

**NORTHERN CALIFORNIA NATIONAL BANK
ANNOUNCES
2019 FISCAL YEAR END RESULTS**

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported net income of \$2,900,000 for the fiscal year ended December 31, 2019 compared to \$2,293,000 earned in the fiscal year 2018. This is a 26% increase in net income compared to the fiscal year ended December 31, 2018. The 2019 fiscal year end pretax net income was \$4,053,000, which is a 29% increase from the \$3,135,000 earned in the fiscal year 2018.

Financial Highlights for the fiscal year end December 31, 2019

- Total assets were \$274.9 million at December 31, 2019, a 12% increase from the December 31, 2018 balance of \$244.8 million.
- Gross Loans totaled \$113 million, up 9% from \$104 million a year ago.
- Deposits increased 12% to a balance of \$249 million at December 31, 2019 versus a balance of \$223 million in 2018.
- Total shareholder’s equity increased from \$21.5 million at December 31, 2018 to \$25.4 million in 2019.
- The book value per common share was \$17.65 at December 31, 2019 compared to \$15.05 at December 31, 2018.
- The Allowance for Loan Losses was \$1.9 million at the end of the fiscal year in 2019 compared to \$1.6 million at the end of the fiscal year 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 proud of our operating results for the fiscal year ending December 31, 2019”, said Todd Lewis President/CEO. We had many challenges in 2019 as a result of the Camp Fire and other local events. Our employees did an extraordinary job of handling these challenges and performing at an exceptional level. Our Loan Production Office in Sacramento performed well and contributed to the success of the Bank in its first year. Overall, the Bank continues to have a large percentage increase in net income, and good growth in loans and deposits”, continued Todd Lewis President/CEO. “We live in an amazing community. Our customers, employees, Board members and shareholders all contribute greatly 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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