

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

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported net income of \$1,495,000 for the six months ending June 30, 2019. This is a 40% increase in net income from the \$1,065,000 earned in the first six months of 2018.

Financial Highlights for the quarter ended June 30, 2019

- Total assets were \$258.0 million at June 30, 2019, a 14% increase from the June 30, 2018 balance of \$226.0 million.
- Gross Loans totaled \$102.5 million, up 5% from \$98.0 million a year ago.
- Deposits increased 14% to a balance of \$233.2 million at June 30, 2019 versus a balance of \$204.7 million in 2018.
- Total shareholder's equity increased from \$20.5 million at June 30, 2018 to \$24.4 million in 2019.
- The book value per common share was \$17.03 at June 30, 2019 compared to \$14.36 at June 30, 2018.
- The Allowance for Loan Losses was \$1.67 million at the end of the second quarter in 2019 and \$1.4 million at the end of the second 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 proud of our financial results in the first half of 2019,” said President and CEO Todd Lewis. “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, schools, businesses and the individuals of Butte County as we recover from the natural disasters and other challenges that our region has faced over the last year.”

Todd Lewis also said, “Our excellent financial results are directly related to the great customers, shareholders, employees and Board Members of the Bank. We were excited to recently announce the addition of two new Board members of the Bank; Sean Morgan and Lisa Speegle. They will be great additions to our team.”

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.

Contact: Todd Lewis
 President/CEO
 Northern California National Bank
 (530) 899-4214