

NAPA, CA--- Bank of Napa, N.A. (OTCBB: BNNP) announced its 2007 financial results for the year. The bank's total deposits at December 31, 2007 were \$25.5 million, an increase from last year of \$18.9 million. Loan balances at December 31, 2007 were \$12.2 million which is an increase of \$11.1 million. The bank, which opened for business on August 14, 2006, reported a net loss of \$2.0 million for 2007. The bank's net loss in 2006, after its first four and one half months of existence, was \$854 thousand.

Bank of Napa had total assets of \$43.8 million at December 31, 2007, representing a \$17.2 million or 64.7% increase. Interim President and Chief Executive Officer Tom LeMasters stated, "We are very proud of the growth achieved in 2007. Our financial position as measured by our equity capital, liquidity and credit quality remain strong, and will allow us to continue to grow, despite the current challenging economic times".

At December 31, 2007, the bank had equity capital of \$18.0 million, and all capital ratios were in excess of the regulatory definition for "well capitalized" distinction.

(000 OMITTED)	Dec. 31, 2007	Dec. 31, 2006	\$ Increase
Total Assets	\$43,810	\$26,602	\$17,208
Total Loans	\$12,197	\$1,121	\$11,076
Total Deposits	\$25,524	\$6,607	\$18,917

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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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.