OFFICE OF THE COMPTROLLER
OF THE CURRENCY
Washington, D.C. 20219

FORM 8-K
CURRENT REPORT
Pursuant to Section 13 or 15(d)
of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) **May 5, 2007**

BANK OF NAPA, N.A.
(Exact name of registrant as specified in its charter)

United States of America	**N/A**	**20-2314309**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

2007 Redwood Road Suite #101
Napa, California, 94558
(Address of principal executive offices)

Registrant's telephone number, including area code: **707-257-7777**

BANK OF NAPA, N.A.

Item 2.02 Results of Operations and Financial Condition

The attached exhibit is a copy of the Press Release and financial information made public on May 5, 2007.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Bank of Napa, N.A.
(Registrant)

Date: May 5, 2007

By: /s/M. Thomas LeMasters

M. Thomas LeMasters
Executive Vice President
And Chief Financial Officer

BANK OF NAPA, N.A.

NAPA, CA--- Bank of Napa, N.A. (OTCBB: BNNP) President and CEO Don R. McDonel announced first quarter 2007 financial results for the bank which opened for business on August 14, 2006. The bank's total deposits at March 31, 2007, were $11.5 million and total loans were $4.7 million. The bank's net loss during the first three months of 2007 was $406,000.

Since opening for business, the Bank's total assets have increased to $31.1 million which represents a $10.4 million or 50.3% increase.

"Through the first three months of 2007 our financial results have generally performed as anticipated. We continue to be pleased with the response we have received from our fellow community members and continue to be optimistic about the prospects for our long term success".

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.

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.

BANK OF NAPA, N.A.

CONDENSED STATEMENT OF CONDITION
December 31, 2006 and March 31, 2007

(in thousands - unaudited)	March 31, 2007	December 31, 2006
Assets		
Cash and due from banks	$1,116	$999
Federal funds sold	23,455	22,735
Cash and cash equivalents	24,571	23,734
Loans, net of allowance for loan losses of		
$47 in 2007 and $30 in 2006	4,692	1,091
Bank premises and equipment, net	1,044	1,075
Interest receivable and other assets	842	702
Total Assets	$31,149	$26,602
Liabilities and Stockholders' Equity		
Liabilities		
Deposits		
Non-interest bearing	$1,196	$1,176
Interest bearing		
Transaction accounts	1,576	606
Savings and money market	6,689	3,527
Time	2,022	1,298
Total deposits	11,483	6,607
Interest payable and other liabilities	176	136
Total Liabilities	11,659	6,743
Stockholders' Equity		
Common stock,		
Authorized - 30,000,000 shares		
Issued and outstanding - 2,288,784 shares at March 31, 2007, and 2,288,634 at December 31, 2006	22,936	22,899
Accumulated Deficit	(3,446)	(3,040)
Total Stockholders' Equity	19,490	19,859
Total Liabilities and Stockholders' Equity	$31,149	$26,602

The accompanying notes are an integral part of these condensed financial statements.

BANK OF NAPA, N.A.

CONDENSED STATEMENT OF OPERATIONS
For Three Months Ended March 31, 2007

(in thousands, except per share amounts - unaudited)	March 31, 2007
Interest income	
Interest and fees on loans	$50
Interest on federal funds sold	308
Total interest income	358
Interest expense	
Interest on deposits	64
Total interest expense	64
Net interest income	294
Provision for loan losses	20
Net interest income after provision for loan losses	274
Non-interest income	
Service charges on deposit accounts and other income	6
Total non-interest income	6
Non-interest expense	
Salaries and related benefits	374
Occupancy and equipment	76
Depreciation and amortization	38
Data processing	40
Other expense	157
Total non-interest expense	685
Income before provision for income taxes	(405)
Provision for income taxes	1
Net loss	$(406)
Net loss per common share	
Basic	$(0.18)

The accompanying notes are an integral part of these condensed financial statements.