



INFORMATION FOR RELEASE

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NASHVILLE BANK & TRUST REPORTS MARCH 2010 RESULTS

NASHVILLE, Tenn., April 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 \$200,000 today for the first quarter 2010, compared with \$124,000 for the first quarter 2009.

The bank reported total assets of \$189.4 million, a 15.7% increase from the first quarter 2009. Deposits continued to grow to \$156.8 million, a 15.2% increase over first quarter 2009. Loans rose 12.1% to \$147.6 compared with the first quarter 2009.

Nashville Bank & Trust reported no non-performing assets at March 31, 2010.

At March 31, 2010, the bank's capital exceeded the FDIC guidelines for a "well capitalized" bank in all categories, including a Tier 1 leverage ratio of 11.5% compared with the minimum guideline of 5.0%.

Non interest income for the first quarter 2010 was \$690,000, compared to \$640,000 for the first quarter 2009.

"Nashville Bank & Trust continues to grow and prosper despite the lingering recession," said Tom Stumb, the bank's President and CEO. "The success of our company is a credit 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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