



## CURRENT INTEREST

Look for Bank of Napa on Facebook

October 2009

[www.thebankofnapa.com](http://www.thebankofnapa.com) · 707-257-7777

### BANK OF NAPA CONTINUES TREND OF STRONG GROWTH

NAPA, CA--- Bank of Napa, N.A. (OTCBB: BNNP) announced its third quarter 2009 financial results. The bank's total deposits at September 30, 2009 were \$61.6 million, an increase from the third quarter of 2008 of \$18.0 million. Loan totals at September 30, 2009 were \$57.2 million, an increase of \$18.6 million from the same quarter last year. The bank, which opened for business on August 14, 2006, reported a net loss of \$210,000 in the third quarter of 2009, a \$110,000 improvement over the third quarter of 2008. Through the first nine months of 2009, the bank's net loss was \$542,000, a \$547,000 improvement over 2008.

Bank of Napa had total assets of \$78.5 million at September 30, 2009, representing a \$17.7 million or 29.2% increase over the same period last year.

President and Chief Executive Officer Tom LeMasters stated, "Despite the challenging economy, we were able to improve our share of the Napa County deposit market, grow our loan portfolio, and increase our reserve for potential loan losses. Additionally, we celebrated both our third anniversary, and the successful completion of the bank's annual safety and soundness examination by our federal regulators which affirmed our strong balance sheet and sound credit quality."

At September 30, 2009, the bank had equity capital of \$16.5 million, and all capital ratios were in excess of the regulatory definition for "well capitalized" distinction.

#### Quick Links

[Online Banking](#)

[Investor News](#)

[More About Us](#)

[Contact Us](#)



#### Thinking of changing banks?

We've made  
the process  
easy for you.  
We'll do all  
the work!

[Click here for our  
Switch Kit](#)



(000 OMITTED)	September 30, 2009	September 30, 2008
Total Assets	\$78,513	\$60,786
Total Loans	\$57,181	\$38,564
Total Deposits	\$61,612	\$43,604

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.



Tom  
LeMasters

Larry  
Fletcher

Diane  
Bishofberger

Ruth  
Appleby

Lise  
Tarner



Robert  
Rowen

Cheryl  
Payan

Mike  
Spinelli

Lynn  
Tuttle

**At Bank of Napa  
we take banking seriously.**

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

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 or go to the News & Investor Relations tab at [www.thebankofnapa.com](http://www.thebankofnapa.com).