

NBT BANCORP INC.
ANNUAL MEETING OF STOCKHOLDERS

May 21, 2024

RULES OF CONDUCT AND PROCEDURES

1. In the interest of a constructive meeting, and in order that all shareholders who wish to raise questions have a reasonable opportunity to do so, please observe the following rules of conduct during the NBT Bancorp Inc. (the “Company”) annual meeting of shareholders (the Annual Meeting”). The Company’s bylaws describe requirements for meetings of our stockholders and the Chair of the Annual Meeting will conduct the meeting consistent with those requirements.
2. Participation in the Annual Meeting will be limited to those stockholders who held the Company’s stock as of the March 22, 2024 record date. Participation in the Annual Meeting includes the right to vote and submit questions before, or during, the Annual Meeting. To vote or submit questions, please login as a Stockholder by entering the 16-digit control number you received with your proxy materials. If you have voted your shares prior to the start of the Annual Meeting, your vote has been received by the Company’s inspector of elections and there is no need to vote those shares during the Annual Meeting, unless you wish to revoke or change your vote.
3. The matters set forth in the NBT Bancorp Inc. 2024 Proxy Statement and Notice of Annual Meeting of Shareholders (the “Proxy Statement”) will be the only business to be conducted at the Annual Meeting. Matters not related to the business of today’s meeting will be handled after the meeting by the Company’s management team.
4. If a stockholder has a question about one of the matters in the Proxy Statement to be voted on by the stockholders at the Annual Meeting, such question may be submitted in the field provided in the web portal at or before the time the matters come before the Annual Meeting for consideration. We will only answer questions on matters in the Proxy Statement to be voted on by the stockholders at the Annual Meeting before the voting is closed.
5. Following adjournment of the formal business of the Annual Meeting, the Company’s CEO will give a presentation about the Company’s business. At the conclusion of this presentation, the CEO will address appropriate general questions from stockholders regarding the Company. Such questions may be submitted in the field provided in the web portal during the Annual Meeting.
6. To allow us to answer questions from as many stockholders as possible, we will limit each stockholder to two questions. It will help us if questions are succinct and cover only one topic per question. Questions from multiple stockholders on the same topic or that are otherwise related may be grouped, summarized and answered together.
7. If there are any matters of individual concern to a stockholder and not of general concern to all stockholders, or if a question posed was not otherwise answered, such matters may be raised separately after the Annual Meeting by contacting Investor Relations at 1-800-628-2265, Option 7.
8. In the event of a technical malfunction or other disruption that interferes with the ability to continue the Annual Meeting, the Chair may adjourn, recess, or expedite the Annual Meeting or take such other action that the Chair determines to be appropriate under the circumstances. If the meeting is adjourned or recessed, we will post additional information on our Investor Relations website.
9. Recording of the Annual Meeting is prohibited. A webcast playback will be available at www.virtualshareholdermeeting.com/NBTB2024 24 hours after the completion of the meeting.

Thank you for your cooperation and for joining the Company at the Annual Meeting.