#### CIVIL PATRICIA T

Form 5

February 13, 2007

#### **OMB APPROVAL** FORM 5

**OMB** 

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 Check this box if

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ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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

Form 4 Transactions Reported

Reported

1(b).

CIVIL PAT	RICIA T	Symbol	Symbol NBT BANCORP INC [NBTB]				5. Relationship of Reporting Person(s) to Issuer			
(Last)	(First) (N	(Month/D	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2006				(Check all applicable)  _X_ Director 10% Owner Officer (give title Other (specify			
52 SOUTH	BROAD STREE					b	elow)	below)		
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Reporting  (check applicable line)			
NORWICH	i, NY 13815					_	X_Form Filed byForm Filed by ! Person	One Reporting Pe More than One Re		
(City)	(State)	(Zip) Tabl	e I - Non-Deri	ivative Secu	urities	s Acqui	red, Disposed of	f, or Beneficial	ly 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 (A) or Dis (D) (Instr. 3, 4	sposed	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	12/31/2006	Â	J	76.014	A	\$ 0 (1)	5,329.567	D	Â	

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

Stock

Persons who respond to the collection of information **SEC 2270** contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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

(9-02)

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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)	Number		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	An or Nu of Sh
Non-Qualified Stock Option (right to buy)	\$ 18.3825	Â	Â	Â	Â	Â	05/19/2004(2)	05/19/2013	NBT Bancorp Inc. Common Stock	
Non-Qualified Stock Option (right to buy)	\$ 20.7492	Â	Â	Â	Â	Â	05/01/2006(2)	05/01/2015	NBT Bancorp Inc. Common Stock	1
Non-Qualified Stock Option (right to buy)	\$ 20.7642	Â	Â	Â	Â	Â	04/28/2007(3)	04/28/2015	NBT Bancorp Inc. Common Stock	
Non-Qualified Stock Option (right to buy)	\$ 21.74	Â	Â	Â	Â	Â	05/01/2007(2)	05/01/2016	NBT Bancorp Inc. Common Stock	1
Non-Qualified Stock Option (right to buy)	\$ 22.1388	Â	Â	Â	Â	Â	01/01/2005(2)	01/01/2014	NBT Bancorp Inc. Common Stock	1
Non-Qualified Stock Option (right to buy)	\$ 23.2708	Â	Â	Â	Â	Â	01/20/2006(2)	01/20/2015	NBT Bancorp Inc. Common Stock	

# **Reporting Owners**

Reporting Owner Name / Address

Director 10% Owner Officer Other

CIVIL PATRICIA T
52 SOUTH BROAD STREET Â X Â Â

NORWICH, NYÂ 13815

### **Signatures**

By: Michael J. Chewens, Power of Attorney For: Patricia T. Civil

02/13/2007

\*\*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 acquired under NBT Bancorp Dividend Reinvestment Plan during period of January 1, 2006 to December 31, 2006 at prices ranging from \$23.0158 to \$25.1851 per share.
- (2) 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.
- (3) 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.

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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