UNITED STATES 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): July 29, 2019

NBT BANCORP INC.

(Exact name of registrant as specified in its charter)

Delaware

000-14703 (Commission File Number) 16-1268674 (I.R.S. Employer Identification No.)

(State or other jurisdiction of incorporation or organization)

52 South Broad Street Norwich, New York 13815

(Address of principal executive offices, zip code)

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

Not Applicable

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

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 communications 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)

D 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))

Securities registered pursuant to Section 12(b) of the Act:

Title of class	Trading Symbol	Name of exchange on which registered
Common Stock, par value \$0.01 per share	NBTB	The NASDAQ Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company \Box

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. \Box

Item 7.01 Regulation FD Disclosure.

On July 29, 2019, NBT Bancorp Inc. announced a third-quarter 2019 cash dividend of \$0.26 per share. The dividend will be paid on September 13, 2019 to shareholders of record as of August 30, 2019. That press release is furnished as Exhibit 99.1 hereto.

Item 9.	01 Financial Statements and Exhibits.
(a)	Not applicable.
(b)	Not applicable.
(c)	Not applicable.
(d)	Exhibits.
Exhibit	t No. Description
<u>99.1</u>	Press release of NBT Bancorp Inc. dated July 29, 2019

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

Michael J. Chewens Senior Executive Vice President and Chief Financial Officer

Date: July 29, 2019

FOR IMMEDIATE RELEASE ATTENTION: FINANCIAL AND BUSINESS EDITORS

Contact: John H. Watt, Jr., President and CEO Michael J. Chewens, CFO NBT Bancorp Inc. 52 South Broad Street Norwich, NY 13815 607-337-6119

NBT BANCORP INC. ANNOUNCES CASH DIVIDEND

NORWICH, NY (July 29, 2019) – The Board of Directors of NBT Bancorp Inc. ("NBT" or the "Company") (NASDAQ: NBTB) approved a third-quarter 2019 cash dividend of \$0.26 per share at a meeting held today July 29, 2019. The dividend will be paid on September 13, 2019 to shareholders of record as of August 30, 2019.

Corporate Overview

NBT Bancorp Inc. is a financial holding company headquartered in Norwich, N.Y., with total assets of \$9.6 billion at June 30, 2019. The Company primarily operates through NBT Bank, N.A., a full-service community bank and through two financial services companies. NBT Bank, N.A. has 149 banking locations in New York, Pennsylvania, Vermont, Massachusetts, New Hampshire and Maine. EPIC Retirement Plan Services, based in Rochester, N.Y., is a full-service 401(k) plan recordkeeping firm. NBT Insurance Agency, LLC, based in Norwich, N.Y., is a full-service insurance agency. More information about NBT and its divisions is available online at: <u>www.nbtbancorp.com</u>, <u>www.nbtbank.com</u>, <u>www.epic1st.com</u> and <u>www.nbtinsurance.com</u>