

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL

OMB Number: 3235-0104
 Estimated average burden
 hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934
 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* <u>Bentley Ronald M</u> <hr/> (Last) (First) (Middle) <u>52 SOUTH BROAD STREET</u> <hr/> (Street) <u>NORWICH NY 13815</u> <hr/> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <u>08/31/2005</u>	3. Issuer Name and Ticker or Trading Symbol <u>NBT BANCORP INC [NBTB]</u>	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>EVP & President of Retail</u>	5. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
--	---	---	--	--

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
<u>NBT Bancorp Inc. Common Stock</u>	<u>1,035.791</u>	<u>I</u>	<u>401k</u>
<u>NBT Bancorp Inc. Common Stock</u>	<u>184.312</u>	<u>I</u>	<u>NBT Bancorp ESOP</u>

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
<u>Non-Qualified Stock Option (right to buy)</u>	<u>01/28/2003⁽¹⁾</u>	<u>01/28/2012</u>	<u>NBT Bancorp Inc. Common Stock</u>	<u>1,960</u>	<u>14.3492</u>	<u>D</u>	
<u>Non-Qualified Stock Option (right to buy)</u>	<u>01/01/2004⁽¹⁾</u>	<u>01/01/2013</u>	<u>NBT Bancorp Inc. Common Stock</u>	<u>6,225</u>	<u>17.538</u>	<u>D</u>	
<u>Non-Qualified Stock Option (right to buy)</u>	<u>01/01/2005⁽¹⁾</u>	<u>01/01/2014</u>	<u>NBT Bancorp Inc. Common Stock</u>	<u>5,557</u>	<u>22.1715</u>	<u>D</u>	
<u>Non-Qualified Stock Option (right to buy)</u>	<u>01/20/2006⁽¹⁾</u>	<u>01/20/2015</u>	<u>NBT Bancorp Inc. Common Stock</u>	<u>6,788</u>	<u>23.2708</u>	<u>D</u>	

Explanation of Responses:

1. Pursuant to NBT Bancorp Inc. 1993 Stock Option Plan grant vests 40% for first year, 20% annually for following years.

Ronald M. Bentley
08/31/2005

** 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 5 (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.