



# 2026 Annual Meeting of Stockholders

May 19, 2026

NBTB



# Board of Directors

	<i>Director Since</i>
Johanna R. Ames	2020
J. David Brown	2021
Richard J. Cantele, Jr.	2023
Timothy E. Delaney	2011
Martin A. Dietrich	2005
Heidi M. Hoeller	2022

	<i>Director Since</i>
Scott A. Kingsley	2024
Andrew S. Kowalczyk III	2016
David J. Nasca	2025
V. Daniel Robinson II	2016
Matthew J. Salanger	2016
John H. Watt, Jr.	2016

# Executive Management Team



**Scott Kingsley**  
President & CEO  
NBT Bancorp Inc.



**Joe Stagliano**  
Senior EVP &  
President, NBT Bank, N.A.



**Annette Burns**  
EVP & Chief  
Financial Officer



**Sarah Halliday**  
EVP & Chief Commercial  
Innovation Officer



**Shauna Hyle**  
EVP, Retail  
Community Banking



**Ruth Mahoney**  
EVP & President of  
Wealth Management



**Cindy Smaniotto**  
EVP & Chief Human  
Resources Officer



**Randy Sparks**  
EVP, General Counsel,  
Chief Ethics Officer &  
Corporate Secretary



**Al Testa**  
EVP & President of  
Commercial Banking



**Amy Wiles**  
EVP, Chief Credit Officer  
& Chief Risk Officer

# Proxy Proposals

## Proposal 1

- To elect 12 directors, each for a one-year term

## Proposal 2

- To approve, on a non-binding, advisory basis, the compensation paid to the Company's named executive officers ("Say on Pay")

## Proposal 3

- To ratify the appointment of KPMG LLP as our independent registered public accounting firm for the year ending December 31, 2026



# Voting Results

**Randy Sparks**

**Executive Vice President, General Counsel,  
Chief Ethics Officer & Corporate Secretary**



# Business Update

**Scott Kingsley**

President & Chief Executive Officer

NBTB



# In Recognition & Gratitude

## AMY WILES

Executive Vice President,  
Chief Credit Officer and  
Chief Risk Officer

*40+ years in banking  
Over a decade with NBT*



# New Executive Team Members



**TARA TRAFTON**

Promoted to  
Chief Credit Officer



**JOE SERGIENKO**

Promoted to  
Chief Risk Officer

# Core Strengths Reflected in 2025 Performance

*Successful community banking model and diversified revenue streams delivered record results in 2025*

**\$194.5  
million**

**Operating <sup>(1)</sup>  
Net Income**

**\$169.2 million  
reported**

**\$3.82**

**Operating <sup>(1)</sup>  
Earnings  
Per Share**

**\$3.33 reported**

1. Non-GAAP measure

# 2025 Year-End Highlights

**LOANS**  
**\$11.60**  
**billion**

- Increased 16.3% in 2025

**DEPOSITS**  
**\$13.50**  
**billion**

- Increased 16.9% in 2025

**NON-INTEREST  
INCOME**  
**28%**  
of total revenue <sup>(1)</sup>

- Revenues for NBT's fee-based businesses<sup>(2)</sup> increased 8% over 2024 on a combined basis

1. Excludes net securities gains (losses)

2. NBT's fee-based businesses include EPIC Retirement Plan Services, NBT Wealth Management and NBT Insurance Agency.

# Capital Strength

Regulatory Capital Ratios	NBT 12/31/2025	Regulatory Well Capitalized Level
Tier 1 Leverage	9.48%	5.00%
Total Risk-Based Capital	14.24%	10.00%

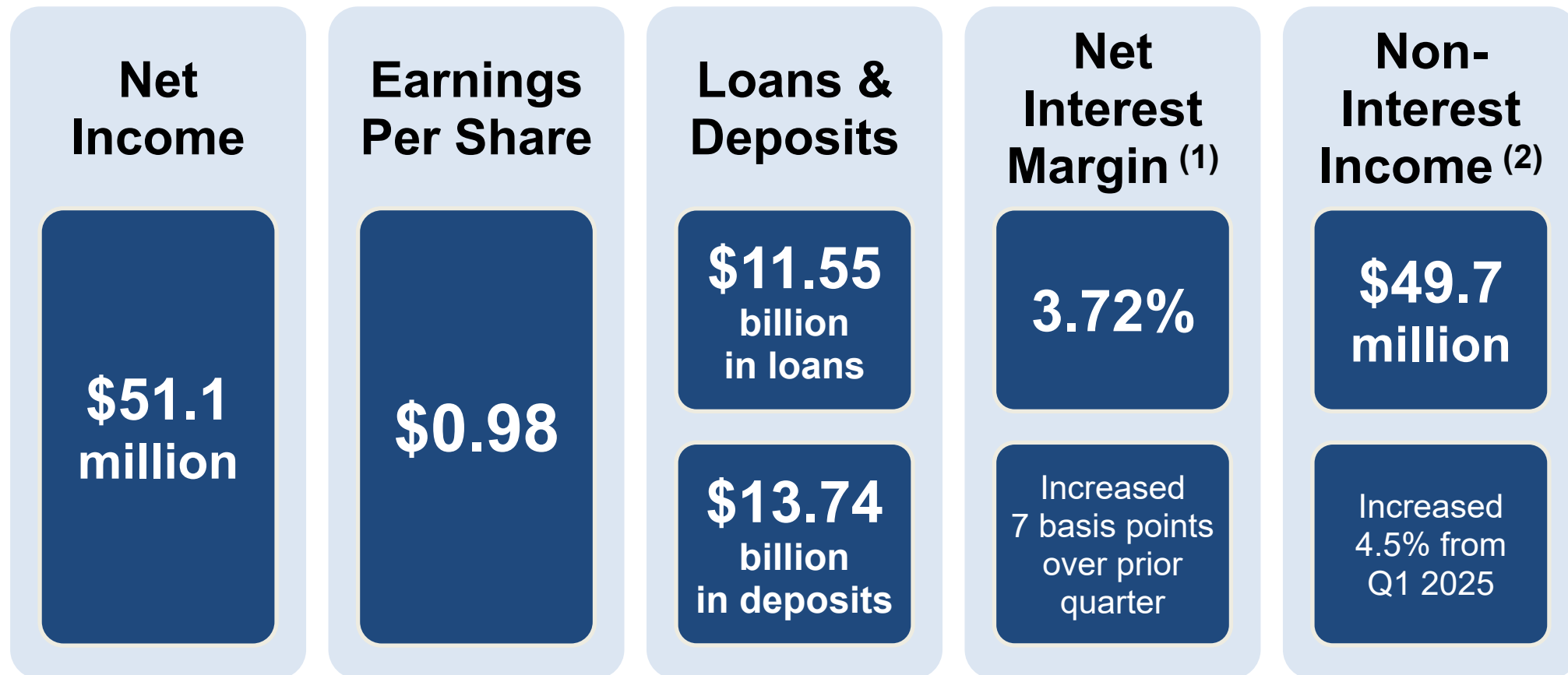


**Q1 2026 dividend of \$0.37 per share – 8.8% increase over prior year**



**13th consecutive year of annual dividend increases in 2025**

# First Quarter 2026 Financial Results



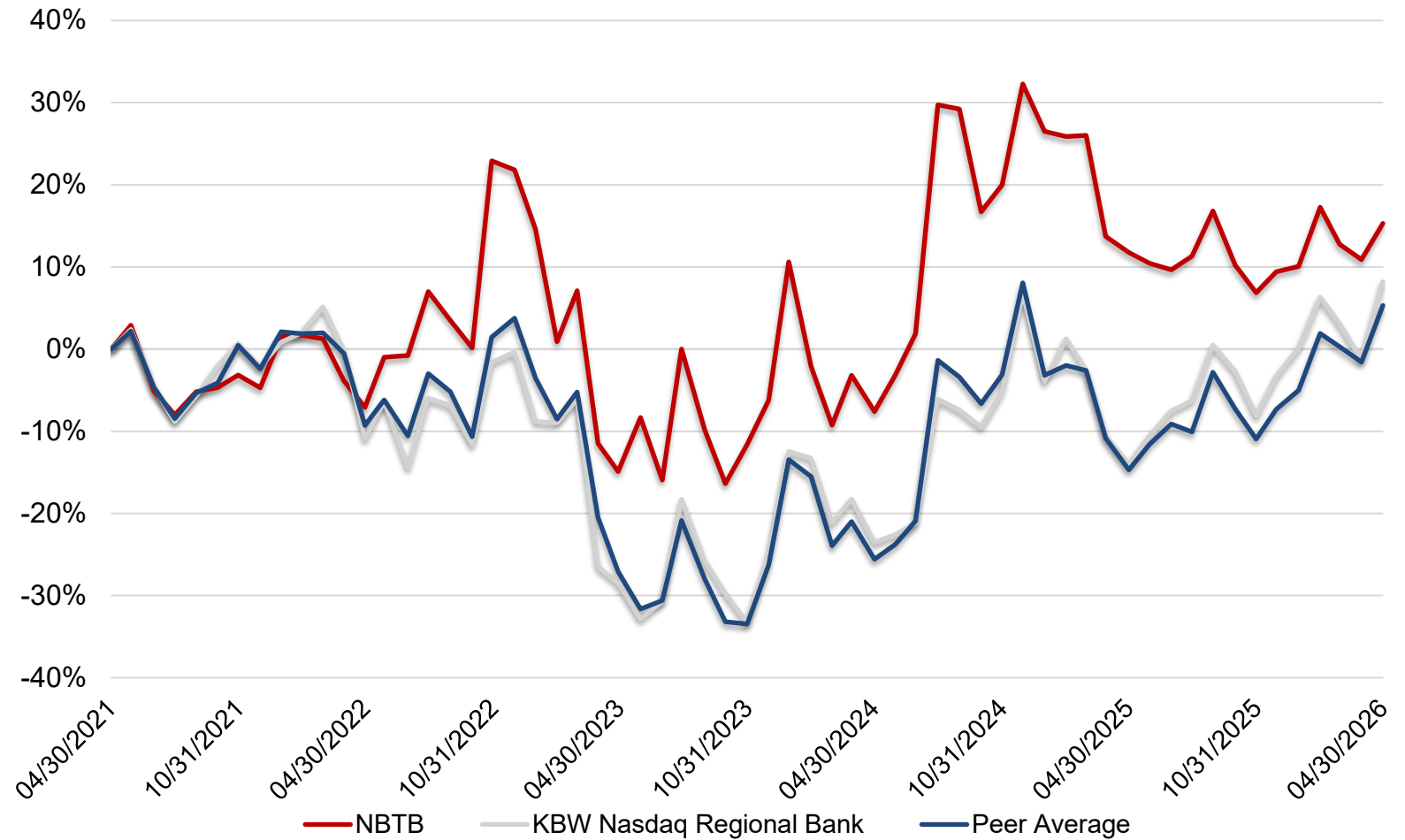
1. Non-GAAP measure

2. Excludes net securities gains (losses)

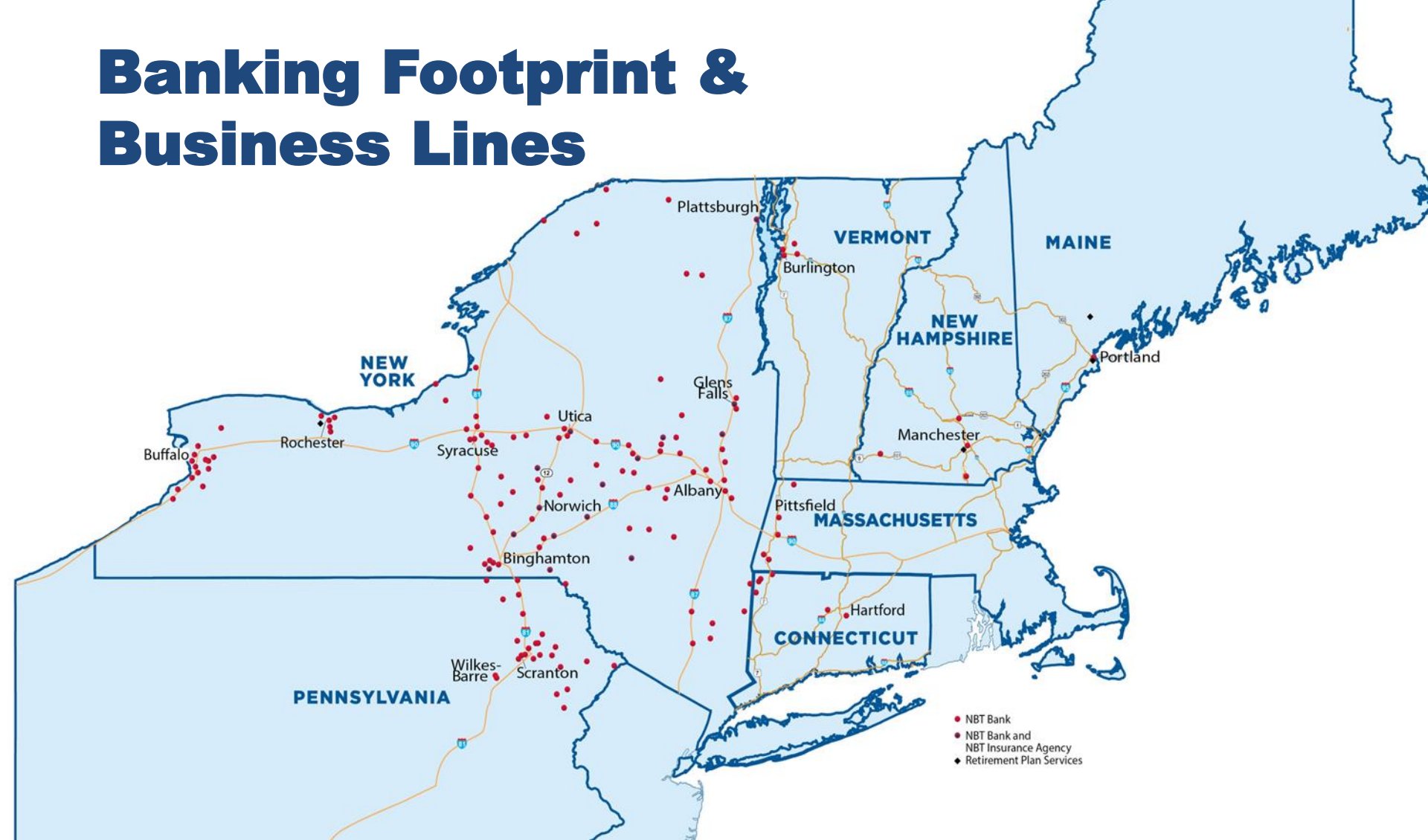
# NBTB 5-Year Stock Performance

April 30, 2026

- NBTB, 15%
- KBW Nasdaq Regional Banking Index, 8%
- Peer Average, 5%



# Banking Footprint & Business Lines



## RETAIL BANKING

- 176 Branches Across 7 States; 228 ATMs <sup>(1)</sup>
- Digital Banking

## CONSUMER LENDING

- Home Lending
- Personal Lending
- Indirect Auto Lending

## COMMERCIAL BANKING

- C&I and CRE Lending
- SBA Lending
- Business Banking
- Treasury Management
- Card and Payment Services

## FEE BUSINESSES

- Retirement Plan Administration and Custody Services
- Business, Personal and Life Insurance
- Institutional Wealth Management
- Brokerage and Advisory Services
- Trust Services

1. As of 03/31/2026.





*It starts here*



# Questions & Answers



# Appendix

# Non-GAAP Reconciliations

(Dollars in Thousands)	Q1 2026	Q4 2025
Net Interest Income	\$ 134,348	\$ 135,440
FTE Adjustment	578	581
Net Interest Income, Tax Equivalent	\$ 134,926	\$ 136,021
Average Total Interest Earning Assets	\$ 14,694,823	\$ 14,768,404
<b>Net Interest Margin, Tax Equivalent <sup>(1)</sup></b>	<b>3.72%</b>	<b>3.65%</b>
(Dollars in Thousands, Except Per Share Data)	2025	
Net Income	\$ 169,235	
Acquisition Expenses	19,526	
Acquisition-Related Provision for Credit Losses	13,022	
Acquisition-Related Reserve for Unfunded Loan Commitments	532	
Securities (Gains)	(148)	
Adjustments to Net Income	\$ 32,932	
Adjustments to Net Income (Net of Tax)	\$ 25,295	
<b>Operating Net Income</b>	<b>\$ 194,530</b>	
<b>Operating Diluted Earnings Per Share</b>	<b>\$ 3.82</b>	

1. Annualized.

# Peer Group

Name	HQ City	State	Ticker
Beacon Financial Corporation	Boston	MA	BBT
Camden National Corporation	Camden	ME	CAC
CNB Financial Corporation	Clearfield	PA	CCNE
Community Financial System, Inc.	Syracuse	NY	CBU
ConnectOne Bancorp, Inc.	Englewood	NJ	CNOB
Dime Community Bancshares, Inc.	Hauppauge	NY	DCOM
Eastern Bankshares, Inc.	Boston	MA	EBC
Farmers National Banc Corp.	Canfield	OH	FMNB
First Busey Corporation	Leawood	KS	BUSE
First Commonwealth Financial Corporation	Indiana	PA	FCF
First Financial Bancorp.	Cincinnati	OH	FFBC
First Merchants Corporation	Muncie	IN	FRME
Fulton Financial Corporation	Lancaster	PA	FULT
Independent Bank Corp.	Rockland	MA	INDB
Northwest Bancshares, Inc.	Columbus	OH	NWBI
OceanFirst Financial Corp.	Red Bank	NJ	OCFC
Park National Corporation	Newark	OH	PRK
Peoples Bancorp Inc.	Marietta	OH	PEBO
Provident Financial Services, Inc.	Jersey City	NJ	PFS
S&T Bancorp, Inc.	Indiana	PA	STBA
Tompkins Financial Corporation	Ithaca	NY	TMP
WesBanco, Inc.	Wheeling	WV	WSBC

# Forward Looking Statements

This presentation may contain forward-looking statements regarding NBT Bancorp Inc.

These statements constitute forward-looking information within the definition of the Private Securities Litigation Reform Act of 1995.

Actual results may differ materially from any forward-looking statements expressed in this presentation, since forward-looking information involves significant known and unknown risks, uncertainties and other factors.

For a discussion of the factors that might cause such differences, please refer to NBT Bancorp's public filings with the Securities and Exchange Commission. These are available online at: <https://www.sec.gov>

NBT Bancorp does not undertake to update any forward-looking statements made in this presentation to reflect new information, future events or otherwise.