## 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

| 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       |  |  |  |  |  |  |  |  |  |  |

Form 3 Holdings Reported.

Instruction 1(b)

| Form 4   | Transactions R  | eported.                                   | File  | ed pursuant to<br>or Sectior   |   |  |  |    | ities Excha<br>ompany Ad   |  |   |  |   |   |                         |   |   |  |
|--|---|--|---|--|---|--|--|----|--|--|---|--|---|---|-------------------------|---|---|--|
| Name and Address of Reporting Person*     Brenner Timothy  |   |  |   | 2. Issuer Name <b>and</b> Ticker or Trading Symbol  NBT BANCORP INC [ NBTB ] |   |  |  |    |  | 5. Relationship of Reporting Person(s) to Issu (Check all applicable)  Director 10% Ow |   |  |   |   | Owner                   |   |   |  |
| (Last) (First) (Middle) 52 SOUTH BROAD STREET  |   |  |   |  | 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2018 |  |  |    |  |  | (Year)  | X Officer (give title below)  EVP & President  |   |   |                         | Other (specify below) ent Wealth Mgmt                                 |   |  |
| (Street) NORWIC  | CH NY   |  | 3815<br>Zip)  | 4. If Amend  | 4. If Amendment, Date of Original Filed (Month/Day/Year)                |  |  |    |  |  |   | individual or Joint/Group Filing (Check Applicable ine)  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   |   |  |   |  |   |  |  |    |  |  |   |  |   |   |                         |   |   |  |
| Date   |   | 2. Transaction<br>Date<br>(Month/Day/Year) | Execution Date,   |  | Code (Instr.  |  | 4. Securities Acquired (A) or Dispos<br>Of (D) (Instr. 3, 4 and 5) |    |  | or Disposed  | 5. Amount<br>Securities<br>Beneficial<br>Owned at |  | es Ov<br>ally Fo                          | Own   | wnership<br>orm: Direct | 7. Nature of<br>Indirect<br>Beneficial<br>Ownership                   |   |  |
|  |   |  |   |  |   |  | Amour  | nt | (A) or<br>(D)  |  |   | Issuer's   | s Fiscal ind                              |   | ect (I)<br>r. 4)        | (Instr. 4)  |   |  |
| NBT Ban  | corp Inc. Co  | ommon Stock                                | 12/31/2018  |  |   | J  |  | 8. | 295  | A  | \$0.0 <sup>(1)</sup>                              | 321.518  |   | .518  |                         | I 401k  |   |  |
| NBT Bancorp Inc. Common Stock  |   |  |   |  |   |  |  |    |  |  |   |  | 57,468                                    |   | D                       |   |   |  |
| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |   |  |   |  |   |  |  |    |  |  |   |  |   |   |                         |   |   |  |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)  | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) | 4.<br>Transaction<br>Code (Instr.<br>8)                                      | 5. Nu of Deriv Secu Acqu (A) of Dispe of (D) (Instri                    | rative<br>rities<br>ired<br>r<br>osed<br>) | Expiration Date (Month/Day/Year)  Date Expiratio                   |    | ration Date th/Day/Year)  Amount of Securities Underlying Derivative Security (Ins and 4)  Amount of Securities Underlying Derivative Security (Ins and 5) |  | unt of rities erlying rative rity (Instr. 3       | De<br>Se   | Price of<br>rivative<br>curity<br>str. 5) | 9. Number<br>derivative<br>Securities<br>Beneficial<br>Owned<br>Following<br>Reported<br>Transactio<br>(Instr. 4) | ly                      | 10.<br>Ownershi<br>Form:<br>Direct (D)<br>or Indirec<br>(I) (Instr. 4 | Beneficial<br>Ownership<br>t (Instr. 4) |  |

## **Explanation of Responses:**

 $1.\ Shares\ were\ purchased\ through\ payroll\ deferral\ and/or\ dividend\ reinvestment\ from\ 1/1/2018\ to\ 12/31/2018\ through\ NBT\ Bancorp\ Inc.\ 401k\ Plan.$ 

By: Michael J. Chewens, Power of Attorney For:

Timothy L. Brenner

02/13/2019

\*\* Signature of Reporting Person Date

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

- $^{\star}$  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.