



PRESS RELEASE

FOR IMMEDIATE RELEASE

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March 22, 2013

First Northern Bank Expands Into Walnut Creek with Commercial Loan Production Office

DIXON, Calif.--(BUSINESS WIRE)-- First Northern Bank today announced its plans to open a commercial loan production office in Walnut Creek. The new loan office is expected to open in mid-April in the Mt. Diablo Plaza. The address for the Bank's new loan office will be 2175 N. California Blvd, Suite 310, Walnut Creek, California 94596.

"Expanding into Contra Costa County is a natural progression for our bank, as it is contiguous to Solano County," explained Louise A. Walker, President and Chief Executive Officer. "The East Bay Area has experienced a quicker rebound from the recession compared to the greater Sacramento region, and we believe it is a good time to expand the Bank's brand and grow our footprint into Contra Costa County."

The Walnut Creek Commercial Lending Office will be staffed by a team of commercial lending experts from the greater East Bay area. Carlos Chavez is Senior Vice President/East Bay Region Commercial Loan Team Manager; Lorraine M. Sue is Vice President/Commercial Lending Officer; Margaret Lowell is Vice President/Commercial Lending Officer; and Gloria Rocha is Assistant Vice President/Credit Analyst. "They are a welcome addition to the First Northern Bank family. They bring a wealth of knowledge and a depth of experience with a combined total of over 75 years in the banking industry. We are extremely excited to have a team of this caliber onboard," Walker added. The new loan office will originate, process, underwrite and fund a full range of lines of credit, equipment loans and leases, owner and investor commercial real estate loans, construction loans, Commercial & Industrial loans, SBA 504 and 7A loans, letters of credit, and business acquisition loans for small to medium sized businesses throughout Contra Costa County.

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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). First Northern Community Bancorp (ticker symbol FNRN:OTCQB), is the single-bank holding company for First Northern Bank. 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, national and local 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 any 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 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.