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

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	Washington,	D.C.	20549

ANNUAL STATEME	NT OF	CHANGES	IN	BENEFICIAL
	OWNI	ERSHIP		

OMB APPROVAL									
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Form 3 Holdings Reported.

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

Form 4 Transactions Reported.		or Section 30(h) of the Invest	ment Company A	Act of 19	40			
Name and Address of Reporting Person Hyle Shaunastar	1	2. Issuer Name and Ticker or Trading Symbol NBT BANCORP INC [NBTB]					tionship of Reporting Person(s) all applicable) Director 10		
(Last) (First) 52 SOUTH BROAD STREET	(Middle)	3. Statement for 12/31/2022	r Issuer's Fisc	al Year Ended (N	y/Year)	X Officer (give title below) Other (specify below) EVP, Consumer Lending			
(Street) NORWICH NY (City) (State)	13815 (Zip)	4. If Amendmer	nt, Date of Oriç	ginal Filed (Mont	h/Day/Ye	ear) 6. Ind Line	•	One Reporting	Person
Tab	e I - Non-Deriv	ative Securitie	es Acquire	ed, Disposed	d of, o	r Beneficial	ly Owned		
1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Dispo Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of	6. Ownership Form: Direct (D) or	7. Nature of Indirect Beneficial Ownership
		(Month/Day/Tear)	0,	Amount	(A) or (D)	Price	Issuer's Fiscal Year (Instr. 3 and 4)	Indirect (I) (Instr. 4)	(Instr. 4)
NBT Bancorp Inc. Common Stock	12/31/2022		J	28.209	A	\$0.0(1)	958.609	I	401k
NBT Bancorp Inc. Common Stock	12/31/2022		J	0.04	A	\$0.0(2)	1.349	I	Custodian for Minor
NBT Bancorp Inc. Common Stock	12/31/2022		J	9.012	A	\$0.0(3)	306.24	I	NBT Bancorp ESOP

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	(e.g., pane, came, maname, opinion, common and common,													
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)	of		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	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)
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

Explanation of Responses:

NBT Bancorp Inc. Common Stock

- 1. Shares were purchased through payroll deferral and/or dividend reinvestment from 1/1/2022 to 12/31/2022 through NBT Bancorp Inc. 401k Plan.
- 2. Shares were purchased through a Dividend Reinvestment Plan from 1/1/2022 to 12/31/2022.
- 3. Shares were purchased through payroll deferral and/or dividend reinvestment from 1/1/2022 to 12/31/2022 through NBT Bancorp Inc. ESOP Plan.

By: Annette L. Burns, Power of Attorney For: Shaunastar 02/14/2023 M. Hyle

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** 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.