FORM 5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL
OWNERSHIP

OMB APPROVAL								
OMB Number: 3235-0362								
Estimated average burden								
hours per response	1.0							

	Reported. Reporting Person		l pursuant to S or Section 3														
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					2. Issuer Name and Ticker or Trading Symbol NBT BANCORP INC [NBTB]							ck all app	licable)	Reporting Person(s) to Issable)			
(Fir	,	Middle)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2021						Officer (give title Other (spe below) below)					ecify			
CH NY	? 1	13815	4. If Amend	ment,	, Date o	of Orio	ginal File	d (Month	/Day/Yo		Line)	Form Form	filed by M	One Re _l	porting P	erson	1
(Sta	ate) (Zip)										Perso	on				
	Table	l - Non-Deriva	tive Secu	rities	s Acq	uire	ed, Dis	posed	of, o	r Benefi	cial	ly Own	ed				
1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year)		Date (Month/Day/Year)	2A. Deemed Execution Date, if any		Code (Instr.					A) or Dispos	Securities Beneficial		s Owne		ership Indire n: Direct Benef		eficial
		(Month/Day/Year)		8)							Issuer's Fiscal		Indirect (I)		Ownership (Instr. 4)		
ancorp Inc. Common Stock 12/31/2021			J			269.821		A	\$0.0	1)	11,680.325		5 D				
	Ta											Owne	d				
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 Deriv Secu Acqu (A) o Disp of (D (Inst	Expiration Date (Month/Day/Year) ecurities cquired () or sposed (D) istr. 3, 4		oiration Date nth/Day/Year) Amount of Securities Underlying Derivative Security (Ir 3 and 4)		nount of curities derlying rivative curity (Institute 1)	t	derivativ Securitie Beneficia Owned Followin Reported	e es ally g	Ownership Form: Direct (D) or Indirect	hip (E) (ect (Beneficial Ownership t (Instr. 4)		
	corp Inc. C Conversion or Exercise Price of Derivative	(State) (Table Courity (Instr. 3) Corp Inc. Common Stock Ta 2. Conversion of Exercise Price of Date (Month/Day/Year)	Table I - Non-Deriva Courity (Instr. 3) Corp Inc. Common Stock Table II - Derivation (e.g., pt Conversion of Exercise Price of Derivative State (Month/Day/Year) 3. Transaction Date (Month/Day/Year) 3. Deemed Execution Date, if any (Month/Day/Year)	CH NY 13815 (State) (Zip) Table I - Non-Derivative Security (Instr. 3) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) 2. Table II - Derivative Security (Month/Day/Year) Table II - Derivative Security (e.g., puts, calls, volume of Exercise Price of Date (Month/Day/Year) 3. Transaction Date (Month/Day/Year) 3. Deemed Execution Date, if any (Month/Day/Year) (Month/Day/Year) (Month/Day/Year)	Table I - Non-Derivative Securities Corp Inc. Common Stock 12/31/2021	Table I - Non-Derivative Securities Acceptance (Month/Day/Year) Table II - Non-Derivative Securities Acceptance (Month/Day/Year) 2. Transaction Date (Month/Day/Year) Table II - Derivative Securities Acquestion (e.g., puts, calls, warrants, farmy (Month/Day/Year) 2. Table II - Derivative Securities Acquestion Date (Month/Day/Year) 3. Transaction Date (Month/Day/Year) 2. Conversion or Exercise Price of Date (Month/Day/Year) (Month/Day/Year) 3. Transaction Date (Month/Day/Year) 3. Transaction Date (Month/Day/Year) 4. Transaction Code (Instr. 8) 5. 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Explanation of Responses:

1. Shares were purchased through a Dividend Reinvestment Plan from 1/1/2021 to 12/31/2021.

By: Annette L. Burns, Power

02/14/2022 of Attorney For: James H.

Douglas

** Signature of Reporting Person

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.