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July 2009

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BANK OF NAPA REPORTS STRONG SECOND QUARTER GROWTH

Bank of Napa, N.A. (OTCBB: BNNP) announced its second quarter 2009 financial results. The bank's total deposits at June 30, 2009 were \$55.0 million, an increase from the second quarter of 2008 of \$17.2 million. Loan totals at June 30, 2009 were \$54.3 million, an increase of \$26.5 million from the same quarter last year. The bank, which opened for business on August 14, 2006, reported a net loss of \$136,000 in the second quarter of 2009, a \$209,000 improvement over the second quarter of 2008. Through the first six months of 2009, the bank's net loss was \$332,000, a \$437,000 improvement over the first half of 2008.

Bank of Napa had total assets of \$71.9 million at June 30, 2009, representing a \$16.8 million or 30.5% increase over the same period last year.

President and Chief Executive Officer Tom LeMasters stated, "We continue to make steady progress towards our goal of attaining profitability, and we are meeting our financial targets. Bank of Napa is now a top rated local bank, earning a four star rating from Bankrate.com. Despite the state of the economy, our credit quality and capital level is the highest of any bank based in Napa".

At June 30, 2009, the bank had equity capital of \$16.6 million, and all capital ratios were in excess of the regulatory definition for "well capitalized" distinction.

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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**There are a lot of banks in Napa, but only
ONE Bank of Napa**