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From Napa Valley's Only Locally Owned Community Bank

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707-257-7777

BANK OF NAPA DECLARES CASH DIVIDEND REPORTS STRONG EARNINGS GROWTH

NAPA, CA--- Bank of Napa, N.A. (OTCQB: BNNP) declared a cash dividend of \$0.17 per share during its April 19, 2017 meeting of the Board of Directors. This cash dividend represents the second annual cash dividend in the ten year history of Bank of Napa and reflects Bank of Napa's strong balance sheet and earnings. The cash dividend is payable to shareholders of record at the close of business on May 9, 2017 and will be payable on May 16, 2017.

Bank of Napa also announced financial results for the period ending March 31, 2017, where the Bank generated net income of \$470,000, representing a \$66,000 or 16.3% increase over the net income of \$404,000 posted for the first quarter of 2016.

Total deposits at March 31, 2017 were \$221.5 million, an increase from March 31, 2016 of \$23.5 million or 11.9%. Loan totals at March 31, 2017 increased to \$140.0 million, up by \$7.6 million, or 5.7%, from March 31, 2016. Bank of Napa's total assets reached \$249.2 million at March 31, 2017, representing a \$24.7 million or 11.0% increase over the balance at March 31, 2016.

President and Chief Executive Officer Tom LeMasters stated, "We continue to be pleased with the consistently improving financial condition of our Bank and are

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delighted to provide a dividend to our many longtime and loyal shareholders".

At March 31, 2017, the Bank had equity capital of \$26.6 million, and all capital ratios were in excess of the regulatory definition for "well capitalized" distinction.

(000 OMITTED)	31-Mar-17	31-Mar-16	Change
Total Assets	\$249,227	\$224,521	\$24,707
Total Loans	\$140,008	\$132,445	\$7,563
Total Deposits	\$221,532	\$198,002	\$23,530
Net Income	\$470	\$404	\$66
Diluted EPS	\$0.19	\$0.17	\$0.02
Return on Avg. Assets	0.78%	0.75%	0.03%
Return on Avg. Equity	7.31%	6.49%	0.82%

Bank of Napa, N.A. offers a complete range of loan and deposit products, and services to businesses and consumers in the Napa Valley. It operates two full service offices: at the corner of Redwood Road and Solano Avenue at 2007 Redwood Road, Suite 101; and at Second and Seminary Streets at 1715 Second Street, in Napa CA. Bank of Napa is a member of the FDIC. Its common stock is traded on the OTCQB under the symbol BNNP and the Bank can be found on the web at www.thebankofnapa.com. Contact Information: Tom LeMasters, President & CEO, 707-257-7777.

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.

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BANK OF NAPA
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**Napa Valley's Only Locally Owned Community Bank, has two locations to serve
you: 2007 Redwood Road, Suite 101 in the Redwood Plaza
and 1715 2nd St. in Downtown Napa.**

**Contact Information: M. T. LeMasters, President & CEO, 707-257-7777 or go to the
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