

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 10-K/A-1

This Amendment No.1 to NBT BANCORP INC. Form 10-K filed with the Commission
March 25, 1996 corrects certain amounts in the Financial Data Schedule,
Exhibit 27.

(Mark One)

ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934 (FEE REQUIRED)
For the fiscal year ended December 31, 1995.

OR

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934 (NO FEE REQUIRED)
For the transition period from _____ to _____ .

Commission file number 0-14703

NBT BANCORP INC.

(Exact name of registrant as specified in its charter)

Delaware 16-1268674

(State of Incorporation)(I.R.S.Employer Identification No.)

52 South Broad Street

Norwich, New York 13815

(Address of principal executive offices)(Zip Code)

Registrant's Telephone Number, Including Area Code: 607-337-6000

Securities Registered Pursuant to Section 12(b) of the Act: None

Securities Registered Pursuant to Section 12(g) of the Act:

Common Stock, No Par, \$1.00 Stated Value

Preferred Stock, No Par, \$1.00 Stated Value

(Title of Class)

Indicate by check mark if disclosure of delinquent filers pursuant to
Item 405 of Regulation S-K is not contained herein, and will not be
contained, to the best of the Registrant's knowledge, in definitive
proxy or information statements incorporated by reference in Part III
of this FORM 10-K or any amendment to this FORM 10-K. X.

There are no delinquent filers to the Registrant's knowledge.

Indicate by check mark whether the Registrant (1) has filed all reports
required to be filed by Section 13 or 15(d) of the Securities Exchange
Act of 1934 during the preceding 12 months (or for such shorter periods
that the Registrant was required to file such reports), and (2) has
been subject to such filing requirements for the past 90 days.

Yes X No

As of February 29, 1996, there were 8,442,314 shares outstanding,
including 178,447 shares held in the treasury, of the Registrant's
common stock, No Par, Stated Value \$1.00; of which 8,014,474 common
shares having a market value of \$128,231,584 were held by nonaffiliates
of the Registrant. There were no shares of the Registrant's preferred
stock, No Par, Stated Value \$1.00, outstanding at that date.

Documents Incorporated by Reference:

- Portions of the NBT BANCORP INC. 1995 Annual Report are
incorporated by reference into Parts I and II of this FORM 10-K
as detailed therein.
- Portions of the Proxy Statement of NBT BANCORP INC. dated March
18, 1996 for the Annual Meeting of Stockholders to be held on
April 20, 1996 are incorporated by reference into Part III of
this FORM 10-K as detailed therein.

This Amendment No.1 to NBT BANCORP INC. Form 10-K filed with the Commission on March 25, 1996 corrects the amounts for the following items appearing in the Financial Data Schedule, Exhibit 27.

, [INTEREST-INVEST], [INTEREST-OTHER] and [CASH] for the periods year ended December 31, 1994, three months ended March 31, 1995, six months ended June 30, 1995, nine months ended September 30, 1995 and year ended December 31, 1995.

[INTEREST-EXPENSE], [YIELD-ACTUAL] and [INVESTMENTS-HELD-FOR-SALE] for the year ended December 31, 1994, three months ended March 31, 1995, six months ended June 30, 1995 and nine months ended September 30, 1995.

[EPS-PRIMARY] and [EPS-DILUTED] for the year ended December 31, 1994, three months ended March 31, 1995, six months ended June 30, 1995 and nine months ended September 30, 1995

SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the Registrant has duly caused this amendment report on FORM 10-K/A-1 to be signed on its behalf by the undersigned, thereunto duly authorized, this third day of July, 1996.

NBT BANCORP INC.
(Registrant)

By:

/s/ Joe C. Minor

Joe C. Minor, Vice President
Chief Financial Officer
and Treasurer

THIS AMENDED SCHEDULE CONTAINS SUMMARY FINANCIAL INFORMATION EXTRACTED FROM NBT BANCORP INC.'S FINANCIAL STATEMENTS FILED WITH THE COMMISSION AND IS QUALIFIED IN ITS ENTIRETY BY REFERENCE TO SUCH FINANCIAL STATEMENTS.

1,000

	YEAR		3-MOS		6-MOS		9-MOS		YEAR	
	DEC-31-1994		DEC-31-1995		DEC-31-1995		DEC-31-1995		DEC-31-1995	
	DEC-31-1994	DEC-31-1994	MAR-31-1995	MAR-31-1995	JUN-30-1995	JUN-30-1995	SEP-30-1995	SEP-30-1995	DEC-31-1995	DEC-31-1995
	623	42,787	595	61,453	507	45,024	677	37,877	619	43,760
	0	0	0	0	0	0	0	0	0	0
108,477	108,477	102,278	130,621	126,557	393,536					
	272,466	268,974	259,825	269,889	40,331					
	261,913	264,184	260,993	271,161	40,306					
		574,718	563,333	572,258	586,414					588,385
		9,026	9,038	9,280	9,354					9,120
	1,044,557	1,036,400	1,044,722	1,058,552	1,106,266					
		791,443	879,021	830,246	864,304					873,032
		140,587	43,179	103,225	82,442					115,945
	5,486	5,036	5,669	5,751	6,233					
		8,734	8,734	3,730	3,014					3,012
	0	0	0	0	0					0
		8,050	8,050	8,050	8,050					8,442
		90,257	92,380	93,802	94,991					99,602
1,044,557	1,044,557	1,036,400	1,044,722	1,058,552	1,106,266					
		49,486	12,367	25,766	39,682					53,602
		20,842	5,544	11,229	17,274					23,652
		110	31	90	112					146
		70,438	17,942	37,085	57,068					77,400
		21,483	6,611	13,828	21,342					29,683
		25,742	7,981	16,547	25,489					34,840
	44,696	9,961	20,538	31,579	42,560					
		3,071	330	838	1,178					1,553
		555	0	11	93					145
		38,674	8,413	16,648	24,763					33,024
		9,990	2,985	6,573	10,945					15,085
6,508	6,508	1,907	4,128	6,765	9,329					
		0	0	0	0					0
		0	0	0	0					0
		6,508	1,907	4,128	6,765					9,329
		0.76	0.22	0.48	0.80					1.11
		0.76	0.22	0.48	0.80					1.11
		4.81	4.30	4.40	4.45					4.43
		4,639	4,495	4,402	4,142					4,817
		871	839	1,170	1,619					1,332
		0	0	0	145					142
		26,329	26,823	24,202	26,581					27,628
		8,652	9,026	9,026	9,026					9,026
		3,722	524	979	1,444					2,261
		1,025	206	395	594					802
		9,026	9,038	9,280	9,354					9,120
		7,894	7,625	7,166	6,953					6,710
		0	0	0	0					0
1,132	1,132	1,413	2,114	2,401	2,410					