

BANK OF NAPA REPORTS STRONG GROWTH IN 2008

NAPA, CA --- Bank of Napa, N.A. (OTCBB: BNNP) announced financial results for the year ended December 31, 2008. The bank's total loans at period end were \$46.7 million, an increase of \$34.5 million from 2007. Deposits at December 31, 2008 were \$43.7 million, an increase of \$18.2 million over last year. The bank reported a net loss of \$1,399,000 in 2008, an improvement of \$628,000 or 31.0% from the loss experienced in 2007.

Bank of Napa had total assets of \$61.0 million at December 31, 2008, representing a \$17.2 million or 39.2% increase over year-end 2007.

President and Chief Executive Officer Tom LeMasters stated, "Despite a very difficult national economy, we achieved notable financial improvement. This past year we experienced significant growth, and made substantial progress towards attaining profitability. I am pleased that our balance sheet, capital level, credit quality, and liquidity remain sound. Our knowledge of the Napa marketplace served us well, as we continued to implement our straight-forward business model of raising local deposits and lending to the Napa community".

At December 31, 2008, Bank of Napa's Allowance for Loan & Lease Losses (ALLL) was \$528,000 or 1.13% of total loans. LeMasters stated that, "We believe, given the state of the economy, that increasing our reserves is prudent and further strengthens our balance sheet. It is important to note that these are reserves only, as our bank has not experienced any loan losses since inception". Bank of Napa's net loss, excluding ALLL provision expense, was \$982,000, almost a 50% improvement over 2007.

Bank of Napa had equity capital of \$17.0 million at December 31, 2008, and all capital ratios were in excess of the regulatory definition for a "well capitalized" designation.

(000 OMITTED)	Dec. 31, 2008	Dec. 31, 2007	\$ Improvement
Total Assets	\$60,992	\$43,810	\$17,182
Total Loans	\$46,664	\$12,197	\$34,467
Total Deposits	\$43,721	\$25,524	\$18,197
ALLL	\$528	\$111	\$417
Loss before provision	\$(982)	\$(1,943)	\$961

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 Vallerga's Market in Napa, CA. Bank of Napa offers an array of banking products and services to businesses, professionals, individuals, developers and commercial property owners.

Contact Information: M. T. LeMasters, President & CEO, 707-257-7777

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

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.