

BANK OF NAPA REPORTS FIRST QUARTERLY NET OPERATING PROFIT

NAPA, CA--- Bank of Napa, N.A. (OTCBB: BNNP) announced its financial results for 2009, which included its first quarterly net operating profit (profit before loan loss provision and taxes) since its founding. Bank of Napa, which opened for business on August 14, 2006, reported a fourth quarter net operating profit of \$33,000.

“I am pleased with our performance,” said Tom LeMasters, President and Chief Executive Officer. “To reach this milestone in such a difficult economy is a strong statement about the great team of employees we have assembled, and our banks capabilities. We have achieved significant growth, and maintained the quality of our loan portfolio and our capital position.

Much of the credit is due to our board of directors and employees who responded to the challenges presented by the economy, and remained focused on making good loans and gathering local deposits. Because of their hard work, we are well positioned for future growth.”

Additionally, the bank experienced its first profitable month in December earning \$16,000 in net income. For the year, the bank posted net loss of \$668,000 a \$749,000 or 53% improvement from that experienced in 2008.

The bank’s total deposits at December 31, 2009 were \$67.5 million, an increase from 2008 of \$23.8 million. Loan totals at December 31, 2009 were \$63.4 million, an increase of \$16.7 million from last year. Bank of Napa had total assets of \$84.3 million at December 31, 2009, representing a \$23.3 million or 38.2% increase over the same period last year.

“We are very excited about the future,” said LeMasters. “At a time when many banks are struggling, our hard work has put us in a great position to serve our community. We’re serious about being the best bank in Napa, and continuing to improve our financial performance.”

At December 31, 2009, the bank had equity capital of \$16.4 million, and all capital ratios were in excess of the regulatory definition for “well capitalized” distinction.

(000 OMITTED)	Dec. 31, 2009	Dec. 31, 2008	\$ Increase
Total Assets	\$84,266	\$60,992	\$23,274
Total Loans	\$63,403	\$46,664	\$16,739
Total Deposits	\$67,516	\$43,721	\$23,795

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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