



INFORMATION FOR RELEASE

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NASHVILLE BANK & TRUST REPORTS FIRST QUARTER RESULTS

NASHVILLE, Tenn., May 5, 2009 – Nashville Bank and Trust Company (OTCBB:NVBT.OB) reported results today for the first quarter ending March 31, 2009.

Total assets increased by 24 percent to \$164 million, up from \$132 million from March 31, 2008. Over the same period, total loans increased by 32 percent to \$132 million, and deposits increased by 23.0 percent to \$136 million. At March 31, 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 6.00 percent.

Net income for the quarter ending March 31, 2009 was \$123,000, compared to \$171,000 in the first quarter of 2008.

Non-interest income for the first quarter 2009 was \$640,000, compared to \$630,000 for the same period in 2008, a 1.5 percent increase.

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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