



INFORMATION FOR RELEASE

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NASHVILLE BANK & TRUST REPORTS SECOND QUARTER RESULTS

NASHVILLE, Tenn., July 28, 2009 –Nashville Bank and Trust Company (OTCBB:NVBT.OB) reported results today for the second quarter ending June 30, 2009 and the formation of the bank holding company, NBT Holdings Inc. (OTCBB:NBTH.OB). With the recent approval by shareholders and the regulatory authorities, each single share of Nashville Bank and Trust Company will convert to one share of NBT Holdings Inc. with the trading symbol changing to NBTH.

Total assets increased by 16.0 percent to \$168 million from June 30, 2008 to June 30, 2009. Over the same period, total loans increased by 19.1 percent to \$133 million, and deposits increased by 11.6 percent to \$138 million. At June 30, 2009, the bank's capital exceeded the FDIC guidelines for a "well capitalized" bank with a Tier 1 Capital ratio of 12.6 percent compared with the "well capitalized" guideline of 6.0 percent.

For the quarter and year-to-date periods ending June 30, 2009, net income totaled \$122,000 and \$245,000, respectively. Net income for the comparable periods in 2008 totaled \$126,000 and \$296,000, respectively.

Non-interest income for the second quarter 2009 was \$648,000, a 4.9 percent increase over the same period 2008. Year-to-date non-interest income was \$1,287,000 compared to \$1,248,000 for the first six months of 2008.

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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