

FOR IMMEDIATE RELEASE
ATTENTION: FINANCIAL AND BUSINESS EDITORS

Contact: John H. Watt, Jr., President and CEO
John V. Moran, Executive Vice President and CFO
NBT Bancorp Inc.
52 South Broad Street
Norwich, NY 13815
607-337-6589

NBT BANCORP INC. ANNOUNCES DATE OF SECOND QUARTER CONFERENCE CALL

NORWICH, NY (July 14, 2020) – NBT Bancorp Inc. (“NBT” or the “Company”) (NASDAQ: NBTB) will release details of its financial results for the second quarter 2020 on Monday, July 27, 2020, following the market close. A conference call will be held at 8:30 a.m. (Eastern) Tuesday, July 28, 2020 to review these results.

The audio webcast link will be available on the Investor Relations page of the Company’s website prior to the beginning of the conference call. The call will also be archived on the Company’s website for one year and can be accessed at any time and at no cost during this period.

Corporate Overview

NBT Bancorp Inc. is a financial holding company headquartered in Norwich, NY, with total assets of \$9.95 billion at March 31, 2020. The Company primarily operates through NBT Bank, N.A., a full-service community bank, and through two financial services companies. NBT Bank, N.A. has 146 banking locations in New York, Pennsylvania, Vermont, Massachusetts, New Hampshire and Maine, and is currently entering Connecticut. EPIC Retirement Plan Services, based in Rochester, NY, is a full-service 401(k) plan recordkeeping firm. NBT Insurance Agency, LLC, based in Norwich, NY, is a full-service insurance agency. More information about NBT and its divisions is available online at: www.nbtbancorp.com, www.nbtbank.com, www.epicrps.com and www.nbtinsurance.com.