



INFORMATION FOR RELEASE

CONTACT:

Overton Colton

615.515.1706

[overton.colton@nashvillebankandtrust.com](mailto:overton.colton@nashvillebankandtrust.com)

### **NASHVILLE BANK & TRUST REPORTS THIRD QUARTER RESULTS**

NASHVILLE, Tenn., October 27, 2009 –NBT Holdings Inc. (OTCBB:NBTH.OB), a bank holding company and the parent company of Nashville Bank and Trust Company as of July 2009, reported results today for the quarter ending September 30, 2009.

Total assets increased by 9.8 percent to \$166 million from September 30, 2008 to September 30, 2009. Over the same period, total loans increased by 9.9 percent to \$132 million, and deposits increased by 6.3 percent to \$137 million. At September 30, 2009, the bank's capital exceeded the FDIC guidelines for a "well capitalized" bank with a Tier 1 Capital ratio of 12.7 percent compared with the "well capitalized" guideline of 6.0 percent.

For the quarter and year-to-date periods ending September 30, 2009, net income totaled \$230,000 and \$475,000, respectively. Net income for the comparable periods in 2008 totaled \$66,000 and \$362,000, respectively.

Non-interest income for the third quarter 2009 was \$727,000, as compared to \$476,000 over the same period 2008. Year-to-date non-interest income was \$2,014,000 compared to \$1,723,000 for the first nine 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.

###