#### **INGRAHAM JANET H**

Check this box if

no longer subject

to Section 16.

5 obligations

may continue.

Form 4 or Form

Form 5

January 15, 2008

## FORM 5

**OMB APPROVAL** 

**OMB** 3235-0362 Number:

January 31, Expires: 2005

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ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940

Form 4

Transactions Reported

1. Name and Address of Reporting Person ** INGRAHAM JANET H	2. Issuer Name <b>and</b> Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer			
(Last) (First) (Middle)	NBT BANCORP INC [NBTB] 3. Statement for Issuer's Fiscal Year Ended	(Check all applicable)			
	(Month/Day/Year) 12/31/2007	_X_ Director 10% Owner Officer (give title Other (specify below) below)			
52 SOUTH BROAD STREET		below)			
(Street)	4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Reporting			

### NORWICH, NYÂ 13815

\_X\_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person

(check applicable line)

(City)	(State)	(Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
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. 8)	4. Securiti or Dispose (Instr. 3, 4	ed of (		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
NBT Bancorp Inc. Common Stock	12/31/2007	Â	J	41.342	A	\$ 41.342 (1)	17,234.312	D	Â		
NBT Bancorp Inc. Common Stock	12/31/2007	Â	J	1.741	A	\$ 0 (1)	528.125	I	by Spouse		

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

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SEC 2270 (9-02)

# 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)	Secu	vative arities uired or oosed O) r. 3,	(Month/Day/Year) tive ies ed		7. Title and Amo Underlying Secu (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Ar or Nu of Sh
Non-Qualified Stock Option (right to buy)	\$ 20.1067	Â	Â	Â	Â		07/27/2009(2)	07/27/2017	NBT Bancorp Inc. Common Stock	
Non-Qualified Stock Option (right to buy)	\$ 20.12	Â	Â	Â	Â	Â	08/04/2005(2)	08/04/2013	NBT Bancorp Inc. Common Stock	
Non-Qualified Stock Option (right to buy)	\$ 20.7492	Â	Â	Â	Â	Â	05/01/2006(3)	05/01/2015	NBT Bancorp Inc. Common Stock	1
Non-Qualified Stock Option (right to buy)	\$ 21.3108	Â	Â	Â	Â	Â	05/06/2006(2)	05/06/2014	NBT Bancorp Inc. Common Stock	
Non-Qualified Stock Option (right to buy)	\$ 21.5133	Â	Â	Â	Â	Â	11/06/2005(2)	11/06/2013	NBT Bancorp Inc. Common Stock	
Non-Qualified Stock Option (right to buy)	\$ 21.74	Â	Â	Â	Â	Â	05/01/2007(3)	05/01/2016	NBT Bancorp Inc.	1

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									Common Stock
Non-Qualified Stock Option (right to buy)	\$ 22.1388	Â	Â	Â	Â	Â	01/01/2005(3)	01/01/2014	NBT Bancorp Inc. Common Stock
Non-Qualified Stock Option (right to buy)	\$ 22.4842	Â	Â	Â	Â	Â	05/01/2008(3)	05/01/2017	NBT Bancorp Inc. Common Stock
Non-Qualified Stock Option (right to buy)	\$ 22.5708	Â	Â	Â	Â	Â	05/02/2009(2)	05/02/2017	NBT Bancorp Inc. Common Stock
Non-Qualified Stock Option (right to buy)	\$ 23.0658	Â	Â	Â	Â	Â	10/30/2009(2)	10/30/2017	NBT Bancorp Inc. Common Stock
Non-Qualified Stock Option (right to buy)	\$ 23.2708	Â	Â	Â	Â	Â	01/20/2006(3)	01/20/2015	NBT Bancorp Inc. Common Stock
Non-Qualified Stock Option (right to buy)	\$ 24.2958	Â	Â	Â	Â	Â	02/26/2009(2)	02/26/2017	NBT Bancorp Inc. Common Stock

# **Reporting Owners**

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
INGRAHAM JANET H 52 SOUTH BROAD STREET NORWICH, NY 13815	ÂX	Â	Â	Â				

## **Signatures**

By: Michael J. Chewens, Power of Attorney For: Janet H.
Ingraham
01/15/2008

\*\*Signature of Reporting Person Date

Reporting Owners 3

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### **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 acquired under NBT Bancorp Dividend Reinvestment Plan during period of January 1, 2007 to December 31, 2007 at prices ranging from \$22.6543 to \$23.7832 per share.
- (2) Pursuant to NBT Non-Employee Director, Divisional Director and Subsidiary Director Stock Option Plan reload grant vests 100% two years after date of its grant.
- (3) Pursuant to NBT Non-Employee Director, Divisional Director and Subsidiary Director 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.