

ITEM 2.02 Results of Operations and Financial Condition

On October 27, 2014, NBT Bancorp Inc. issued a press release describing its results of operations for the quarter and nine months ended September 30, 2014 and announcing a quarterly cash dividend to be paid on December 15, 2014 to shareholders of record on December 1, 2014. That press release is furnished as Exhibit 99.1 hereto.

ITEM 9.01 Financial Statements and Exhibits

(d)The following is being furnished herewith:

Exhibit No. Exhibit Description

99.1 Press release text of NBT Bancorp Inc. dated October 27, 2014

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
and Chief Financial
Officer

Date: October 28, 2014
