

BANK OF NAPA REPORTS STRONG SECOND QUARTER GROWTH

NAPA, CA--- Bank of Napa, N.A. (OTCBB: BNNP) announced its second quarter 2008 financial results. The bank's total deposits at June 30, 2008 were \$37.7 million, an increase from the second quarter of 2007 of \$22.9 million. Loan totals at June 30, 2008 were \$27.8 million, an increase of \$25.3 million from the same quarter last year. The bank, which opened for business on August 14, 2006, reported a net loss of \$344,000 in the second quarter of 2008, a \$59,000 improvement over the second quarter of 2007. Through the first six months of 2008 the bank's net loss was \$769,000, a \$40,000 improvement over the first half of 2007.

As compared to the first quarter of 2008, deposit, loan, and asset totals for June 2008 increased by \$6.2 million, \$8.5 million and \$5.6 million respectively. Bank of Napa had total assets of \$55.1 million at June 30, 2008, representing a \$20.9 million or 61.3% increase over the same period last year.

President and Chief Executive Officer Tom LeMasters stated, "Our bank is strong, and growing stronger. Our team of banking professionals has performed well in attracting customer relationships and developing a solid portfolio of loans and deposits. We are pleased with the quality and diversity of the loan portfolio we continue to build. While many financial institutions have been negatively affected through their involvement in sub prime lending Bank of Napa has no such exposure, as we do not engage in this type of business. In addition, all examinations of Bank of Napa by auditors, public accountants and regulators confirm the strength of the bank".

At June 30, 2008, the bank had equity capital of \$17.1 million, and all capital ratios were in excess of the regulatory definition for a "well capitalized" designation.

(000 OMITTED)	June 30, 2008	June 30, 2007	\$ Increase
Total Assets	\$55,121	\$34,174	\$20,947
Total Loans	\$27,803	\$2,498	\$25,305
Total Deposits	\$37,740	\$14,854	\$22,886

Bank of Napa, N.A. is located at the corner of Redwood Road and Solano Avenue at 2007 Redwood Road, Suite 101 in the Redwood Plaza near Vallergera's Market in Napa, CA.

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Additional Information: www.thebankofnapa.com (see News & Investor Relations)

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