

SALISBURY BANCORP INC  
Form 8-K  
November 16, 2004

**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): November 16, 2004

**SALISBURY BANCORP, INC.**

(Exact name of registrant as specified in charter)

**Connecticut**

**06-1514263**

**0-24751**

(State or other jurisdiction of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

**5 Bissell Street, Lakeville, Connecticut**

**06039-1868**

(Address of principal executive offices)

(zip code)

Registrant's telephone number, including area code: **(860) 435-9801**

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions (see General Instructions A.2. below):

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

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Form 8-K, Current Report  
Salisbury Bancorp, Inc.

Section 2. Financial Information

Item 2.02. Results of Operations and Financial Condition

On November 15, 2004, Salisbury Bancorp, Inc. (the Company ) issued a press release announcing its financial results for the quarter ended September 30, 2004. The press release is attached as Exhibit 99.1 and is incorporated herein by reference.

Section 9. Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits

- (c) Exhibits  
99.1 Press Release dated November 15, 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 hereto duly authorized.

Dated: November 16, 2004

SALISBURY BANCORP, INC.

By: /s/ John F. Perotti  
John F. Perotti, President and  
Chief Executive Officer

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