

PRESS RELEASE
FOR IMMEDIATE RELEASE

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**First Northern Bank Receives ‘Outstanding’ Rating from
FDIC for Community Reinvestment Efforts**

DIXON, Calif.—First Northern Bank, a wholly owned subsidiary of First Northern Community Bancorp (OTCQB: FNRN), is pleased to announce that it has received an “Outstanding” rating—the highest possible—from the Federal Deposit Insurance Corporation (FDIC) for its performance under the Community Reinvestment Act (CRA).

The Community Reinvestment Act is a federal law that requires regulatory agencies such as the FDIC to examine banks to ensure that they are meeting the credit needs of the communities they serve—including low- and moderate-income communities—consistent with safe and sound business practices. With regard to the CRA, the FDIC audits First Northern every two to three years to evaluate the Bank’s performance in three areas: lending, community development, and services. The current evaluation covered the Bank’s CRA activities from May 27, 2008, through November 21, 2011. The FDIC announced the results earlier this month.

“The Bank has demonstrated that it is a leader in making community development loans, particularly during the poor state of the economy,” the FDIC report said.

“We are extremely pleased to be recognized by the FDIC for our efforts to give back to the community and help our business customers grow,” said Louise Walker, President & CEO.

“That strong commitment has guided the Bank since its founding 102 years ago,” she continued. “While it has been challenging during the prolonged economic recession, First Northern has not wavered in its support of the communities in which our employees and customers live. Additionally, the Bank’s strong capital and liquidity positions have enabled us to remain active and competitive in extending loans to businesses and individuals throughout our communities.”

The full FDIC report is available for viewing on First Northern’s Website, under [Community Reinvestment Act](#).

Employees Dedicated to the Community

Over the past five years, Bank employees have volunteered more than 33,700 hours of their time for community service—providing the equivalent of more than 16 full-time staff people. Remarkably, 77% of those hours were volunteered since the recession began in late 2007, and include:

- Serving as Treasurer and Board members for non-profit organizations that serve the mentally disabled, feed hungry families, and develop affordable housing.
- Serving on the boards of local economic development and business organizations to bring new business to the area and serving on the loan committee of a city's economic development program to make loans to area businesses.
- Feeding the elderly and homeless; providing holiday gifts for families in need and children fighting cancer; and providing safe after-school alternatives for at-risk teens.

Since 2005, the Bank has contributed more than \$1.1 million in cash and in-kind services to over 200 non-profit organizations, 45% of which are serving people and families in need.

About First Northern Bank

First Northern Bank, an independent community bank headquartered in Solano County since 1910, serves Solano, Yolo, Sacramento, Placer and the west slope of El Dorado County. First Northern has 10 branches located in Dixon, Davis, West Sacramento, Fairfield, Vacaville, Winters, Woodland, Downtown Sacramento, Roseville, and Auburn, and has a full service Trust Department in Sacramento. First Northern Bank also offers 24/7 real estate mortgage loans, SBA loans, and non-FDIC insured Investment & Brokerage Services at each branch location. Real Estate Mortgage Loan offices are located in Davis and Roseville, and real estate loan representatives are available to meet customers at any of the Bank's branches by appointment. The Bank specializes in relationship banking and employs experts in the area of small business, commercial, agribusiness, and real estate lending, as well as wealth management, and is rated as a "Superior" 5-Star Bank by BauerFinancial Inc. (www.bauerfinancial.com). The Bank can be found on the Web at www.thatsmybank.com.

Forward-Looking Statements

This press release may include certain "forward-looking statements" about First Northern Community Bancorp (the "Company"). These forward-looking statements are based on management's current expectations 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. 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, 10-Q and 8-K, 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. The Company undertakes no obligation to update these 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.