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### **BANK OF NAPA REPORTS SECOND CONSECUTIVE QUARTERLY NET OPERATING PROFIT CONTINUES GROWTH TREND**

NAPA, CA--- Bank of Napa, N.A. (OTCBB: BNNP) announced its financial results for the period ending March 31, 2010, which included its second consecutive quarterly net operating profit (profit before loan loss provision and taxes) since its founding.

Through March 31, 2010 the bank posted a net loss of \$93,953, an improvement of almost \$103,000 from the same quarter last year. Bank of Napa, which opened for business on August 14, 2006, reported a first quarter 2010 net operating profit of \$17,000.

"Considering the economic climate, I am pleased with our results," said Tom LeMasters, President and Chief Executive Officer. "While the industry continues to contract, our bank is achieving significant growth in both loans and deposits. Equally important is our ability to maintain the quality of our loan portfolio, while increasing our reserves."

The bank's total deposits at March 31, 2010 were \$74.2 million, an increase from 2009 of \$23.0 million. Loan totals at March 31, 2010 were \$64.2 million, an increase of \$12.4 million from last year. Bank of Napa had total assets of \$90.8 million at March 31, 2010, representing a \$22.6 million or 33.1% increase over the same period last year.

At March 31, 2010, the bank had equity capital of \$16.3 million, and all capital ratios were in excess of the regulatory definition for "well capitalized" distinction. Bank of Napa

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| (000 OMITTED)  | <b>March 31, March 31, \$ Increase</b> |             |          |
|----------------|----------------------------------------|-------------|----------|
|                | <b>2010</b>                            | <b>2009</b> |          |
| Total Assets   | \$90,847                               | \$68,216    | \$22,631 |
| Total Loans    | \$64,154                               | \$51,782    | \$12,372 |
| Total Deposits | \$74,236                               | \$51,199    | \$23,037 |

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.

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**Contact Information: M. T. LeMasters, President & CEO,  
707-257-7777 or go to the News & Investor Relations tab at  
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