

NBT BANCORP INC  
Form 8-K  
October 24, 2006

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**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): October 23, 2006**

**NBT BANCORP INC.**

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**(Exact name of registrant as specified in its charter)**

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|--|---|---|
| <b>DELAWARE</b><br><b>(State or other jurisdiction of<br/>incorporation)</b> | <b>0-14703</b><br><b>(Commission File Number)</b> | <b>16-1268674</b><br><b>(IRS Employer Identification<br/>No.)</b> |
|--|---|---|

**52 SOUTH BROAD STREET, NORWICH, NEW YORK 13815**  
**(Address of principal executive offices)**

**Registrant's telephone number, including area code: (607) 337-2265**

**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:**

- o Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)**
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)**
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))**
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))**
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**ITEM 2.02 Results of Operations and Financial Condition**

On October 23, 2006, NBT Bancorp Inc. issued a press release describing its results of operations for the nine months and quarter ending September 30, 2006 as well as announcing a quarterly dividend of \$0.19 per share to be paid on December 15, 2006 to shareholders of record on December 1, 2006. That press release is furnished as Exhibit 99.1 hereto.

**ITEM 9.01 Financial Statements and Exhibits**

(d) The following is being furnished herewith:

| <b>Exhibit No.</b> | <b>Exhibit Description</b>   |
|--------------------|--|
| <b><u>99.1</u></b> | <b>Press release text of NBT Bancorp Inc. dated October 23, 2006</b> |

**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.

**NBT BANCORP INC.**  
**(Registrant)**

**/s/ Michael J. Chewens**  
**Michael J. Chewens**  
**Senior Executive Vice President,**  
**Chief Financial Officer and Corporate Secretary**

**Date: October 24, 2006**

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