

**NORTHERN CALIFORNIA NATIONAL BANK  
ANNOUNCES  
2020 FISCAL YEAR END RESULTS**

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported net income of \$3,231,000 for the fiscal year ended December 31, 2020 compared to \$2,900,000 earned in the fiscal year 2019. This is an 11% increase in net income compared to the fiscal year ended December 31, 2019.

**Financial Highlights for the fiscal year end December 31, 2020**

- Total assets were \$310.0 million at December 31, 2020, a 13% increase from the December 31, 2019 balance of \$274.9 million.
- Gross Loans totaled \$145.0 million, up 28% from \$113.0 million a year ago.
- Deposits increased 10% to a balance of \$274.4 million at December 31, 2020 versus a balance of \$249.0 million in 2019.
- Total shareholder’s equity increased from \$25.4 million at December 31, 2019 to \$29.6 million in 2020.
- The book value per common share was \$20.41 at December 31, 2020 compared to \$17.65 at December 31, 2019.
- The Allowance for Loan Losses was \$3.12 million at the end of the fiscal year in 2020 and \$1.90 million at the end of the fiscal year in 2019.
- The Bank continues to have good asset quality, is considered to be well capitalized and exceeds the minimum regulatory capital requirements.

“Northern California National Bank is proud of the work we have done in 2020 to support the financial needs of our customers, shareholders and members of our community,” said President and CEO Todd Lewis. “With the COVID-19 Pandemic, the wildfires and all the related challenges, our Bank stepped up and helped out many businesses and individuals to navigate these challenging times.”

Todd Lewis continued, “Our financial results are directly tied to the efforts of the Bank’s amazing employees and Board of Directors. We continue to achieve great results from their efforts. We look forward to helping our customers get through these difficult times in the year ahead.”

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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