



cordially invites you to attend our
2009 Annual Meeting of Shareholders
Tuesday, April 28, 2009, 9:00 a.m. Eastern Daylight Saving Time
48 N. South Street, Wilmington, Ohio

You can vote in one of two ways: 1) By Mail, 2) By Internet
See the reverse side of this sheet for instructions.
IF YOU ARE NOT VOTING BY INTERNET, COMPLETE BOTH SIDES OF PROXY CARD,
DETACH AND RETURN IN THE ENCLOSED ENVELOPE TO:
Illinois Stock Transfer Co.
209 West Jackson Boulevard, Suite 903
Chicago, Illinois 60606

IMPORTANT

Please complete both sides of the PROXY CARD, sign, date,
detach and return in the enclosed envelope.

DETACH PROXY CARD HERE

DETACH ATTENDANCE CARD HERE
AND MAIL WITH PROXY CARD

Where a choice is indicated, the shares represented by this proxy will be voted or not voted as specified. If no choice is indicated, the shares represented by this proxy will be voted FOR the election of the nominees
of the Board of Directors and in the discretion of the proxies on any other business properly brought before the Annual Meeting or any adjournment or adjournments thereof.
All proxies previously given by the undersigned are hereby revoked. The undersigned acknowledges receipt of the accompanying Annual Report, Notice of Annual Meeting of Shareholders and Proxy Statement for the April 28,
2009 meeting.

ABOVE NAME HERE
VOTER CONTROL NUMBER

COMMON

Dated
(Please sign here)

NB&T FINANCIAL GROUP, INC.

If you personally plan to attend the Annual Meeting of Shareholders, please check the box below and list names of attendees on reverse side.

Return this stub in the enclosed envelope with your completed proxy card.

I/We do plan to attend the 2009 meeting.

checkbox

Please sign exactly as your name appears hereon. All joint holders should sign. When signing as executor, administrator, trustee, guardian, attorney or agent, please give full title as such. If the shareholder is a corporation, please sign in full corporate name by President or other authorized officer. If the shareholder is a partnership, please sign in partnership name by authorized person. (Please note any change of address on this proxy.)

TO VOTE BY MAIL

To vote by mail, complete both sides, sign and date the proxy card below. Detach the card below and return it in the envelope provided.

TO VOTE BY INTERNET

Your Internet vote is quick, confidential and immediately submitted. Just follow these easy steps:

1. Read the accompanying Proxy Statement.
2. Visit our Internet voting site at www.illinoisstocktransfer.com, click on the "Internet Voting" tab and enter your Voter Control Number and the last four digits of your Tax Identification Number that is associated with the account you are voting in the designated fields. Your Voter Control Number is printed on the front of this proxy card.

Please note that all votes cast by Internet must be **completed** and **submitted** prior to Sunday, April 26, 2009 at 11:59 p.m. Central Daylight Saving Time.

Your Internet vote authorizes the named proxies to vote your shares to the same extent as if you marked, signed, dated and returned the proxy card.

This is a "secured" web page site. Your software and/or Internet provider must be "enabled" to access this site. Please call your software or Internet provider for further information if needed.

If You Vote By INTERNET, Please Do Not Return Your Proxy Card By Mail

PLEASE LIST
NAMES OF PERSONS ATTENDING

REVOCABLE PROXY

NB&T FINANCIAL GROUP, INC.

COMMON

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned holder(s) of common shares of NB&T Financial Group, Inc. (the "Company"), hereby constitutes and appoints Daniel A. DiBasio and G. David Hawley, or either of them, the Proxy or Proxies of the undersigned, with full power of substitution and resubstitution, to attend the Annual Meeting of Shareholders of the Company to be held on April 28, 2009, at 48 N. South Street, Wilmington, Ohio, at 9:00 a.m., Eastern Daylight Saving Time, and at any adjournment or adjournments thereof, and to vote all of the common shares of the Company that the undersigned is entitled to vote at such Annual Meeting or at any adjournment or adjournments thereof on each of the following proposals, which are described in the accompanying Proxy Statement:

- | | | |
|--|--------------------------|--------------------------|
| 1. The election of four (4) directors to serve for a term of two (2) years each. | FOR | VOTE WITHHELD |
| 01 S. Craig Beam | <input type="checkbox"/> | <input type="checkbox"/> |
| 02 Brooke W. James | <input type="checkbox"/> | <input type="checkbox"/> |
| 03 D. Jeffery Lykins | <input type="checkbox"/> | <input type="checkbox"/> |
| 04 Robert A. Raizk | <input type="checkbox"/> | <input type="checkbox"/> |

2. In their discretion, upon such other business as may properly come before the Annual Meeting or any adjournment or adjournments thereof.

(to be signed on the other side)