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

SCHEDULE 14A

(Rule 14A-101)

INFORMATION REQUIRED IN PROXY STATEMENT SCHEDULE 14A INFORMATION

Proxy Statement Pursuant to Section 14(a) of the Securities Exchange Act of 1934 (Amendment No.)

Filed by Registrant

Filed by Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement
- □ Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))
- □ Definitive Proxy Statement
- Definitive Additional Materials
- □ Soliciting Material Pursuant to Section 240.14a-11(c) or Section 240.14a-12

NBT Bancorp Inc.

(Name of Registrant as Specified in Its Charter)

Payment of Filing Fee (Check the appropriate box):

- \square No fee required.
- \Box Fee paid previously with preliminary materials.
- Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rule 14a-6(i)(1) and 0-11.

Your Vote Counts!

NBT BANCORP INC.

2023 Annual Meeting Vote by May 15, 2023 11:59 p.m. ET. For shares held in a Plan, vote by May 11, 2023 11:59 p.m. ET.



V03050-P88387

NORWICH, NY 13815

You invested in NBT BANCORP INC. Now it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. This is an important notice regarding the availability of proxy material for the stockholder meeting to be held on May 16, 2023.

Get informed before you vote

View the Notice and Proxy Statement, Form 10-K and Annual Report online OR you can receive a free paper or email copy of the material(s) by requesting prior to May 2, 2023. If you would like to request a copy of the material(s) for this and/or future stockholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.

	nformation and Control #	to vote, visi	t www.ProxyVote.com
Smartphone use Point your camera he vote without enterin control number	re and ng a	Virtually at: www.virtualsh	Vote Virtually at the Meeting* May 16, 2023 10:00 a.m. Eastern Time

*Please check the meeting materials for any special requirements for meeting attendance.



THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming stockholder meeting. Please follow the instructions on the reverse side to vote these important matters.

Vot	ing Items	Board Recommend
1.	To elect twelve directors, each for a one-year term (Proposal 1).	
	Nominees:	
1a.	John H. Watt, Jr.	For
1b.	Martin A. Dietrich	Ser 🕑 For
1c.	Johanna R. Ames	For
1d.	J. David Brown	For
1e.	Timothy E. Delaney	For
1f.	James H. Douglas	For
1g.	Heidi M. Hoeller	For
1h.	Andrew S. Kowalczyk, III	For
1i.	V. Daniel Robinson, II	For
1j.	Matthew J. Salanger	For
1k.	Lowell A. Seifter	For
11.	Jack H. Webb	For
2.	To approve, on a non-binding, advisory basis, the compensation of NBT Bancorp Inc.'s named executive officers ("Say on Pay") (Proposal 2).	SFor
3.	To vote, on a non-binding, advisory basis, with respect to the frequency of voting on the compensation of NBT Bancorp Inc.'s named executive officers ("Say on Frequency") (Proposal 3).	⊘Every Year
4.	To ratify the appointment of KPMG LLP as NBT Bancorp Inc.'s independent, registered public accounting firm for the year ending December 31, 2023 (Proposal 4).	SFor
NC	TE: The proxies are authorized to vote in accordance with the majority vote of NBT Bancorp Inc.'s Board of Directors,	

NOTE: The proxies are authorized to vote in accordance with the majority vote of NBT Bancorp Inc.'s Board of Directors, upon such other business that may properly come before the meeting.

Prefer to receive an email instead? While voting on www.ProxyVote.com, be sure to click "Delivery Settings."

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