



PRESS RELEASE FOR IMMEDIATE RELEASE

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American Banker Ranks First Northern Bank #99 in List of Top 200 Community Banks in Nation

Dixon, California—First Northern Community Bancorp (the “Company”, OTCQB: FNRN), holding company for First Northern Bank (“FNB” or the “Bank”), today announced that First Northern Bank earned a place among the top 200 publicly traded community banks in the United States as determined by *American Banker* magazine. The annual ranking is for community banks with less than \$2 billion in assets and was released with the magazine’s May 2020 issue.

The ranking—based on a three-year average of each bank’s return on average equity (ROAE), placed FNB at #99, up from its 137th-place ranking last year. The honor recognizes the local community bank as one of just a handful of Northern California-based banks to make the grade.

Over the last three years, FNB’s ROAE averaged 10.92%, a reflection of the Bank’s financial stability and strength, but also the management team’s ability to generate income from the equity available to it. First Northern Bank recently celebrated its 110th year in business as an independent community bank that specializes in relationship banking. The Bank has consistently ranked as the #1 local small business lender in the greater Sacramento region for over a decade.

The Bank, headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer, and Contra Costa Counties, as well as the west slope of El Dorado County. Experts are available in small-business, commercial, real estate and agribusiness lending, as well as mortgage loans. The Bank is an SBA Preferred Lender. Non-FDIC insured Investment and Brokerage Services are available at every branch location, including: Auburn, Davis, Dixon, Fairfield, Rancho Cordova, Roseville, Sacramento, Vacaville, West Sacramento, Winters,

and Woodland. The Bank also has a commercial lending office in Walnut Creek and a mortgage loan office in Sonoma. Real estate mortgage and small-business loan officers are available by appointment in any of the Bank's 11 branches. First Northern is rated as a Veribanc "Blue Ribbon" Bank and a "5-Star Superior" Bank by Bauer Financial for the earnings period ended March 31, 2020 (www.veribanc.com) and www.bauerfinancial.com). The Bank can be found on the Web at thatsmybank.com, on [Facebook](#) and on [LinkedIn](#).

Forward-Looking Statements

This press release and other public statements may include certain "forward-looking statements" about First Northern Community Bancorp and its subsidiaries (the "Company"). These forward-looking statements are based on management's current expectations, including but not limited to statements about the Company's responses to the coronavirus pandemic, the potential impacts of COVID-19 to the loan portfolio, and business growth, and are subject to certain risks, uncertainties and changes in circumstances. Actual results may differ materially from these expectations due to changes in global political, economic, business, competitive, market and regulatory factors. Given the many challenges and uncertainties resulting from the coronavirus pandemic, such as the extent and duration of the impact on public health, the U.S. and California economies, financial markets and consumer and corporate customers and clients, including economic activity, employment levels and market liquidity, and on our business, results of operation and financial condition, as well as the various actions taken in response to the challenges and uncertainties by governments, regulatory agencies and others, our forward-looking statements are subject to the risk that conditions will be substantially different than we are currently expecting. More detailed information about these risk factors is contained in the Company's most recent reports filed with the Securities and Exchange Commission on Forms 10-K and 10-Q, each as it may be amended from time to time, which identify important risk factors that could cause actual results to differ materially from those contained in the forward-looking statements. The financial information contained in this release should be read in conjunction with the consolidated financial statements and notes thereto included in the Company's most recent reports on Form 10-K and Form 10-Q, and any reports on Form 8-K. The Company undertakes no obligation to update any forward-looking statements to reflect events or circumstances arising after the date on which they are made. For further information regarding the Company, please read the Company's reports filed with the SEC and available at www.sec.gov.

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