



ITEM 2.02 Results of Operations and Financial Condition

On October 22, 2012, NBT Bancorp Inc. issued a press release describing its results of operations for the quarter and nine months ending September 30, 2012. 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 22, 2012

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 24, 2012

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