



INFORMATION FOR RELEASE

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NASHVILLE BANK & TRUST REPORTS FIRST QUARTER 2012 RESULTS

NASHVILLE, Tenn., Apr. 19, 2012 –NBT Holdings Inc. (OTCBB:NBTH), a bank holding company and the parent of Nashville Bank & Trust Company, reported net income of \$580,000 for the first quarter of 2012, a 51 percent increase compared with \$384,000 for the fourth quarter of 2011. Earnings per fully diluted share for the quarter ending March 31, 2012 totaled \$0.25 versus \$0.17 for the same period in 2011.

At March 31, 2012, the bank reported total assets of \$250.5 million, a 14 percent increase from March 31, 2011. Over the same period, deposits increased 13 percent to \$204.8 million, while total loans rose 8 percent to \$169.3 million. At March 31, 2012, the bank's capital exceeded the FDIC guidelines for a "well capitalized" bank in all categories, including a Tier 1 leverage ratio of 10.42 percent compared with the minimum guideline of 5.0 percent.

Non-interest income for first quarter 2012 was \$1,074,000, compared to \$911,000 for same period in 2011, an increase of 18 percent.

Tangible Book Value per share at Dec. 31, 2011 was \$11.77 compared to \$10.65 at the same time a year ago.

"We began 2012 on a strong note, adding assets in our wealth management area and maintaining our loan balances," said Chief Executive Officer Tom Stumb. "Our assets grew to record levels and we continued our long tradition of strong loan quality. Families and institutions continue to honor us with new mandates for wealth management. Our revenue and assets under management both rose to new records."

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.

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