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NBT BANCORP INC Form 8-K October 28, 2003

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 27, 2003

DELAWARE 0-14703 16-1268674

(STATE OR OTHER JURISDICTION (COMMISSION (IRS EMPLOYER OF INCORPORATION) FILE NUMBER) IDENTIFICATION NO.)

52 SOUTH BROAD STREET, NORWICH, NEW YORK 13815

(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES)

REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE: (607) 337-2265

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

- (a) NOT APPLICABLE
- (b) NOT APPLICABLE
- (c) THE FOLLOWING EXHIBIT IS FURNISHED AS A PART OF THIS REPORT:

EXHIBIT NO. DESCRIPTION

99

ITEM 9. REGULATION FD DISCLOSURE.

INFORMATION BEING PROVIDED UNDER ITEM 12

ON OCTOBER 27, 2003, NBT BANCORP INC. ISSUED A PRESS RELEASE DESCRIBING ITS RESULTS OF OPERATIONS FOR THE NINE MONTHS AND QUARTER ENDING SEPTEMBER 30, 2003 AS WELL AS ANNOUNCING A DIVIDEND DECLARATION TO BE PAID ON DECEMBER 15, 2003 TO SHAREHOLDERS OF RECORD ON DECEMBER 1, 2003. THAT PRESS RELEASE IS FURNISHED AS EXHIBIT 99 HERETO. THIS INFORMATION IS BEING FURNISHED PURSUANT TO ITEM 12 OF FORM 8-K AND IS BEING PRESENTED UNDER ITEM 9 AS PROVIDED IN THE COMMISSION'S INTERIM GUIDANCE REGARDING FORM 8-K ITEM 11 AND ITEM 12 FILING REQUIREMENTS (RELEASE NO. 34-47583).

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 27, 2003

EXHIBIT INDEX

EXHIBIT NO. DESCRIPTION

99 PRESS RELEASE DATED OCTOBER 27, 2003.