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## CONTINUED SOLID EARNINGS FOR NAPA COMMUNITY BANK 26 CONSECUTIVE QUARTERS OF PROFITABILITY

November 4, 2009, Napa, CA – Napa Community Bank, the oldest and largest community bank in Napa, reported its 26<sup>th</sup> consecutive quarter of profitability for the three months ended September 30, 2009. Net income for the third quarter of 2009 was \$298,000, and net income of \$1,224,000 for the first nine months of 2009 marked an increase of \$309,000 over the same period in 2008.

Napa Community Bank, founded in March 2002, reported total assets of \$163.0 million at September 30, 2009, an increase of \$18.5 million or 12.8 percent from a year ago. Portfolio loans grew to \$142.0 million, up from \$126.1 million a year ago, an increase of 12.6 percent. Deposits on September 30, 2009 amounted to \$128.2 million, an increase of \$21.5 million or 20.2 percent compared to a year ago.

With total capital of \$16.4 million, the Bank continues to be classified as “well capitalized” by regulatory standards.

According to Pedisich, “Due to the very tough current economic environment, we increased our allowance for loan losses by \$459,000 in the third quarter, growing our reserve level to 1.80% of portfolio loans from 1.39% a year ago. This expense item had a significant impact on our net income, but was prudent in the face of challenges our clients operate within in this economy. Our strong net interest margin, careful cost control **initiatives** and measured growth have allowed us to build our loan loss reserve and deliver record net income for the nine months ended September 30, 2009.

“This marks the Bank’s 26<sup>th</sup> consecutive quarter of profitability, reflecting the hard work of the Bank’s staff and management and the loyalty and support of our customers. We remain committed to this community and we look forward to better times ahead,” said Dennis Pedisich, president and CEO.”

Napa Community Bank is a full-service community bank located in the heart of Napa, at 700 Trancas Street. The Bank offers a full range of financial services, including investment services through an affiliate, Capitol Wealth Advisors. The Bank's board of directors is composed of local community and civic leaders from the Napa Valley.