CHEWENS MICHAEL J

Form 5

Common Stock

February 07, 2005

redition of,	, 2003										
FORM	15								OMB AF	PROVAL	
UNITED STATES SECURITIES AND EXCHANGE COMMISSION										3235-0362	
Check this no longer			Washington, D.C. 20549 'ATEMENT OF CHANGES IN BENFOWNERSHIP OF SECURITIES						Number: Expires:	January 31,	
to Section Form 4 or 5 obligation may conti	16. Form ANN ons nue.						ENEF	TICIAL	Estimated a burden hour response		
See Instru 1(b). Form 3 Ho Reported Form 4 Transactic Reported	Filed pure	a) of the Pul	blic Ut		ng Compan	y Ac	t of 19	Act of 1934, 935 or Section	1		
1. Name and Address of Reporting Person * CHEWENS MICHAEL J			2. Issuer Name and Ticker or Trading Symbol NBT BANCORP INC [NBTB]					5. Relationship of Reporting Person(s) to Issuer			
(Last) (First) (Middle)			3. Statement for Issuer's Fiscal Year Ended				1	(Check all applicable)			
			(Month/Day/Year)					Director		Owner	
12/31/2004X_ Officer (give title Other (specify below) below) Senior EVP & CFO									r (specify		
	(Street)			ndment, Date	Original		6.	6. Individual or Joint/Group Reporting			
		Fi	iled(Mor	nth/Day/Year)				(check	applicable line)		
NORWICH	, NY 13815						_	K_ Form Filed by C_ Form Filed by Mrson			
(City)	(State)	(Zip)	Tabl	e I - Non-Der	ivative Secu	rities	Acquir	ed, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Month/Day/Year) 2A. Deemed Execution Date (Month/Day/Year) any (Month/Day/			ate, if	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year	Ownership Form: Direct	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
					A 4	or	D	(Instr. 3 and 4)			
NBT Bancorp Inc. Common Stock	12/31/2004	Â		J	Amount 489.722	` ´	\$ 0 (1)	4,258.952	I	401k	
NBT Bancorp Inc.	12/31/2004	Â		J	123.816	A	\$ 0	2,325.249	I	NBT Bancorp	

ESOP

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NBT Bancorp

Inc. \hat{A} \hat{A} \hat{A} \hat{A} \hat{A} \hat{A} \hat{A} \hat{A} 565.773 D \hat{A}

Common Stock

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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.

SEC 2270 (9-02)

$\label{thm:convergence} \begin{tabular}{ll} Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned \\ (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

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)		7. Title and Amo Underlying Secu (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title N	Ai or Nu of
Non-Qualified Stock Option (right to buy)	\$ 14.3492	Â	Â	Â	Â	Â	01/28/2003(3)	01/28/2012	NBT Bancorp Inc. Common Stock	29
Non-Qualified Stock Option (right to buy)	\$ 16.0625	Â	Â	Â	Â	Â	01/22/2002(3)	01/22/2011	NBT Bancorp Inc. Common Stock	2:
Non-Qualified Stock Option (right to buy)	\$ 17.538	Â	Â	Â	Â	Â	01/01/2004(3)	01/01/2013	NBT Bancorp Inc. Common Stock	19
Non-Qualified Stock Option (right to buy)	\$ 18.1632	Â	Â	Â	Â	Â	01/27/1999(3)	01/27/2008	NBT Bancorp Inc. Common Stock	9
Non-Qualified Stock Option	\$ 20.5952	Â	Â	Â	Â	Â	01/26/2000(3)	01/26/2009	NBT Bancorp	9

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(right to buy)

Inc.
Common Stock

Non-Qualified Stock Option \$ 22.1715 Â Â Â Â Â Â 01/01/2005(3) 01/01/2014 Inc.
(right to buy)

Common Stock

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
CHEWENS MICHAEL J 52 SOUTH BROAD STREET NORWICH, NY 13815	Â	Â	Senior EVP & CFO	Â			

Signatures

Michael J
Chewens

**Signature of Reporting Person

Date

Explanation of Responses:

- * 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).
- (1) Shares were purchased from 1/1/2004 through 12/31/2004 through NBT Bancorp Inc. 401k Plan.
- (2) Shares were purchased from 1/1/2004 through 12/31/2004 through NBT Bancorp Inc. ESOP Plan.
- (3) 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 provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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