

**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): **July 24, 2025**

**SMARTFINANCIAL, INC.**

(Exact name of registrant as specified in its charter)

|   |   |   |
|---|---|---|
| <b>Tennessee</b><br>(State or other jurisdiction<br>of incorporation)   | <b>001-37661</b><br>(Commission<br>File Number)                               | <b>62-1173944</b><br>(IRS Employer<br>Identification No.) |
| <b>5401 Kingston Pike, Suite 600</b><br><b>Knoxville, Tennessee</b><br>(Address of principal executive offices) |   | <b>37919</b><br>(Zip Code)                                |
|   | <b>(865) 437-5700</b><br>(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))

Securities registered pursuant to Section 12(b) of the Act.:

| Title of each class            | Trading Symbol(s) | Name of each exchange on which registered |
|--------------------------------|-------------------|---|
| Common Stock, \$1.00 par value | SMBK              | The New York Stock Exchange               |

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

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 7.01 Regulation FD Disclosure.**

On July 24, 2025, the board of directors of SmartFinancial, Inc. (“*SmartFinancial*”) declared a quarterly cash dividend of \$0.08 per share of SmartFinancial common stock (the “*Dividend*”) payable on August 25, 2025, to shareholders of record as of the close of business on August 8, 2025. On July 24, 2025, SmartFinancial issued a press release announcing the Dividend. A copy of the press release is attached as Exhibit 99.1 hereto and incorporated herein by reference.

In accordance with General Instructions B.2 of Form 8K, the information in Item 7.01 of this report (including Exhibit 99.1) shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “*Exchange Act*”), or otherwise subject to the liabilities of that section, and shall not be incorporated by reference into any registration statement or other document filed under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

**Item 9.01 Financial Statements and Exhibits**

(d) EXHIBITS

99.1 [Press Release issued by SmartFinancial, Inc., dated July 24, 2025](#)

104 Cover Page Interactive Data File (embedded within the inline XBRL document)

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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.

Date: July 24, 2025

**SMARTFINANCIAL, INC.**

By: /s/ William Y. Carroll, Jr.

Name: William Y. Carroll, Jr.

Title: *President & Chief Executive Officer*

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# SmartFinancial

## SMARTFINANCIAL APPROVES REGULAR QUARTERLY CASH DIVIDEND

KNOXVILLE, Tenn., July 24, 2025 – SmartFinancial, Inc. (“SmartFinancial”) (NYSE: SMBK), the parent company for SmartBank, announced that on July 24, 2025, the board of directors of SmartFinancial declared a quarterly cash dividend of \$0.08 per share of SmartFinancial common stock payable on August 25, 2025, to shareholders of record as of the close of business on August 8, 2025.

### **About SmartFinancial, Inc.**

SmartFinancial, Inc., based in Knoxville, Tennessee, is the publicly-traded bank holding company for SmartBank. SmartBank is a full-service commercial bank founded in 2007 with branches across Tennessee, Alabama, and Florida. Recruiting the best people, delivering exceptional client service, strategic branching, and a disciplined approach to lending have all contributed to the company’s success. More information about SmartFinancial can be found on its website: [www.smartfinancialinc.com](http://www.smartfinancialinc.com).

### **Investor Contacts**

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