

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 22, 2012

NBT BANCORP INC.

(Exact name of registrant as specified in its charter)

Delaware

(State or other
jurisdiction of
incorporation)

0-14703

(Commission File Number)

16-1268674

(IRS Employer
Identification No.)

52 South Broad Street, Norwich, New York

(Address of principal executive offices)

13815

(Zip Code)

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

(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)
- 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))

Item 7.01 Regulation FD Disclosure

NBT Bancorp Inc., the holding company for NBT Bank, N.A. (the “Company”), announced today that Martin A. Dietrich, President and Chief Executive Officer, and Michael J. Chewens, Senior Executive Vice President and Chief Financial Officer, will conduct presentations to investors at the Guggenheim Securities Financial Services 2012 Conference on Wednesday, February 22, 2012. Presentation slides are available in the Other Reports section of the Company’s website at www.nbtbancorp.com.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this Report to be signed on its behalf by the undersigned thereunto duly authorized.

NBT BANCORP INC.

Date: February 22, 2012

By: /s/ Michael J. Chewens
Michael J. Chewens
Senior Executive Vice President &
Chief Financial Officer