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NBT BANCORP INC
Form 8-K
July 27, 2001

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 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 23, 2001

NBT Bancorp Inc.

(Exact Name of Registrant as Specified in Charter)

Delaware	0-14703	16-1268674
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification Number)

52 South Broad Street, Norwich, New York	13815
(Address of Principal Executive Office)	(Zip Code)

Registrant's telephone number, including area code 607/337-2265

N/A

(Former Name or Former Address, if Changed Since Last Report)

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Item 5. Other Events.

On July 23, 2001, NBT Bancorp Inc., a Delaware corporation ("NBT"), published a news release regarding its results of operations for the second quarter ended June 30, 2001. NBT attaches the news release as Exhibit 99.1 and hereby incorporates it into this report by reference.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(a) Not Applicable.

(b) Not Applicable.

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(c) Exhibits.

The following exhibits are filed with this Current Report or incorporated by reference into this Current Report on Form 8-K:

Exhibit Number -----	Description -----
99.1	News release dated July 23, 2001.

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SIGNATURE

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.

By: /s/ Michael J. Chewens

Name: Michael J. Chewens
Title: Executive Vice President

Date: July 27, 2001

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EXHIBIT INDEX

99.1 News release dated July 23, 2001.

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