMISSION FILE NUMBER:

**Maryland**

---

(State or other jurisdiction of  
incorporation or organization)

(I.R.S. Employer Identification No.)

**17801 Georgia Avenue**

**Olney, MD 20832**

---

(Address and zip code of principal executive offices)

**301-774-6400**

---

(Registrant's telephone number, including area code)

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 7.01 REGULATION FD DISCLOSURE**

Sandy Spring Bancorp, Inc. is distributing the letter to shareholders included in Exhibit 99.1 hereto together with its Annual Report on Form 10-K for the year ended December 31, 2005, and its proxy statement for the 2006 annual meeting of shareholders beginning on or about March 13, 2006.

**Item 8.01 OTHER EVENTS**

See Exhibit 99.1.

**SIGNATURE**

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: /s/ Hunter R Hollar

Name: Hunter R Hollar  
Title: President and CEO  
Date: Tuesday, March 14, 2006

---