

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

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported net income of \$2,262,000 for the nine months ending September 30, 2019. This is a 37% increase in net income from the \$1,650,000 earned in the first nine months of 2018.

**Financial Highlights for the quarter ended September 30, 2019**

- Total assets were \$265.0 million at September 30, 2019, a 15% increase from the September 30, 2018 balance of \$230.0 million.
- Gross Loans totaled \$104.0 million, which is the same total as a year ago.
- Deposits increased 15% to a balance of \$238.2 million at September 30, 2019 versus a balance of \$207.9 million in 2018.
- Total shareholder's equity increased from \$21.0 million at September 30, 2018 to \$25.5 million in 2019.
- The book value per common share was \$17.81 at September 30, 2019 compared to \$14.69 at September 30, 2018.
- The Allowance for Loan Losses was \$1.70 million at the end of the third quarter in 2019 and \$1.48 million at the end of the third 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 happy about our financial results in the first nine months of 2019,” said President and CEO Todd Lewis. “The Bank continues to have great growth in income, deposits and total assets year over year. Northern California National Bank will continue to focus on providing exceptional service to our customers, shareholders and other members of our community. Our success is directly related to the hard work and dedication of our employees and Board members.”

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](http://www.norcalbank.com).

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