

## Directors

Dick Anderson

Greg Bennett

Michael Livingston

Malcolm A. Mackenzie

Joseph F. Malato

John K. Meras

LeRoy Moore, MD

Harold Moskowitz

Lisa R. Paul

D. Kent Payne

Ernest A. Rota

## Executive Officer

M. Thomas LeMasters

Interim President and Chief Executive  
Officer, Chief Financial Officer

[www.thebankofnapa.com](http://www.thebankofnapa.com)

## Bank of Napa, N.A.

2007 Redwood Road Suite 101  
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707.257.7777

**“TELEBANKER” – 888.299.6336**  
24/7 Automated Banking

## STOCK TRANSFER AGENT

Registrar and Transfer Company  
Investor Relations Department  
10 Commerce Drive  
Cranford, NJ 07016-3572  
800.368.5948  
[www.rtc.com](http://www.rtc.com)

## MARKET MAKERS

Bank of Napa’s common stock is  
publicly traded and listed “OTC” under  
the symbol of BNNP.

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Newark, NJ

*c/o Registrar and Transfer Company  
10 Commerce Drive, Cranford, New Jersey 07016*

BANK OF NAPA, N.A.



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# Shareholder Update

**Winter 2007**

# Shareholder Update



BANK OF NAPA, N.A.

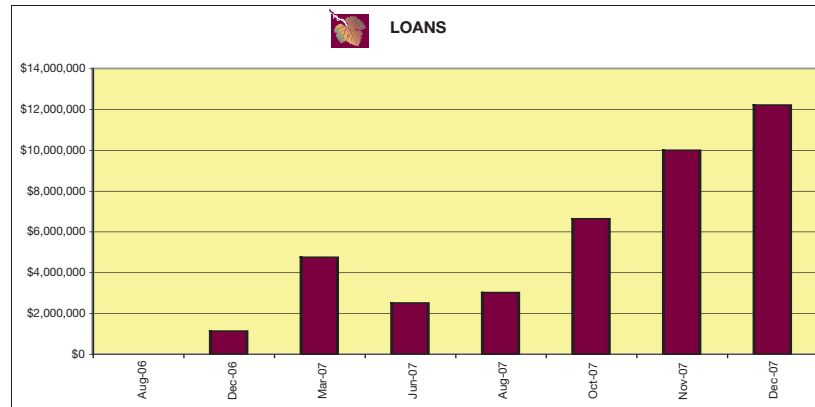
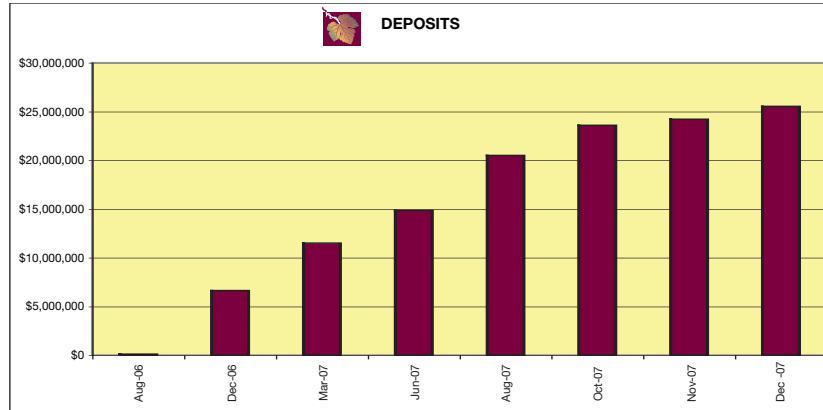
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## The Bank of Napa

We are pleased to report that 2007 concluded with demonstrative improvement for Bank of Napa. After a challenging start to the year we achieved notable growth in 2007.

## Deposits

As you can see in the “Deposits” chart, our growth has been steady and consistent. At December 31, 2007 total deposits equaled \$25.5 million, a substantial \$18.9 million increase over last year. We are particularly proud of the mix of deposits we are attracting, as the majority of these balances are in low cost or “core” demand, savings and money market accounts.



final four months of 2007. Additionally, we continue to enjoy a robust pipeline of prospective lending opportunities. These results are testimony to the efforts of our business development team which includes Diane Bishofberger, Ruth Appleby and Lise Tarnier who joined our bank in August.

## Loan Growth

At our shareholder meeting held last August we reported that we were disappointed with our efforts in producing loan totals. While we still have much work to do, we are very encouraged. Loan totals concluded 2007 at \$12.2 million (please see the “Loans” chart to the left). This is a particularly noteworthy achievement, as most of this growth occurred in the

## Growing Stronger

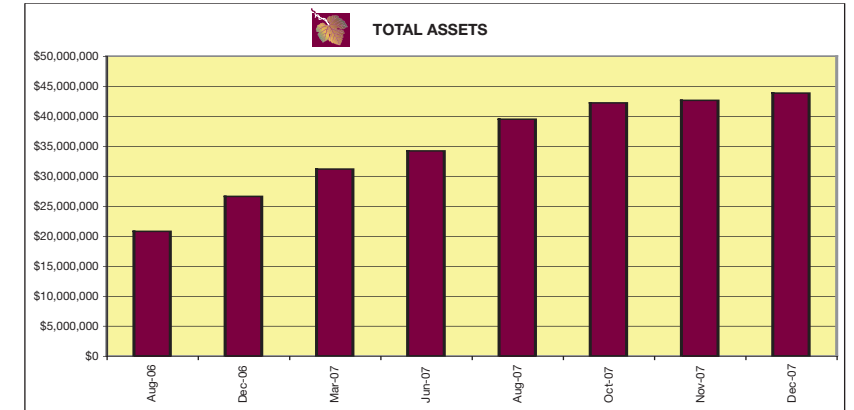
As you can see from the “Total Assets” chart, we have more than doubled the size of the bank since opening for business on August 14, 2006, growing from \$20.7 million to \$43.8 million.

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.

Despite the challenges we faced, and resulting changes we made at mid year, we can take a measure of satisfaction in our 2007 results. We know well that more work is yet to be done. However we can be proud of the growth achieved, and our financial position as measured by our equity capital, liquidity and credit quality. Our balance sheet is sound and this will allow us to continue to grow, despite the current challenging economic times.

As we head into 2008 our focus will continue to be on balance sheet growth. We are confident that we have in place the people, systems, and policies which will help us take advantage of the opportunities in our Napa marketplace.

We wish to thank our employees for the effort they put forth this past year, and for their continued spirit of cooperation. We are most appreciative of our customers who have given us the opportunity to serve their financial needs. Finally, we thank our shareholders for their continued support and confidence in our bank.



Tom LeMasters  
Interim President and  
Chief Executive Officer

Dick Anderson  
Chairman,  
Board of Directors



BANK OF NAPA, N.A.

There are a lot of banks in Napa, but there is only *one* **Bank of Napa**