

**NORTHERN CALIFORNIA NATIONAL BANK
ANNOUNCES
2018 THIRD QUARTER RESULTS**

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported pretax net income of \$2,255,000 and after tax net income of \$1,650,000 for the nine months ending September 30, 2018. This is a 17% increase in pretax net income from the \$1,927,000 earned in the first nine months of 2017 and a 34% increase in after tax net income which was \$1,231,000 for the same period in 2017.

Financial Highlights for the quarter ended September 30, 2018

- Total assets were \$229.7 million at September 30, 2018, a 6% increase from the September 30, 2017 balance of \$217 million.
- Gross Loans totaled \$104 million, up 15% from \$90.4 million a year ago.
- Deposits increased 6% to a balance of \$207.9 million at September 30, 2018 versus a balance of \$196.9 million in 2017.
- Total shareholder's equity increased from \$19.5 million at September 30, 2017 to \$21 million in 2018.
- The book value per common share was \$14.69 at September 30, 2018 compared to \$14.11 at September 30, 2017.
- The Allowance for Loan Losses was \$1.48 million at the end of the third quarter in 2018 compared to \$1.31 million at the end of the third quarter 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 happy with the financial results through the end of the third quarter of 2018. The Bank continues to operate in a safe and sound manner with consistent growth in assets, loans, deposits and income”, said Todd Lewis President/CEO. “We are fortunate to have such wonderful support from our customers, shareholders and Board members that directly contributes to our success. We are also very excited with the recent promotion of Marcy Sutcliffe to EVP/Chief Credit Officer and our expansion to the Sacramento market with a Loan Production Office. We anticipate further growth and success for the Bank into the future.”

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. For more information call (530) 879-5900 or visit the website at www.norcalbank.com.

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