

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

POST-EFFECTIVE AMENDMENT NO. 1
TO
FORM S-4
REGISTRATION STATEMENT UNDER THE SECURITIES ACT OF 1933

NBT BANCORP INC.
(Exact Name of Registrant as specified in its Charter)

Delaware

6021

16-1268674

(State or other jurisdiction of
incorporation or organization)

(Primary Standard Industrial
Classification Code Number)

(I.R.S. Employer
Identification No.)

52 South Broad Street
Norwich, New York 13815
(607) 337-2265
(Address, Including Zip Code, and Telephone Number, Including
Area Code, of Registrant's Principal Executive Offices)

DARYL R. FORSYTHE
President and Chief Executive Officer
NBT Bancorp Inc.
52 South Broad Street
Norwich, New York 13815
(607) 337-2265
(Name, Address, Including Zip Code, and Telephone
Number, Including Area Code, of Agent for Service)

Copies to:

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If the securities being registered on this Form are being offered in connection with the formation of a holding company and there is compliance with General Instruction G, check the following box.

If this form is filed to register additional securities for an offering pursuant to Rule 462(b) under the Securities Act, check the following box and list the Securities Act registration statement number of the earlier effective registration statement for the same offering.

If this form is a post-effective amendment filed pursuant to Rule 462(d) under the Securities Act, check the following box and list the Securities Act registration statement number of the earlier effective registration statement for the same offering.

EXPLANATORY STATEMENT

Pursuant to Registration Statement No. 333-55360 on Form S-4, NBT Bancorp Inc., a Delaware corporation (the "Registrant"), registered up to 1,089,790 shares of its common stock, without par value, issuable pursuant to an Agreement and Plan of Merger dated January 2, 2001 between the Registrant and First National Bancorp, Inc. ("FNB"), which Agreement provided for the merger (the "Merger") of FNB with and into the Registrant. The Registrant hereby removes from registration 14,425 shares of the Registrant's common stock that remain unissued after completion of the Merger.

SIGNATURES

Pursuant to the requirements of the Securities Act of 1933, the Registrant has duly caused this registration statement to be signed on its behalf by the undersigned, thereunto duly authorized, in Norwich, New York, on this 6th day of August, 2001.

NBT Bancorp Inc.

By: /s/ Michael J. Chewens

Michael J. Chewens
Executive Vice President, Chief
Financial Officer and Treasurer

Pursuant to the requirements of the Securities Act of 1933, this registration statement has been signed by the following persons in the capacities and on the dates indicated.

Signature -----	Capacity -----	Date ----
/s/ Daryl R. Forsythe * ----- Daryl R. Forsythe	President, Chief Executive Officer and Director (Principal Executive Officer)	August 6, 2001
/s/ Michael J. Chewens ----- Michael J. Chewens	Executive Vice President and Chief Financial Officer (Principal Financial and Accounting Officer)	August 6, 2001
/s/ Everett A. Gilmour * ----- Everett A. Gilmour	Chairman of the Board of Directors	August 6, 2001
/s/ J. Peter Chaplin * ----- J. Peter Chaplin	Director	August 6, 2001

/s/ Richard Chojnowski * Director August 6, 2001

Richard Chojnowski

/s/ Gene E. Goldenziel * Director August 6, 2001

Gene E. Goldenziel

/s/ Peter B. Gregory * Director August 6, 2001

Peter B. Gregory

/s/ William C. Gumble * Director August 6, 2001

William C. Gumble

/s/ Bruce D. Howe * Director August 6, 2001

Bruce D. Howe

/s/ Andrew S. Kowalczyk, Jr. * Director August 6, 2001

Andrew S. Kowalczyk, Jr.

/s/ John G. Martines * Director August 6, 2001

John G. Martines

Director

John C. Mitchell

/s/ Joseph G. Nasser * Director August 6, 2001

Joseph G. Nasser

/s/ William L. Owens * Director August 6, 2001

William L. Owens

Director

Paul O. Stillman

* By: /s/ Michael J. Chewens

Michael J. Chewens, Attorney-in-Fact
Pursuant to Power of Attorney