FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| wasnington, | D.C. 20549 |  |
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| 3235-0287 |  |  |  |  |  |
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| 1(c). S   | ee Instruction 1   | 0.      |         |                 |   |  |         |                                  |  |                    |   |  |   |               |  |   |  |                                    |   |
|---|--|---------|---------|-----------------|---|--|---------|----------------------------------|--|--------------------|---|--|---|---------------|--|---|--|------------------------------------|---|
| Name and Address of Reporting Person*     Wiles Amy           |  |         |         |                 |   | 2. Issuer Name <b>and</b> Ticker or Trading Symbol NBT BANCORP INC [ NBTB ]    |         |                                  |  |                    |   |  |   | 5. Re<br>(Che | elationship<br>ck all app<br>Direc   | ,   | ng Per   | son(s) to Is                       |   |
| (Last) 52 SOUT  | (Fir   | ,       | Middle) |                 |   | 3. Date of Earliest Transaction (Month/Day/Year) 09/16/2024                    |         |                                  |  |                    |   |  |   |               | belov  | cer (give title<br>bw)<br>VP, Chief Risk  |  | Other (specify below) k and Credit |   |
| (Street)  |  |         | 3815    |                 | 4. If <i>i</i>                          | 4. If Amendment, Date of Original Filed (Month/Day/Year)                       |         |                                  |  |                    |   |  | 6. In<br>Line   | Form          | lual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting Person |   |  |                                    |   |
| (City)  | (St  | ate) (Z | Zip)    |                 |   |  |         |                                  |  |                    |   |  |   |               |  |   |  |                                    |   |
|   |  | Table   | I - Nor | n-Deriva        | tive S                                  | Secu   | rities  | Acq                              | uired,   | Dis                | posed of  | , or l   | Bene  | ficial        | ly Own   | ed  |  |                                    |   |
| 1. Title of Security (Instr. 3)  2. Transac Date (Month/Date) |  |         |         | Execution Date, |   | 3.<br>Transaction<br>Code (Instr. 8)  4. Securities Acq<br>Disposed Of (D) (5) |         |                                  | uired (<br>(Instr.                               | (A) or<br>3, 4 and | 5. Amount of<br>Securities<br>Beneficially<br>Owned Following<br>Reported |  | 6. Ownership<br>Form: Direct<br>(D) or Indirect<br>(I) (Instr. 4) |               | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4)  |   |  |                                    |   |
|   |  |         |         |                 |   |  |         |                                  | Code   | v                  | Amount  | (A<br>(D   | ) or  | Price         | Transa   | ction(s)<br>3 and 4)  |  |                                    | (111511. 4)                             |
| NBT Bancorp Inc. Common Stock 09                              |  |         |         | 09/16/          | /2024                                   |  |         |                                  | S  |                    | 556   |  | D   | \$45          | 28,909(1)  |   |  | D                                  |   |
|   | Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)   |         |         |                 |   |  |         |                                  |  |                    |   |  |   |               |  |   |  |                                    |   |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)           | erivative Conversion Date Execution   Conversion   Conversion   Date   Conversion   Conversion |         |         | on Date,        | 4.<br>Transaction<br>Code (Instr.<br>8) |  | of      | ired<br>r<br>osed<br>)<br>: 3, 4 | 6. Date Exerci<br>Expiration Da<br>(Month/Day/Ye |                    | te  | Amount of Securities Underlying Derivative Security (Instr. 3 and 4) |   | str.          | -  | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4) | Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4 | Ownership<br>Form:                 | Beneficial<br>Ownership<br>t (Instr. 4) |
|   |  |         |         |                 | Code                                    | v  | (A) (D) |                                  | Date<br>Exercisable                              |                    | Expiration<br>Date  | Num  |   |               |  |   |  |                                    |   |

## **Explanation of Responses:**

1. Since the date of the last ownership report, she transferred [3,345] shares of NBT common stock to her ex-spouse pursuant to a domestic relations order.

By: Annette L. Burns, Power of Attorney For: Amy Wiles

09/17/2024

\*\* Signature of Reporting Person Date

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

- \* 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.