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

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL **OWNERSHIP**

l	OMB APPROVAL										
l	OMB Number:	3235-0362									
l	Estimated average burden										
l	hours per response:	1.0									

Instruction 1(b)

Form 3	Holdings Repo	rtea.															
Form 4	Transactions R	eported.	File	ed pursuant to or Sectior					ities Excha ompany Ac								
1. Name and Durkee		2. Issuer Name and Ticker or Trading Symbol NBT BANCORP INC [NBTB]							5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title Other (specify)								
(Last) (First) (Middle) 52 SOUTH BROAD STREET				3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2018						/Year)	X Officer (give title Other (specify below) EVP / President of New England						
(Street) NORWICH NY 13815				4. If Amendment, Date of Original Filed (Month/Day/Year)							Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person						
(City) (State) (Zip)												Form filed by More than One Reporting Person					
		Tabl	e I - Non-Deriv	ative Sec	uritie	s Ac	quire	ed, Di	sposed	of, or	Beneficia	ally (Owne	d			
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.		4. Securities Acquired (A) or Dispos Of (D) (Instr. 3, 4 and 5)				Securit Benefic		es		ership II n: Direct E	7. Nature of Indirect Beneficial Ownership
				(Monthibay/rear)				Amour		(A) or (D)	Price	Is Y	Issuer's Fiscal		Indire (Inst	ect (I) ((Instr. 4)
NBT Bancorp Inc. Common Stock 12/31/2018				J			71	.423	A	\$0.0 ⁽¹⁾		2,768.301			I 4	101k	
NBT Band	corp Inc. Co	ommon Stock	12/31/2018			J		14	.044	A	\$0.0(2)		544.337			I I	NBT Bancorp ESOP
NBT Bancorp Inc. Common Stock												3		30,509		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. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)			Amo Secu Unde Deriv	le and unt of rities rrlying rative rity (Instr. 3					10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)
					(A)	(D)	Date Exerc	cisable	Expiration Date	Title	or Number of Shares						

Explanation of Responses:

- $1.\ Shares\ were\ purchased\ through\ payroll\ deferral\ and/or\ dividend\ reinvestment\ from\ 1/1/2018\ to\ 12/31/2018\ through\ NBT\ Bancorp\ Inc.\ 401k\ Plan.$
- 2. Shares were purchased through payroll deferral and/or dividend reinvestment from 1/1/2018 to 12/31/2018 through NBT Bancorp Inc. ESOP Plan.

By: Michael J. Chewens, Power of Attorney For:

02/13/2019

Matthew K. Durkee

** 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.