Instruction 1(b)

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

vasilington, D.C. 20040		Washington,	D.C.	20549
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ANNUAL STATEMENT OF CHANGES IN BENEFICIAL								
OWNERSHIP								

OMB APPROVAL								
OMB Number:	3235-0362							
Estimated average I	ourden							

1.0

hours per response:

U -011113	Form 3 Holdings Reported.																
Form 4	Transactions R	teported.	File	ed pursuant to or Sectior					ities Excha ompany Ac								
1. Name and Address of Reporting Person* SEIFTER LOWELL A					2. Issuer Name and Ticker or Trading Symbol NBT BANCORP INC [NBTB]						Relationship of Reporting Per (Check all applicable) X Director					Issuer Owner	
(Last) (First) (Middle) 3. Statement for Issuer's Fisc 12/31/2015							s Fisca	al Year E							Othe belov	r (specify v)	
(Street) NORWIC	CH NY	4. If Amend	4. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Application) X Form filed by One Reporting Person Form filed by More than One Reporting Person							rson							
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																	
Date [[(Month/Day/Year) i			2A. Deemed 3. Execution Date, if any Code (In (Month/Day/Year) 8)						or Disposed	5. Amount of Securities Beneficially Owned at end o		es ally	6. Ownership Form: Direct (D) or		7. Nature of Indirect Beneficial Ownership		
				, , , , , , , , , , , , , , , , , , , ,				Amount		(A) or (D)	Price		Issuer's Fiscal Year (Instr. 3 and 4)				(Instr. 4)
NBT Bancorp Inc. Common Stock			12/31/2015		J			742.912		A	\$0 ⁽¹⁾		40,459.222			D	
NBT Bancorp Inc. Common Stock 12/31/2015					J			451	1.899	A \$0 ⁽²⁾			40,911.121		.121 D		
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. Transaction Code (Instr. 8)	5. Nu of Deriv Secu Acqu (A) or Dispo of (D) (Instr and 5	rative rities ired r osed)	Expiration Da (Month/Day/Y		ite	Deriv Secul and 4	unt of rities rlying ative rity (Instr. 3	De Se	Price of rivative curity str. 5)	9. Number derivative Securities Beneficial Owned Following Reported Transactic (Instr. 4)	lly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4	Beneficial Ownership (Instr. 4)

Explanation of Responses:

- $1. \ Shares \ acquired \ under \ NBT \ Bancorp \ Dividend \ Reinvestment \ Plan \ during \ period \ of \ 1/1/2015 \ to \ 12/31/2015.$
- 2. Shares acquired under Dividend Reinvestment Plan at a broker during period of January 1, 2015 to December 31, 2015.

Remarks:

F. Sheldon Prentice, Power of 02/16/2016 Attorney For: Lowell A.

** 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.