

Mail Stop 4561

April 5, 2007

Mr. Michael J. Chewens  
Chief Financial Officer  
NBT Bancorp Inc.  
52 South Broad Street  
Norwich, NY 13815

**Re: NBT Bancorp Inc.  
Form 10-K for the Fiscal Year Ended December 31, 2006  
Filed March 1, 2006  
File No. 000-14703**

Dear Mr. Chewens:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

John P. Nolan  
Accounting Branch Chief