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NBT BANCORP INC  
Form 8-K  
January 28, 2004

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 26, 2004

NBT BANCORP INC.

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(Exact name of registrant as specified in its charter)

DELAWARE	0-14703	16-1268674
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

52 SOUTH BROAD STREET, NORWICH, NEW YORK 13815

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(Address of principal executive offices)

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

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NOT APPLICABLE

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(Former name or former address, if changed since last report)

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

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(a) Not Applicable

(b) Not Applicable

(c) The following exhibit is furnished as a part of this report:

Exhibit No.	Description
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Press Release dated January 26, 2004.

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ITEM 9. REGULATION FD DISCLOSURE.  
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Information being provided under Item 12

On January 26, 2004, NBT Bancorp Inc. issued a press release describing its results of operations for the year and quarter ending December 31, 2003 as well as announcing a dividend declaration to be paid on March 15, 2004 to shareholders of record on March 1, 2004. 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.  
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(Registrant)

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

Date: January 26, 2004

EXHIBIT INDEX  
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Exhibit No.  
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Description  
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Press Release dated January 26, 2004.