



INFORMATION FOR RELEASE

CONTACT: Andrew L. May
615.515.1707
andrew.may@nashvillebankandtrust.com

NASHVILLE BANK & TRUST REPORTS FIRST QUARTER 2013 RESULTS

NASHVILLE, Tenn., April 16, 2013 – NBT Holdings Inc. (OTC Markets: NBTH), a bank holding company and the parent of Nashville Bank & Trust Company, reported consolidated net income of \$741,000 for the first quarter of 2013, a 28 percent increase compared with \$580,000 for the first quarter of 2012. Earnings per fully diluted share for the quarter ending March 31, 2013 totaled \$0.32 versus \$0.25 for the same period in 2012.

At March 31, 2013, the company reported total assets of \$302.7 million, a 21 percent increase from March 31, 2012. Over the same period, deposits increased 25 percent to \$255.4 million, while total loans grew 11% to \$187.4 million. At March 31, 2013, the Bank's Tier 1 leverage ratio was 9.68%.

Non-interest income for the first quarter of 2013 was \$1,368,000, compared to \$1,073,000 for the same period in 2012, an increase of 27 percent.

Tangible Book Value per share at March 31, 2013 was \$13.11 compared to \$11.77 at the same time a year ago.

“We continued to grow our earnings in the first quarter of 2013,” said Tom Stumb, CEO of Nashville Bank & Trust. “Asset quality remains very strong and we are growing the assets in our Wealth Management business. Interest income growth will be challenging in the current rate environment, but we are controlling expenses, delivering high quality customer service, and mitigating rate pressure.”

A full-service bank and wealth management company, Nashville Bank & Trust services include personal and business loans, depository accounts, wealth management and trust services. Personal, expert service is the bank's hallmark. Customers benefit from direct contact with senior-level, experienced bank executives who have decision-making authority and a full understanding of the local community and the client's relationship with the bank.

###