Bentley Ronald M Form 3 September 09, 2005

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

OMB APPROVAL

OMB Number:

3235-0104

Expires:

response...

January 31, 2005

0.5

Estimated average burden hours per

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

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF

SECURITIES

30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting 2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Person * Statement NBT BANCORP INC [NBTB] A Bentley Ronald M (Month/Day/Year) 08/31/2005 (Last) (First) (Middle) 4. Relationship of Reporting 5. If Amendment, Date Original Person(s) to Issuer Filed(Month/Day/Year) **52 SOUTH BROAD STREET** (Check all applicable) (Street) 6. Individual or Joint/Group Filing(Check Applicable Line) 10% Owner Director _X_ Form filed by One Reporting _X__ Officer Other Person NORWICH. NYÂ 13815 (give title below) (specify below) Form filed by More than One EVP & President of Retail Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned 1. Title of Security 2. Amount of Securities 4. Nature of Indirect Beneficial (Instr. 4) Beneficially Owned Ownership Ownership (Instr. 4) Form: (Instr. 5) Direct (D) or Indirect (I) (Instr. 5) Ι 401k NBT Bancorp Inc. Common Stock 1,035.791 NBT Bancorp Inc. Common Stock 184.312 I **NBT Bancorp ESOP** Reminder: Report on a separate line for each class of securities beneficially SEC 1473 (7-02) owned directly or indirectly. Persons who respond to the collection of information contained in this form are not

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

required to respond unless the form displays a

currently valid OMB control number.

3. Title and Amount of 6. Nature of 1. Title of Derivative Security 2. Date Exercisable and (Instr. 4) **Expiration Date** Securities Underlying Conversion Ownership Indirect Beneficial (Month/Day/Year) **Derivative Security** or Exercise Form of Ownership (Instr. 4) Price of Derivative (Instr. 5) Derivative Security:

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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	EVP & President of Retail	Â		

Signatures

Ronald M.
Bentley

**Signature of Reporting Person

Ronald M.

08/31/2005

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. 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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