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From Napa Valley's Only Locally Owned Community Bank

January 2012

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BANK OF NAPA POSTS RECORD GROWTH & PROFIT NET INCOME EXCEEDS \$1 MILLION

NAPA, CA--- Bank of Napa, N.A. (OTCBB: BNNP) announced its 2011 financial results, which included net income of \$1,140,000. Driven by strong core deposit growth, the 2011 net income represents an \$893,000 improvement over last year.

Bank of Napa's total deposits at December 31, 2011 were \$121.1 million, an increase from last year of \$32.1 million.

Loan totals at December 31, 2011 were \$79.6 million, an increase of \$3.4 million from 2010, and the Bank's total assets reached \$140.0 million, a \$34.0 million or 32.1% increase over last year.

President and Chief Executive Officer Tom LeMasters stated, "We take a measure of pride in producing record earnings and maintaining credit quality, while achieving substantial growth, all of which was accomplished in a challenging economy. As Napa Valley's only locally owned community bank, and a bank that was awarded the Bauer Financial Five Star Rating for financial strength, we look forward to a bright future."

At December 31, 2011, the bank had equity capital of \$18.2 million, and all capital ratios were in excess of the regulatory definition for "well capitalized" distinction.

	Dec. 31, 2011	Dec. 31, 2010	\$ Increase
Total Assets	\$139,987,000	\$105,962,000	\$34,025,000
Total Loans	\$79,619,000	\$76,229,000	\$3,390,000
Total Deposits	\$121,082,000	\$88,953,000	\$32,129,000
Net Income	\$1,140,000	\$247,000	\$893,000

Bank of Napa, N.A. offers a complete range of loan and deposit products and services to businesses and consumers in the Napa Valley. Its full service office 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. Bank of Napa is a member of the FDIC. Its common stock is traded on the Over the Counter Bulletin Board under the symbol BNNP and the Bank can be found on the web at www.thebankofnapa.com. Contact Information: Tom LeMasters, President & CEO, 707-257-7777

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**Banking with us is
a "Win-Win" opportunity.**

**Customers receive a superior
banking experience, and
our economy benefits as we put
local deposits to work as Napa
Valley loans.**

**Seriously, isn't it time for a
better bank?**

Bank of Napa, Napa Valley's Only Locally Owned Community Bank, 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 or go to the News & Investor Relations tab at www.thebankofnapa.com.