

NBT BANCORP INC  
Form 8-K  
January 25, 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): January 24, 2006

**NBT BANCORP INC.**  
(Exact name of registrant as specified in its charter)

**DELAWARE**  
(State or other jurisdiction of  
incorporation)

**0-14703**  
(Commission File Number)

**16-1268674**  
(IRS Employer 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

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 communication 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))
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**ITEM 2.02**

Results of Operations and Financial Condition

On January 23, 2006, NBT Bancorp Inc. issued a press release describing its results of operations for the year and quarter ending December 31, 2005 as well as announcing a quarterly dividend of \$0.19 per share to be paid on March 15, 2006 to shareholders of record on March 1, 2006. That press release is furnished as Exhibit 99.1 hereto.

**ITEM 8.01**

Other Events

On January 23, 2006, NBT Bancorp Inc. announced the approval of a plan to repurchase up to 1,000,000 shares of its common stock in addition to the 503,151 shares available for repurchase under a previous authorization. A press release announcing the repurchase program is attached hereto as Exhibit 99.1 and incorporated herein by reference.

**ITEM 9.01**

Financial Statements and Exhibits

{c} The following is being furnished herewith:

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

**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: January 24, 2006

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