U.S. SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 3

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

If the Form is filed by more than one Reporting Person, see Instruction

1. Name	and Address	of Reporting	Person*				
	Bancorp Inc.						
(Last)				(Midd			
	South Broad S						
			(Street)				
Norv	vich New	York	13815				
(City)				(Zi	p)		
2. Date	e of Event Re	quiring State	ment (Month/	Day/Year)			
Apri	11 19, 2000						
		on Number of	Reporting Pe	rson, if an Entit	y (Voluntary)		
	1268674	-:	dia a O anh a I				
		Ticker or Tra					
		c. (Nasdaq Na					
	ationship of eck all appli	Reporting Per cable)	son to Issue	r			
[_]	Director	ve title belo)	[X] 10% Owner [_] Other (spec	ify helow)		
L-1	0111001 (g1	ve cicle belo	,		ity below)		
6. If A	Amendment, Da	te of Origina	l (Month/Day	/Year)			
		· ·	,	•			
7. Indi	vidual or Jo	int/Group Fil	ina (Check	applicable line)			
		by One Report		,			
		by More than	_	n Person			
			•	=======================================	========		
=======				ies Beneficially ========			
	of Security . 4)		2. Amoun Benef (Inst	t of Securities icially Owned r. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indire (Instr. 4)	ct Beneficial Ownership
N/A							
=======		==========		==========	=======================================		=======================================

	5(b)(v).							
≀e	minder: Report on a se owned directly			s of securities b	eneficially			
F	orm 3-07/99)				(Over)			
=0				eneficially Owned onvertible securi	ties)			
L.	Title of Derivative Security (Instr. 4)	and Ex	Exercisable kpiration Date n/Day/Year) Expira- tion Date		mount of Securities Derivative Security Amount or Number of Shares		5. Owner- ship Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Stock Option	*	*	Common stock,	2,041,052	\$18.50	D	N/A
•				par value \$0.0	 1			
				per share				
•								
=	=======================================	=======			=======================================	=======================================		========
Ξx	planation of Responses	s:						
	* In connection Agreement"), o will merge with to purchase u stock outstand exercisable. (issued and out 2,041,052 shart the Option. circumstances parties, or t exercised in fo stock. NBT disc report shall	with the dated April n NBT Banco up to 19.9% ding as of On March 31 tstanding, res of BSB' The optior involving oreak-up of ill, NBT we claims bene	19, 2000 where proposed in the first day of the total of the first day of the first day of the first day of the most occurrence of the Merger Agould own 16.6% of the day of the day admission admission of the admission admission day of the admission admission day of the day o	Plan of Merger eby BSB Bancorp, , BSB has granted mumber of BSB sh that the 0 d a total of 10,2 been exercisable would have been it e only in the eventh third parties, greement. If the f BSB's then outs of these securion that NBT is tof Section 16 or	inc. ("BSB") NBT an option ares of common ption becomes 56,545 Shares on that date, ssuable under ent of certain acts of third option were tanding common ties, and this he beneficial			
	/-/ >				1 07 0000			

/s/ Daryl R. Forsythe April 27, 2000

**Signature of Reporting Person Date

** 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 provided is insufficient, see Instruction 6 for procedure.