

October 18, 2005

Mail Stop 4561

Mr. Daryl R. Forsythe  
Chairman and Chief Executive Officer  
NBT Bancorp, Inc.  
52 South Broad Street  
Norwich, New York 13815

Re: NBT Bancorp, Inc.  
Form 10-K for the fiscal year ended December 31, 2004  
Filed March 16, 2005  
File Number: 000-14703

Dear Mr. Forsythe:

We have completed our limited review of your Form 10-K and  
have  
no further comments at this time.

Sincerely,

Donald Walker  
Senior Assistant Chief Accountant