

**NORTHERN CALIFORNIA NATIONAL BANK
ANNOUNCES
2018 FISCAL YEAR END RESULTS**

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported net income of \$2,293,000 for the fiscal year ended December 31, 2018 compared to \$1,615,000 earned in the fiscal year 2017. This is a 42% increase in net income compared to the fiscal year ended December 31, 2017. The 2018 fiscal year end pretax net income was \$3,135,000, which is a 14% increase from the \$2,742,000 earned in the fiscal year 2017.

Financial Highlights for the fiscal year end December 31, 2018

- Total assets were \$244.8 million at December 31, 2018, a 10% increase from the December 31, 2017 balance of \$222 million.
- Gross Loans totaled \$104 million, up 7% from \$97.3 million a year ago.
- Deposits increased 10% to a balance of \$223 million at December 31, 2018 versus a balance of \$202 million in 2017.
- Total shareholder's equity increased from \$19.7 million at December 31, 2017 to \$21.5 million in 2018.
- The book value per common share was \$15.05 at December 31, 2018 compared to \$13.89 at December 31, 2017.
- The Allowance for Loan Losses was \$1.6 million at the end of the fiscal year in 2018 compared to \$1.251 million at the end of the fiscal year in 2017.
- The Bank continues to have extremely good asset quality, is considered to be well capitalized and exceeds the minimum regulatory capital requirements.

“We are very pleased to report our operating results for the fiscal year ending December 31, 2018. The Bank continues to be very successful with a large percentage increase in net income, and good growth in loans and deposits”, said Todd Lewis President/CEO. 2018 was a very challenging year for our community and we are anxious to support the community in various ways to help with the recovery from the Camp Fire. We have an amazing community, along with our customers, employees, Board members and shareholders that contribute to our success.”

Located at the corner of 7th Avenue and Mangrove, Northern California National Bank is a locally owned and operated bank servicing the needs of the businesses and individuals in Northern California since March 2006. The Bank has a full service branch in Chico, CA and a Loan Production Office in Sacramento, CA. For more information call (530) 879-5900 or visit the website at www.norcalbank.com.

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