Instruction 1(b)

Form 3 Holdings Reported.

FORM 5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

W	as	hing	gton,	D.C.	20549)

OMB APPROVAL OMB Number:

3235-0362 Estimated average burden hours per response: 1.0

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL **OWNERSHIP**

Form 4	Transactions R	eported.	File	ed pursuant to or Sectior					ities Excha ompany A										
1. Name an	2. Issuer Name and Ticker or Trading Symbol NBT BANCORP INC [NBTB]						5. Relationship of Report (Check all applicable) Director			10% Owne		6 Owne	er						
(Last) (First) (Middle) 52 SOUTH BROAD STREET			Middle)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2015						/Year)	X Officer (give title below) EVP & Preside				Other (specify below) nt Wealth Mgmt		ectiy		
		3815 Zip)	4. If Amendment, Date of Original Filed (Month/Day/Year)						Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person										
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																			
1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year				2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Dispos Of (D) (Instr. 3, 4 and 5)			or Disposed	Securit Benefic		es ally	Form	Ownership Form: Direct		7. Nature of Indirect Beneficial Ownership	
								Amour	nt	(A) or (D)			Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)		(D) or Indirect (I) (Instr. 4)		(Instr. 4)		
NBT Bancorp Inc. Common Stock			12/31/2015		J			9.54 A		A	\$0.0(1)		297.054			I 4			
NBT Bancorp Inc. Common Stock												35,376			D				
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																			
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	of	iired r osed) r. 3, 4	Expiration Date (Month/Day/Year) Amoun Securit Underly Derivation		unt of rities rlying rative rity (Instr. 3	unt per		9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)		10. Ownershi Form: Direct (D) or Indirec (I) (Instr. 4	ip of I Ber Ow t (Ins	Nature Indirect neficial vnership str. 4)			

Explanation of Responses:

 $1. \ Shares \ were \ purchased \ from \ 1/1/2015 \ through \ 12/31/2015 \ through \ NBT \ Bancorp \ Inc. \ 401k \ Plan.$

By: F. Sheldon Prentice, Power of Attorney For: Timothy L. 02/16/2016

Brenner

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.