

## Bank of Napa Announces Second Quarter Financial Results

**Napa, CA, August 3, 2007**--- Bank of Napa, N.A. (OTCBB: BNNP) announced its second quarter 2007 financial results. The bank's total deposits at June 30, 2007, were \$14.9 million and total loans were \$2.5 million. A net loss of \$809,000 was recorded during the first six months of 2007. Since opening for business on August 14, 2006, the Bank's total assets have increased to \$34.2 million -- a \$13.4 million or 65.0% increase.

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. For more information about Bank of Napa, call (707) 257.7777, or visit their website at [www.thebankofnapa.com](http://www.thebankofnapa.com).

Information contained herein may contain certain forward-looking statements that are based on management's current expectations regarding economic, legislative, and regulatory issues that may impact the Bank's earnings in future periods. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include the words "believe," "expect," "intend," "estimate" or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could" or "may." Factors that could cause future results to vary materially from current management expectations include, but are not limited to, general economic conditions, changes in interest rates, deposit flows, real estate values, and competition; changes in accounting principles, policies or guidelines; changes in legislation or regulation; and other economic, competitive, governmental, regulatory and technological factors affecting the Bank's operations, pricing, products and services. The Bank undertakes no obligation to release publicly the result of any revisions to these forward-looking statements that may be made to reflect events or circumstances after the date of this press release or to reflect the occurrence of unanticipated events.