



INFORMATION FOR RELEASE

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

NASHVILLE BANK & TRUST REPORTS SECOND QUARTER 2012 RESULTS

NASHVILLE, Tenn., July 19, 2012 –NBT Holdings Inc. (OTC Markets:NBTH), a bank holding company and the parent of Nashville Bank & Trust Company, reported net income of \$630,000 for the second quarter of 2012, a 46 percent increase compared with \$431,000 for the second quarter of 2011. Earnings per fully diluted share for the quarter ending March 31, 2012 totaled \$0.27 versus \$0.19 for the same period in 2011.

For the six months ending June 30, 2012, net income was \$1,210,000 compared to \$815,000 for the comparable period in 2011, a 48 percent increase. Earnings per fully diluted share rose to \$0.52 for the six-month period compared to \$0.36 in 2011.

At June 30, 2012, the bank reported total assets of \$272.6 million, a 23.3 percent increase from June 30, 2011. Over the same period, deposits increased 25 percent to \$227.3 million, while total loans rose 9 percent to \$177.2 million. At June 30, 2012, the Bank's Tier 1 leverage ratio was 9.88%.

Non-interest income for first quarter 2012 was \$1,148,000, compared to \$948,000 for same period in 2011, an increase of 21 percent.

Tangible Book Value per share at June 30, 2012 was \$12.05 compared to \$10.91 at the same time a year ago.

“We experienced solid loan and deposit growth in the second quarter and our credit quality continues to be superb” said Chief Executive Officer Tom Stumb. “We continue to see excellent growth in our Wealth Management area which constitutes the vast majority of our non-interest income.”

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.

###