

**NORTHERN CALIFORNIA NATIONAL BANK
ANNOUNCES
2019 FIRST QUARTER RESULTS**

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported net income of \$742,000 for the three months ending March 31, 2019. This is a 40% increase in net income from the \$530,000 earned in the first three months of 2018.

Financial Highlights for the quarter ended March 31, 2019

- Total assets were \$260.0 million at March 31, 2019, an 11% increase from the March 31, 2018 balance of \$233.7 million.
- Gross Loans totaled \$101.0 million, up 12% from \$90.4 million a year ago.
- Deposits increased 11% to a balance of \$236.7 million at March 31, 2019 versus a balance of \$213.3 million in 2018.
- Total shareholder's equity increased from \$19.9 million at March 31, 2018 to \$22.9 million in 2019.
- The book value per common share was \$15.98 at March 31, 2019 compared to \$14.03 at March 31, 2018.
- The Allowance for Loan Losses was \$1.615 million at the end of the first quarter in 2019 and \$1.326 million at the end of the first quarter in 2018.
- 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 with our operating results in the first quarter of 2019. The Bank continues to have large increases in income, deposits and total assets year over year. Northern California National Bank will continue to support our community as we focus on recovering from the Camp Fire. We are proud of the work we have done in the community and will continue to support our schools, businesses and individuals of Butte County and the surrounding areas. These financial results are a direct result of the great employees, Board members, shareholders and customers of the Bank. We are very excited with the progress of the Bank and look forward to a successful 2019.”

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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