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): February 14, 2023

NBT BANCORP INC.

(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation or organization)

000-14703

(Commission File Number)

16-1268674 (I.R.S. Employer Identification No.)

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 i following provisions:	ntended to simultaneously satisfy the f	iling obligation of the registrant under any of the
□ 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)		
□ 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 Common Stock, par value \$0.01 per share	<u>Trading Symbol</u> NBTB	Name of exchange on which registered The NASDAQ Stock Market LLC
Indicate by check mark whether the registrant is an emer chapter) or Rule 12b-2 of the Securities Exchange Act of 19		Rule 405 of the Securities Act of 1933 (§230.405 of this
Emerging growth company \square		
If an emerging growth company, indicate by check mark it or revised financial accounting standards provided pursuan	e e	1 110

Item 7.01 Regulation FD Disclosure

On February 14, 2023 NBT Bancorp Inc. (NASDAQ: NBTB), the holding company for NBT Bank N.A., made available a presentation that members of the executive management team intend to use during future meetings with investors and analysts. Presentation slides are available on the Investor Presentations page of NBT Bancorp Inc.'s website at www.nbtbancorp.com.

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.

Date: February 14, 2023

By: /s/ Scott A. Kingsley

Scott A. Kingsley

Executive Vice President

and Chief Financial Officer