

BANK OF NAPA EARNS HIGHEST RATING FROM BAUER FINANCIAL FOR FINANCIAL INSTITUTION STRENGTH

NAPA, CA--- Bank of Napa, N.A. (OTCBB: BNNP) announced that it received the “Five Star ‘Superior’ Rating”, the highest awarded, from Bauer Financial Inc. Bank of Napa’s rating is based upon the financial strength and credit quality demonstrated by the local community bank.

“We are pleased that our approach to local banking is earning us this kind of recognition,” says Tom LeMasters, president of Bank of Napa. “Our commitment to deliver responsive and personal banking solutions is good for our customers, and it’s good for the community of Napa.”

Bauer Financial, Inc. has been analyzing and reporting on the financial condition of the nation's banking industry since 1983. Through the years Bauer Financial has earned the reputation of "the nation's bank rating service". Bauer ratings are independent. For more information visit their website at www.bauerfinancial.com.

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

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.