BANK OF NAPA REPORTS STRONG SECOND QUARTER GROWTH

NAPA, CA--- 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.

(000 OMITTED)	June 30, 2009	June 30, 2008	$ Increase
Total Assets	$71,928	$55,121	$16,807
Total Loans	$54,279	$27,803	$26,476
Total Deposits	$54,983	$37,740	$17,243

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 Vallerga'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.