



**Rabobank**

**FOR IMMEDIATE RELEASE**

**NAPA COMMUNITY BANK JOINS RABOBANK, N.A.**

**NAPA, CA (April 30, 2010)** – Napa Community Bank is now a division of Rabobank, N.A., a California community bank with nearly 100 branches from Sacramento to the Imperial Valley. Rabobank, N.A. and Capitol Bancorp Limited today announced that they had completed the sale of Capitol’s California-based affiliate, Napa Community Bank, to Rabobank.

“We welcome Napa Community Bank customers and employees to the Rabobank family,” said Ronald Blok, CEO of Rabobank, N.A. “We are excited about the opportunity to better serve customers here with new products and services and the resources and safety that come with Rabobank.”

Rabobank, N.A. is part of the Rabobank Group, one of the world’s safest banks with more than 110 years of trustworthy service. Rabobank, N.A. has assets of \$10 billion and a capital ratio of 13.94% at year end 2009. Federal regulators consider banks well-capitalized when the ratio is 10% or greater.

“We are proud to say that we are well capitalized and can meet the lending needs of our customers without government assistance,” said Blok. “Our reputation as a safe, sound and secure bank is built on conservative policies and prudent decision-making.”

Rabobank has retained all the Napa Community Bank staff, and former president and CEO Dennis Pedisich is now a regional president for Rabobank, overseeing the North Coast wine country area.

“Rabobank and Napa Community Bank share a heritage of exceptional customer service and dedicated community service,” said Pedisich. “Our customers will receive the same friendly, genuine service from the same people they know and trust, and you will continue to see us volunteering and supporting many local community organizations,” said Pedisich.

With the transaction close, it will be business as usual at the bank. Lobby hours will remain the same and customers will continue to use their existing checks, debit cards and credit cards.

“We are working hard to combine systems as quickly as possible so Napa customers can enjoy expanded banking and ATM convenience at Rabobank branches in the Central Valley, Central Coast, and Coachella and Imperial Valleys,” said Pedisich.

The purchase is a step forward in Rabobank, N.A.’s strategy to expand its branch presence into key agricultural areas such as the Napa Valley wine country, where the Rabobank Group as a whole already has a lending portfolio of more than \$500 million, primarily to wineries and others in the food and agribusiness industry. Over the last 18 months, Rabobank has opened 12 new branches in California and now has a total of 93. The bank also has financial service and agribusiness centers throughout the state, including an agribusiness center in Santa Rosa.

“Our roots are in agriculture and this is one of the most important agricultural regions in California,” said Blok. “We can now serve our wine industry clients here with our full complement of credit, deposit and treasury products.”

To celebrate the transaction and prepare for the upcoming Amgen Tour of California, the bank is holding a sweepstakes for a custom Rabo Cruiser bicycle. Entry forms are available at the branch at 700 Trancas Street in Napa and no purchase is necessary. Rabobank is the official bank of the Amgen Tour of California and the Rabobank professional cycling team will be competing in the event, May 16-23.

Rabobank, N.A. is a California community bank that provides personalized service and a full array of quality products to individuals, businesses, organizations and agricultural clients. With 93 retail branches and 15 financial service centers, we serve the needs of communities from Sacramento to the Imperial Valley through local decision making and active community involvement by our employees. [www.rabobankamerica.com](http://www.rabobankamerica.com)

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**CONTACT:** Sean Dowdall  
EVP/Executive Director of Marketing  
(916) 797-8218  
(916) 865-8301  
[sean.dowdall@rabobank.com](mailto:sean.dowdall@rabobank.com)