UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person [*] <u>Halliday Sarah A</u>				er Name and Ticker BANCORP			(Check	tionship of Reporting all applicable) Director Officer (give title	10% (suer Dwner (specify		
(Last) 52 SOUTH BR	(First) OAD STREET	(Middle)	3. Date 03/21/	of Earliest Transac 2022	tion (Month/D	ay/Year)	X	below) EVP/President	below)		
(Street)				endment, Date of C	Driginal Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line)					
NORWICH	NY	13815					X	Form filed by One Form filed by Mor		I		
(City)	(State)	(Zip)						Person	e man one kep	orung		
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
1. Title of Security	/ (Instr. 3)		2. Transaction	2A. Deemed	3.	4. Securities Acquired (A)		5. Amount of	6. Ownership	7. Nature of		

	Date (Month/Day/Year)	Execution Date, if any (Month/Day/Year)	Code (Disposed Of (D) (Instr. 3, 4 and 5) V Amount (A) or (D) Price		Securities Beneficially Owned Following Reported	Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect Beneficial Ownership (Instr. 4)	
			Code	v			Price	Transaction(s) (Instr. 3 and 4)		(1130. 4)
NBT Bancorp Inc. Common Stock	03/21/2022		Α		2,782 ⁽¹⁾	A	\$ <mark>0.0</mark>	20,448	D	
NBT Bancorp Inc. Common Stock	03/21/2022		A		2,949 ⁽²⁾	A	\$ <mark>0.0</mark>	23,397	D	
NBT Bancorp Inc. Common Stock								4,470.912	Ι	401k

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. Transa Code (8)		of Deriv Secu Acqu (A) o Disp of (D	r osed) r. 3, 4	6. Date Exerc Expiration Da (Month/Day/Y	ate	Securities Derivative	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock	(3)							(3)	(3)	NBT Bancorp Inc. Common Stock	4,671.474		4,671.474	D	

Explanation of Responses:

1. Pursuant to NBT Bancorp Inc. Omnibus Restricted Stock Unit Agreement the grant vests 20% annually.

2. Pursuant to NBT Bancorp Inc. Omnibus Performance Unit Agreement, each member of a select group of Management is entitled to receive an award based on Company performance goals in the form of restricted stock units that vest one year following the end of a performance period.

3. Each share of phantom stock is deemed invested in one share of NBT Bancorp Inc. common stock pursuant to the terms of the Deferred Compensation Plan.

By: Annette L. Burns, Power of 03/23/2022

Attorney For: Sarah A. Halliday 0.

** 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.