

**NORTHERN CALIFORNIA NATIONAL BANK
ANNOUNCES
2018 FIRST QUARTER RESULTS**

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported pretax net income of \$720,000 and after tax net income of \$530,000 for the three months ending March 31, 2018. This is an 18% increase in pretax net income from the \$609,000 earned in the first three months of 2017 and a 37% increase in after tax net income which was \$387,000 for the same period in 2017.

Financial Highlights for the quarter ended March 31, 2018

- Total assets were \$233.7 million at March 31, 2018, an 8% increase from the March 31, 2017 balance of \$216.3 million.
- Gross Loans totaled \$90.4 million, up 6% from \$85 million a year ago.
- Deposits increased 8% to a balance of \$213.3 million at March 31, 2018 versus a balance of \$197.3 million in 2017.
- Total shareholder's equity increased from \$18.5 million at March 31, 2017 to \$19.9 million in 2018.
- The book value per common share was \$14.03 at March 31, 2018 compared to \$13.30 at March 31, 2017.
- The Allowance for Loan Losses was \$1.326 million at the end of the first quarter in 2018 and \$1.205 million at the end of the first quarter in 2017.
- 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 2018. The Bank continues to have large increases in income, deposits and total assets year over year. The 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 2018.”

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. For more information call (530) 879-5900 or visit the website at www.norcalbank.com.

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