

Bentley Ronald M
 Form 3
 September 09, 2005

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

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

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)
NBT Bancorp Inc. Common Stock	1,035.791	I	401k
NBT Bancorp Inc. Common Stock	184.312	I	NBT Bancorp ESOP

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

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 control number.

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	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Non-Qualified Stock Option (right to buy)	01/28/2003 ⁽¹⁾	01/28/2012	NBT Bancorp Inc. Common Stock	1,960	\$ 14.3492	D	Â
Non-Qualified Stock Option (right to buy)	01/01/2004 ⁽¹⁾	01/01/2013	NBT Bancorp Inc. Common Stock	6,225	\$ 17.538	D	Â
Non-Qualified Stock Option (right to buy)	01/01/2005 ⁽¹⁾	01/01/2014	NBT Bancorp Inc. Common Stock	5,557	\$ 22.1715	D	Â
Non-Qualified Stock Option (right to buy)	01/20/2006 ⁽¹⁾	01/20/2015	NBT Bancorp Inc. Common Stock	6,788	\$ 23.2708	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Bentley Ronald M 52 SOUTH BROAD STREET NORWICH, NY 13815	Â	Â	Â EVP & President of Retail	Â

Signatures

Ronald M.
Bentley

08/31/2005

**Signature of
Reporting Person

Date

Explanation of Responses:

* 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).

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

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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