
Section 1: 8-K (SBT BANCORP, INC. 8-K)

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): November 21, 2017

SBT Bancorp, Inc.

(Exact Name of Registrant as Specified in Its Charter)

Connecticut

(State or Other Jurisdiction of Incorporation)

000-51832

(Commission File Number)

20-4346972

(IRS Employer Identification No.)

86 Hopmeadow Street, Weatogue, CT

(Address of Principal Executive Offices)

06089

(Zip Code)

(860) 408-5493

(Registrant's Telephone Number, Including Area Code)

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 (*see* General Instruction A.2. below):

- 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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act .

Item 8.01 - Other Events.

On November 21, 2017, SBT Bancorp, Inc. declared a quarterly cash dividend of \$0.15 per share of common stock. The dividend will be payable on December 20, 2017 to shareholders of record on December 8, 2017.

On November 24, 2017, SBT Bancorp, Inc. issued a press release entitled "SBT Bancorp Announces Dividend", a copy of which is attached hereto as Exhibit 99.1 to this Current Report on Form 8-K.

Item 9.01 – Financial Statements and Exhibits.

(d) Exhibits

99.1 Press Release of SBT Bancorp, Inc. dated November 24, 2017.

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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.

SBT BANCORP, INC.

By: /s/ Martin J. Geitz

Name: Martin J. Geitz

Title: President & Chief Executive Officer

Dated: November 24, 2017

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Exhibit Index

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release of SBT Bancorp, Inc. dated November 24, 2017

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Section 2: EX-99.1 (EXHIBIT 99.1)

Exhibit 99.1

SBT Bancorp Announces Dividend

SIMSBURY, Conn.--(BUSINESS WIRE)--November 24, 2017--The Board of Directors of SBT Bancorp, Inc., (OTCQX: SBTB, CUSIP 78391C106), the holding company of Simsbury Bank, declared on November 21, 2017 a quarterly common stock cash dividend of \$0.15 per share. The dividend will be payable on December 20, 2017 to shareholders of record on December 8, 2017.

Robert J. Bogino, Chairman of the SBT Bancorp and Simsbury Bank boards, said, "Management continues to implement revenue enhancing and expense management plans to improve earnings. These include continued commercial banking growth, with a particular focus on family owned businesses, and structural reduction in operating costs. The board anticipates continued growth and profitability, and wishes to thank our shareholders for their ongoing support of Simsbury Bank."

Simsbury Bank is an independent, community bank for consumers and businesses based in Connecticut. Simsbury Bank Home Loans is a division of Simsbury Bank serving the home financing needs of consumers throughout Southern New England. Simsbury Bank is wholly-owned by publicly traded SBT Bancorp, Inc., whose stock is traded on the OTCQX marketplace under the ticker symbol of SBTB. For more information, visit www.simsburybank.com.

Certain statements in this press release, including statements regarding the intent, belief or current expectations of SBT Bancorp, Inc., The Simsbury Bank & Trust Company, or their directors or officers, are "forward-looking" statements (as such term is defined in the Private Securities Litigation Reform Act of 1995). Because such statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward-looking statements.

CONTACT:

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