

**NORTHERN CALIFORNIA NATIONAL BANK
ANNOUNCES
2017 THIRD QUARTER RESULTS**

Chico, Ca – Northern California National Bank (OTC markets: NCNB) reported pretax net income of \$1,927,000 and after tax net income of \$1,231,000 for the nine months ending September 30, 2017. This is a 38% increase in pretax net income from the \$1,392,000 earned in the first nine months of 2016 and a 41% increase in after tax net income which was \$873,000 for the same period in 2016.

Financial Highlights for the quarter ended September 30, 2017

- Total assets were \$217 million at September 30, 2017, a 7% increase from the September 30, 2016 balance of \$202 million.
- Loans totaled \$90.4 million, up 25% from \$72.3 million a year ago.
- Deposits increased 8% to a balance of \$196.9 million at September 30, 2017 versus a balance of \$182.8 million in 2016.
- Total shareholder's equity increased from \$18.4 million at September 30, 2016 to \$19.5 million in 2017.
- The book value per common share was \$14.11 at September 30, 2017 compared to \$13.23 at September 30, 2016.
- The Allowance for Loan Losses was \$1.31 million at the end of the third quarter in 2017 and \$1.13 million at the end of the third quarter in 2016.
- The Bank continues to have extremely good asset quality, is considered to be well capitalized and exceeds the minimum regulatory capital requirements.

“We are pleased with our operating results in the first nine months of 2017”, said President and CEO Todd Lewis. “The Bank continues to have good growth in income, loans and deposits over last year. We encourage the people and the businesses in our community to come to our bank and experience the superior service of a locally owned community bank. We are proud that we know our customers by name and provide them with the banking products they need to succeed. We are committed to improving our financial results and increasing our shareholder value.”

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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