



INFORMATION FOR RELEASE

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NASHVILLE BANK & TRUST REPORTS JUNE 2010 RESULTS

NASHVILLE, Tenn., July 27, 2010 –NBT Holdings Inc. (OTCBB:NBTH.OB), a bank holding company and the parent company of Nashville Bank and Trust Company, reported net income of \$251,000 for the second quarter 2010, a 106% increase compared with \$122,000 for the second quarter 2009. Earnings per undiluted share for the quarter ending June 30, 2010 totaled \$0.12 versus \$0.06 for the same period in 2009. Net income for the first six months 2010 was \$451,000, a 84% increase compared to \$245,000 for the comparable period of 2009.

At June 30, 2010, the bank reported total assets of \$212.7 million, a 30% increase from June 30, 2009. Over the same period, deposits increased 32.5% to \$180.3 million, while loan growth was 22.6% reaching \$163.6 million. At June 30, 2010, the bank's capital exceeded the FDIC guidelines for a "well capitalized" bank in all categories, including a Tier 1 leverage ratio of 10.65% compared with the minimum guideline of 5.0%.

Nashville Bank & Trust reported no non-performing assets at June 30, 2010.

Non interest income year-to-date 2010 was \$1,515,000, compared to \$1,287,000 for the first six months of 2009.

"Nashville Bank & Trust continues to grow and prosper despite the lingering recessionary environment," said Tom Stumb, President and CEO. "The success of our company is a credit to our clients' commitment and to the experience and hard work of our bankers and wealth management team."

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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