



NASDAQ: **NBAN**

Keefe, Bruyette & Woods

Community Bank Investor Conference

August 2, 2006

Presenters:

Terry L. Robinson, President & CEO

Michael W. Wengel, EVP, Chief Financial Officer

Safe Harbor Statement

- **This presentation contains forward-looking statements that are:**
 - Subject to contingencies & uncertainties,
 - Not a guarantee of future performance,
 - Based on assumptions that may change,
 - Not to be relied on unduly.
- **Many factors are beyond our ability to control or predict, including factors such as:**
 - Interest rate volatility.
 - Economic conditions.
 - Asset performance.
 - Ability to control costs.
 - Successful acquisition assimilation.
- **We assume no obligation to update this data.**
- **Please see risk factors in NBAN's SEC filings.**

A BRIEF HISTORY

- ❖ The Vintage Bank opened for business in Napa in January, 1985 with capital of \$3.1 million
- ❖ A \$2 million secondary offering was issued in 1994 to support organic growth
- ❖ North Bay Bancorp was formed in 1999
- ❖ Solano Bank opened in July 2000 with 3 offices, partially capitalized with a \$5 million secondary offering
- ❖ Three Boards were merged & reduced in 2004; Charters merged in 2005; combined Board reduced to 11 in 2006

WHY INVEST IN NBAN?

 Board & Management

 Markets & Core Deposit Base

 Asset Quality

 Historical Consistency & Low Risk Profile

 EPS Growth Potential

DIRECTORS

David B. Gaw

Chairman, Attorney

Richard S. Long

Vice Chairman, CEO Regulus Group, LLC

Thomas N. Gavin

Financial Planning

Fred J. Hearn, Jr.

CEO, Hearn Pacific Corporation

Thomas F. Malloy

Insurance

Conrad W. Hewitt

Former California Superintendent, DFI

Former Managing Partner, Ernst & Young

Thomas Shelton

President & CEO, Joseph Phelps Vineyards

Stephen C. Spencer

Commercial Real Estate

Denise C. Suihkonen

Certified Public Accountant

James E. Tidgewell

Certified Public Accountant

EXECUTIVE MANAGEMENT

Terry L. Robinson

President & CEO since 1988

Glen C. Terry

President, The Vintage Bank

Joined in 1999

John Nerland

*Senior Executive Vice President,
Chief Credit Officer*

Joined in 2002

Virginia Robbins

Executive Vice President

Chief Operating Officer

Joined in 2006

Michael W. Wengel

Executive Vice President

Chief Financial Officer

Joined in 2006

Stephanie Rode

Senior Vice President

Risk Management

Joined in 2003

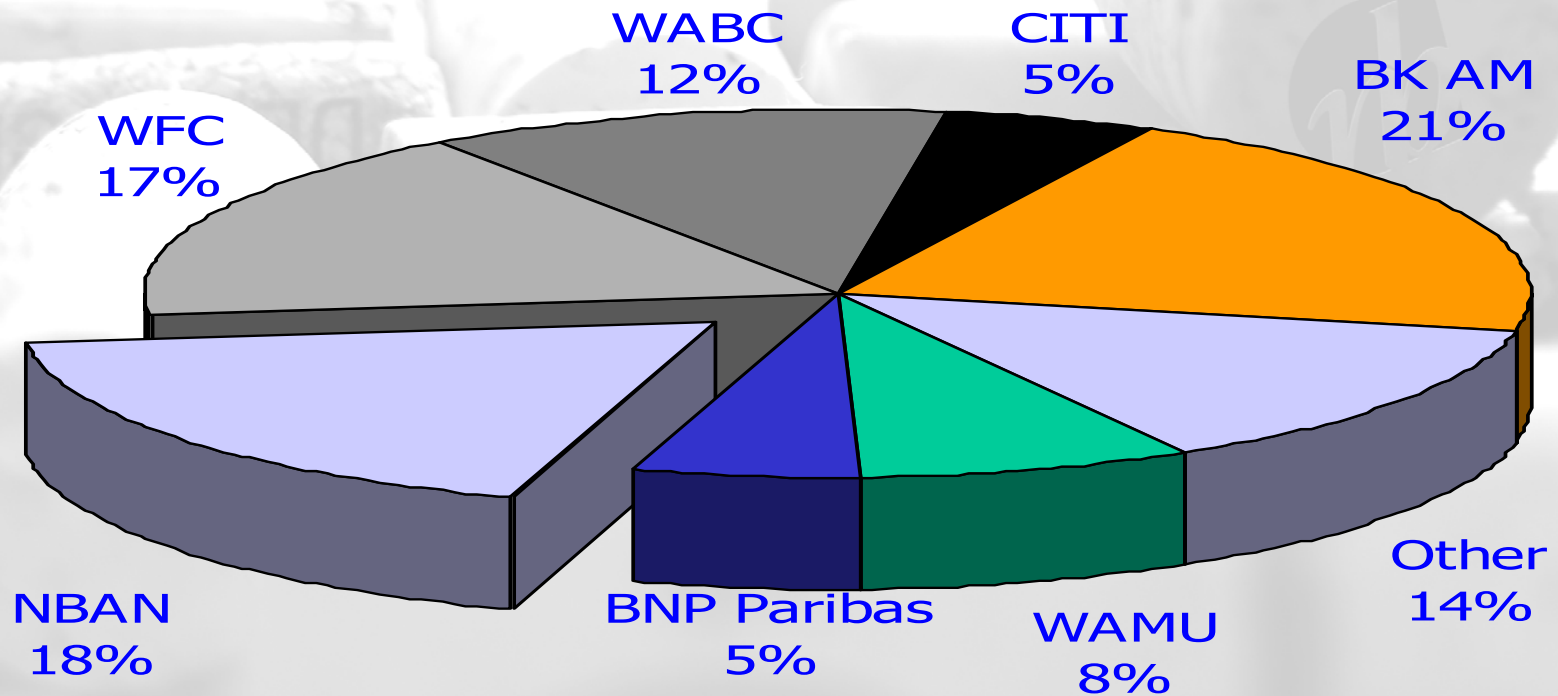
AREAS WE SERVE



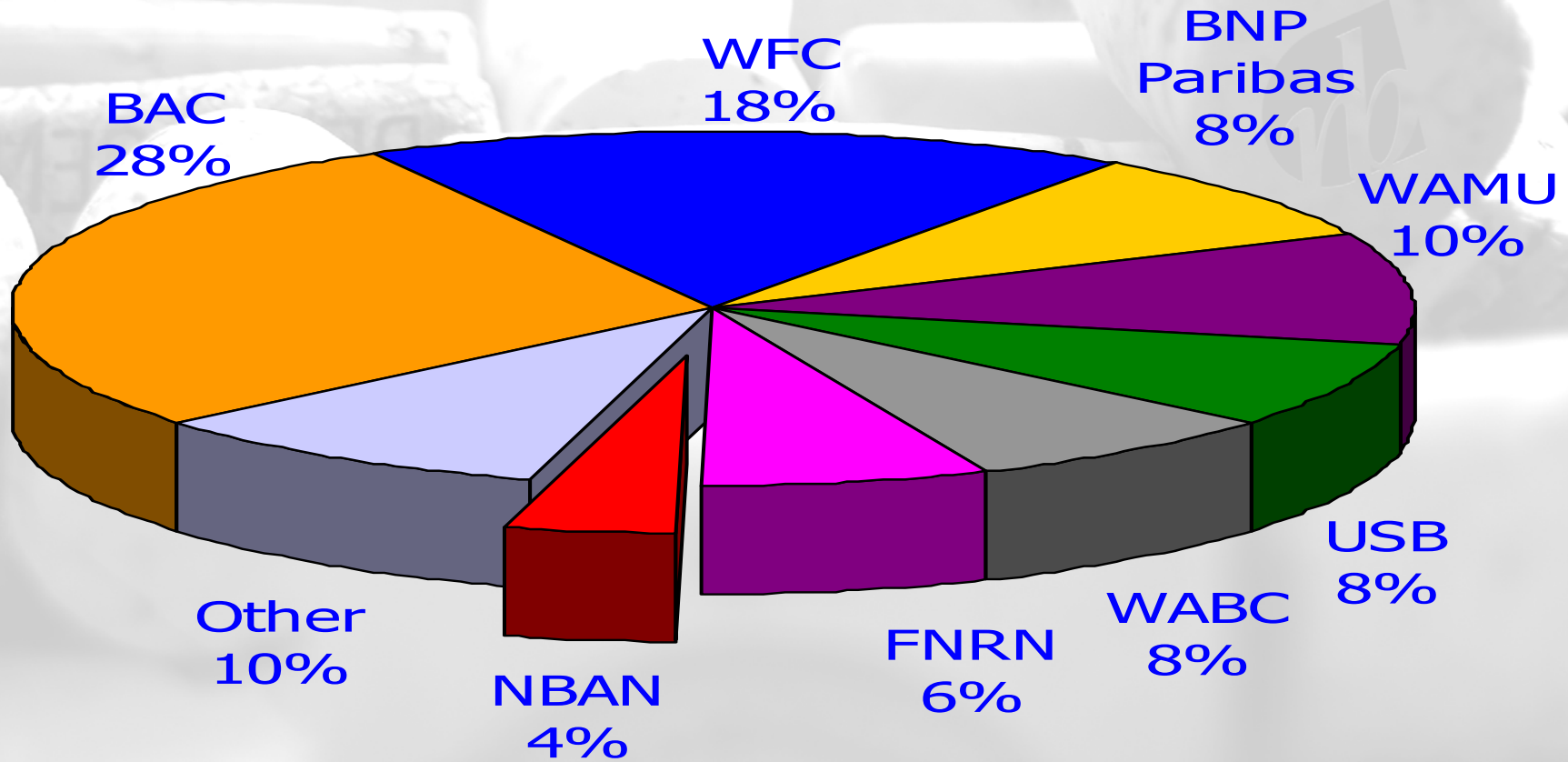
★ The Vintage Bank Main Office
 ● The Vintage Bank Office Locations
 ★ Solano Bank Main Office
 ● Solano Bank Office Locations



NAPA COUNTY DEPOSIT MARKET SHARE

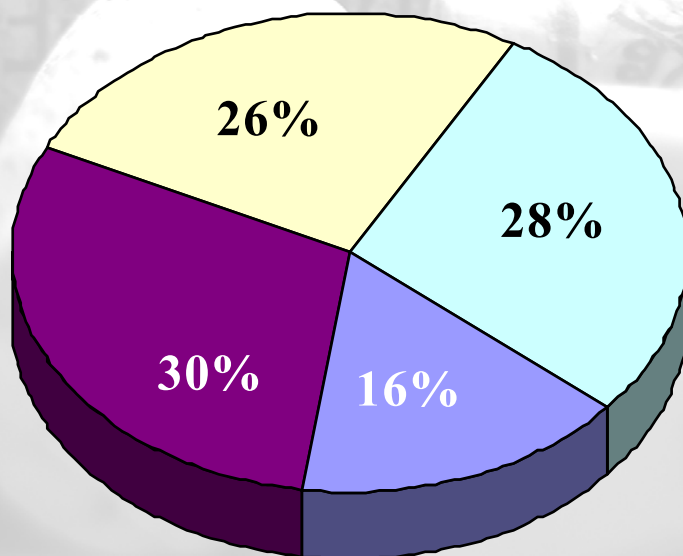


SOLANO COUNTY DEPOSIT MARKET SHARE

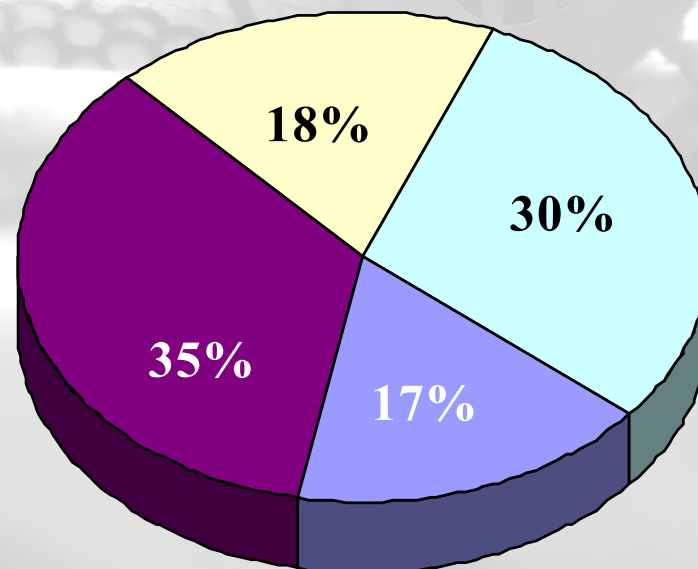


TOTAL DEPOSITS

June 30, 2005
\$510 Million



June 30, 2006
\$482 Million



 NOW/Saving

 CD's

 Money Market

 Demand

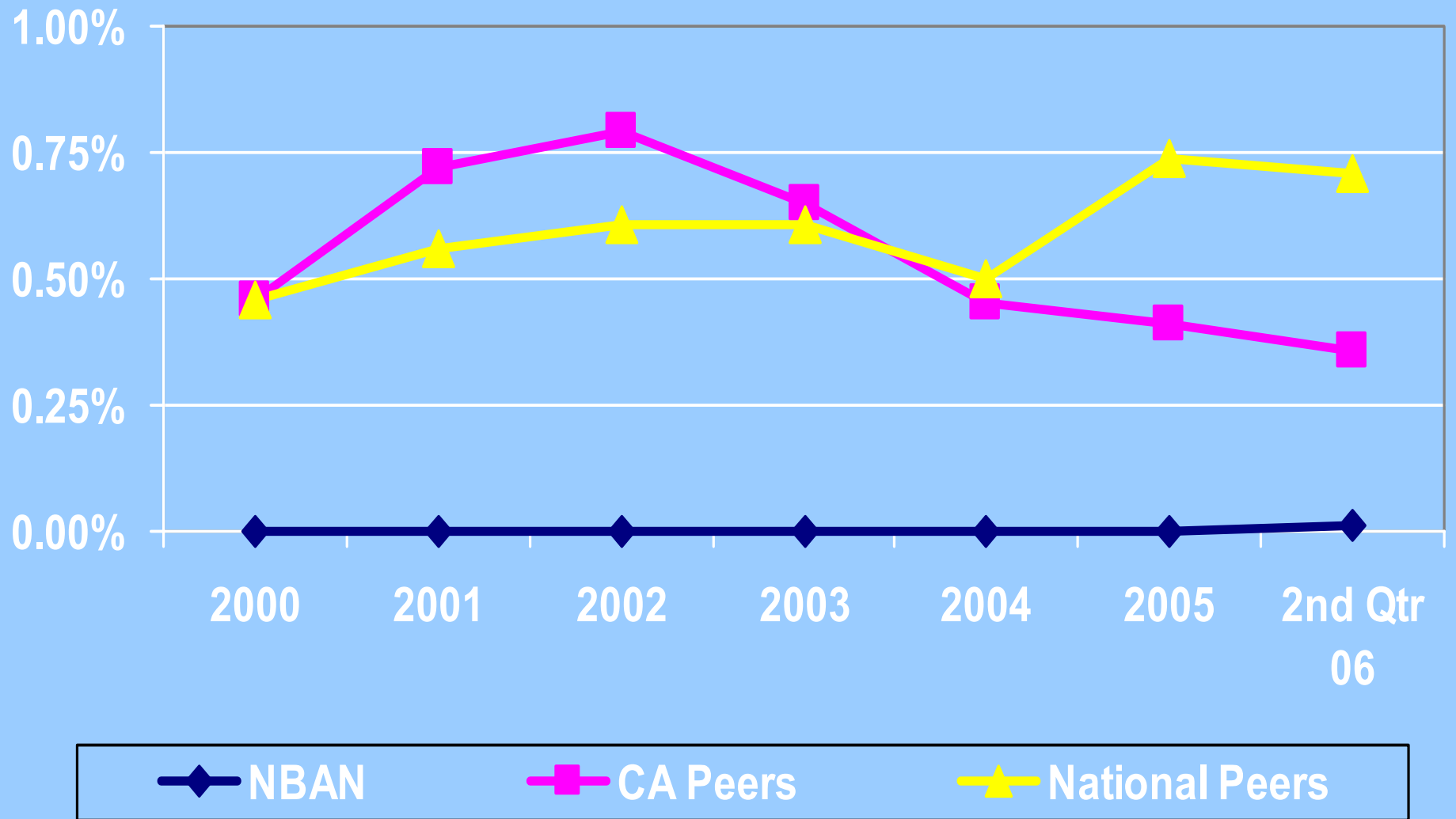
ASSET QUALITY



T H E
VINTAGE
B A N K



NON-PERFORMING ASSETS/TOTAL ASSETS



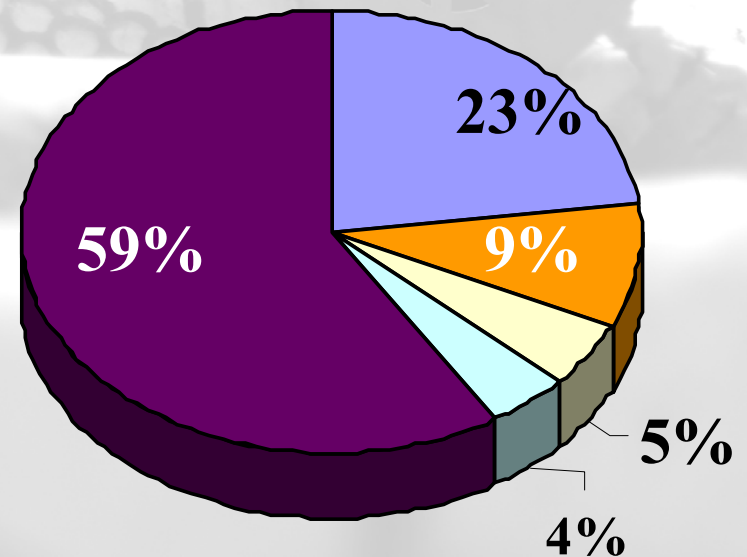
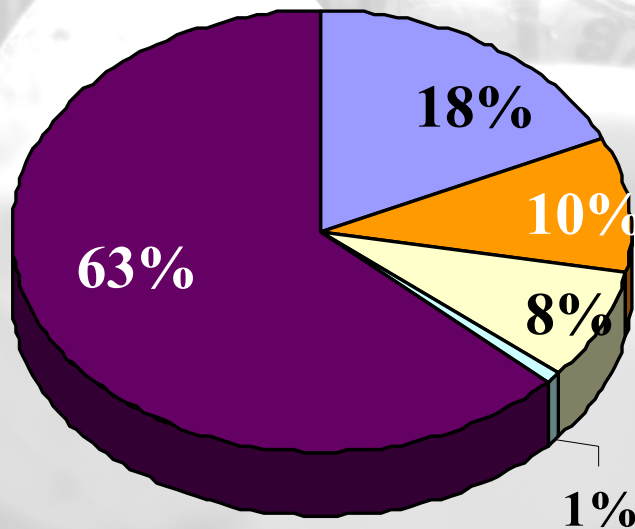
WHY STELLER ASSET QUALITY?

- ❖ Credit Culture
- ❖ Consistent Underwriting
- ❖ Relationship Banking
- ❖ Lend within our Markets
- ❖ Lend within Industries we Understand

LOAN PORTFOLIO

June 30, 2005
\$434 Million

June 30, 2006
\$450 Million

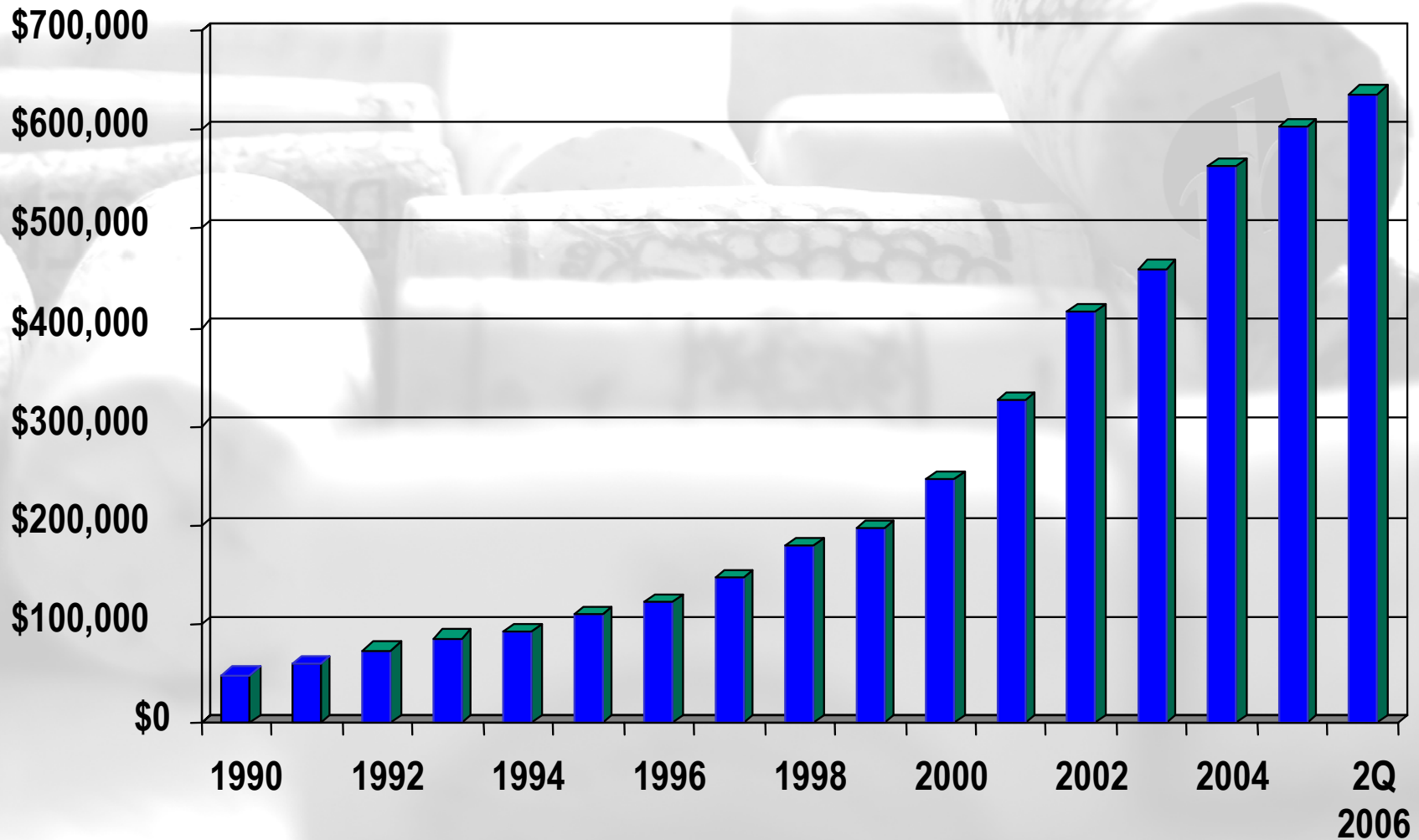


Real Estate Commercial & Industrial Construction Consumer Commercial RE

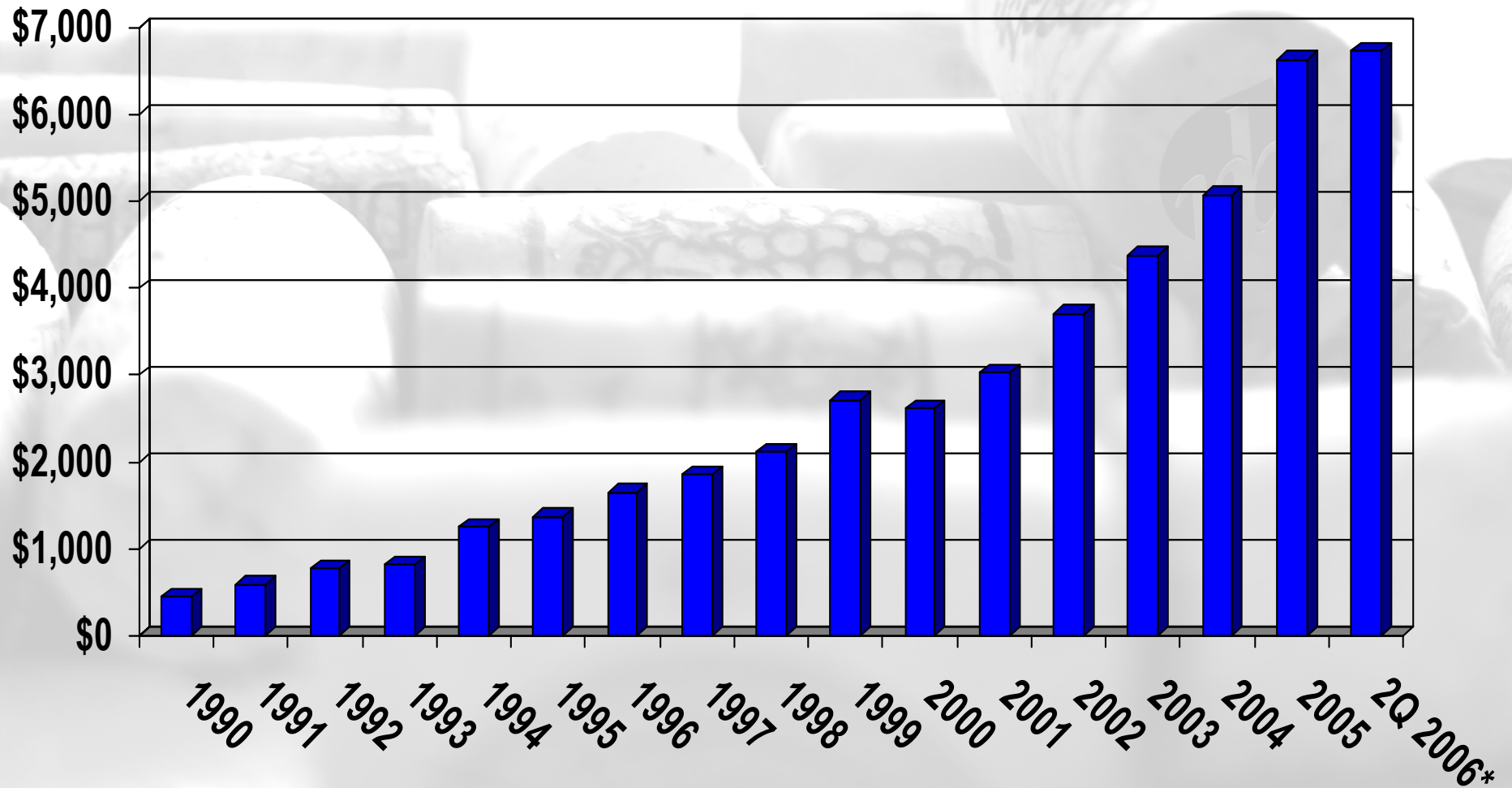
A HISTORICAL PERSPECTIVE



ASSETS

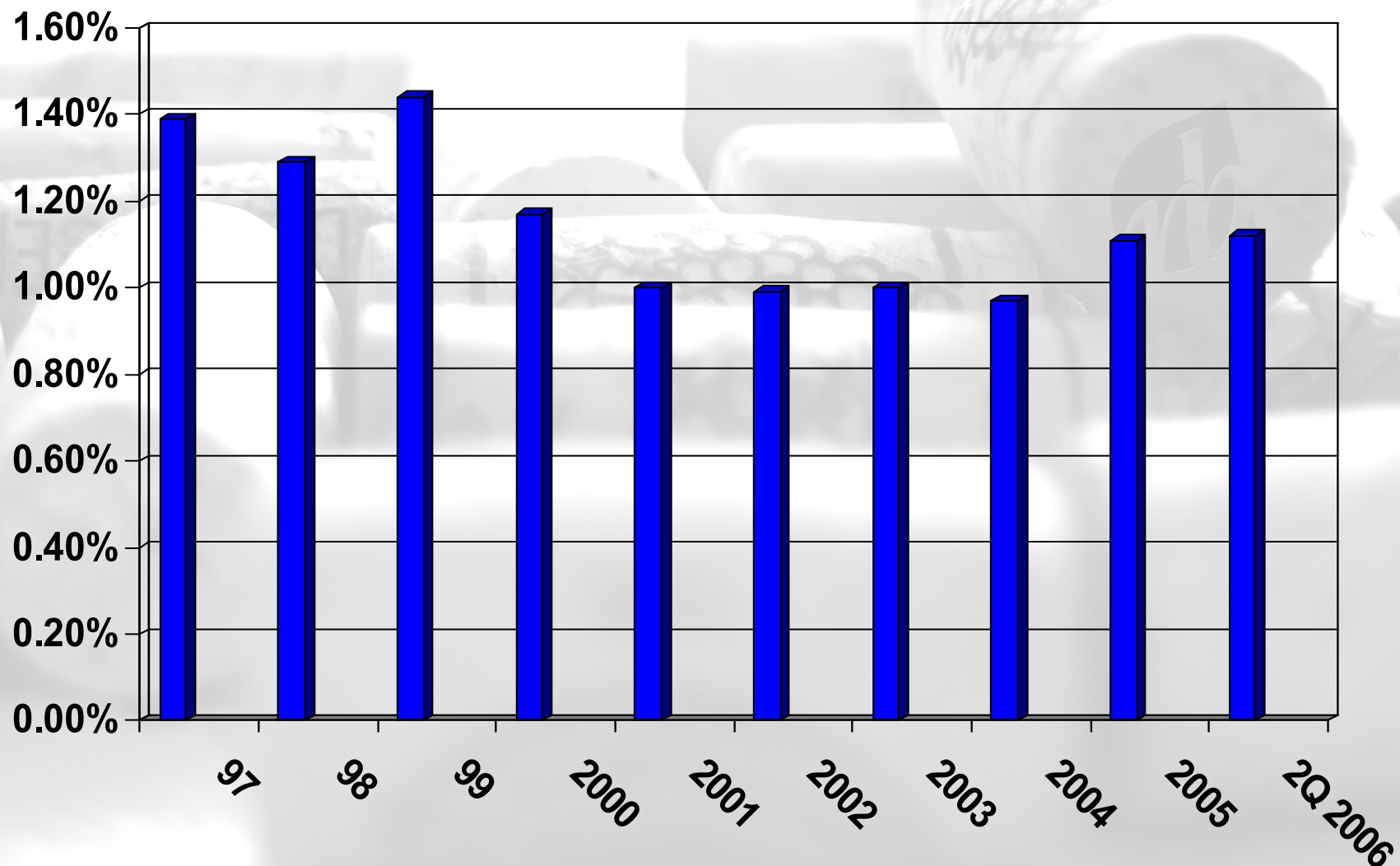


NET INCOME

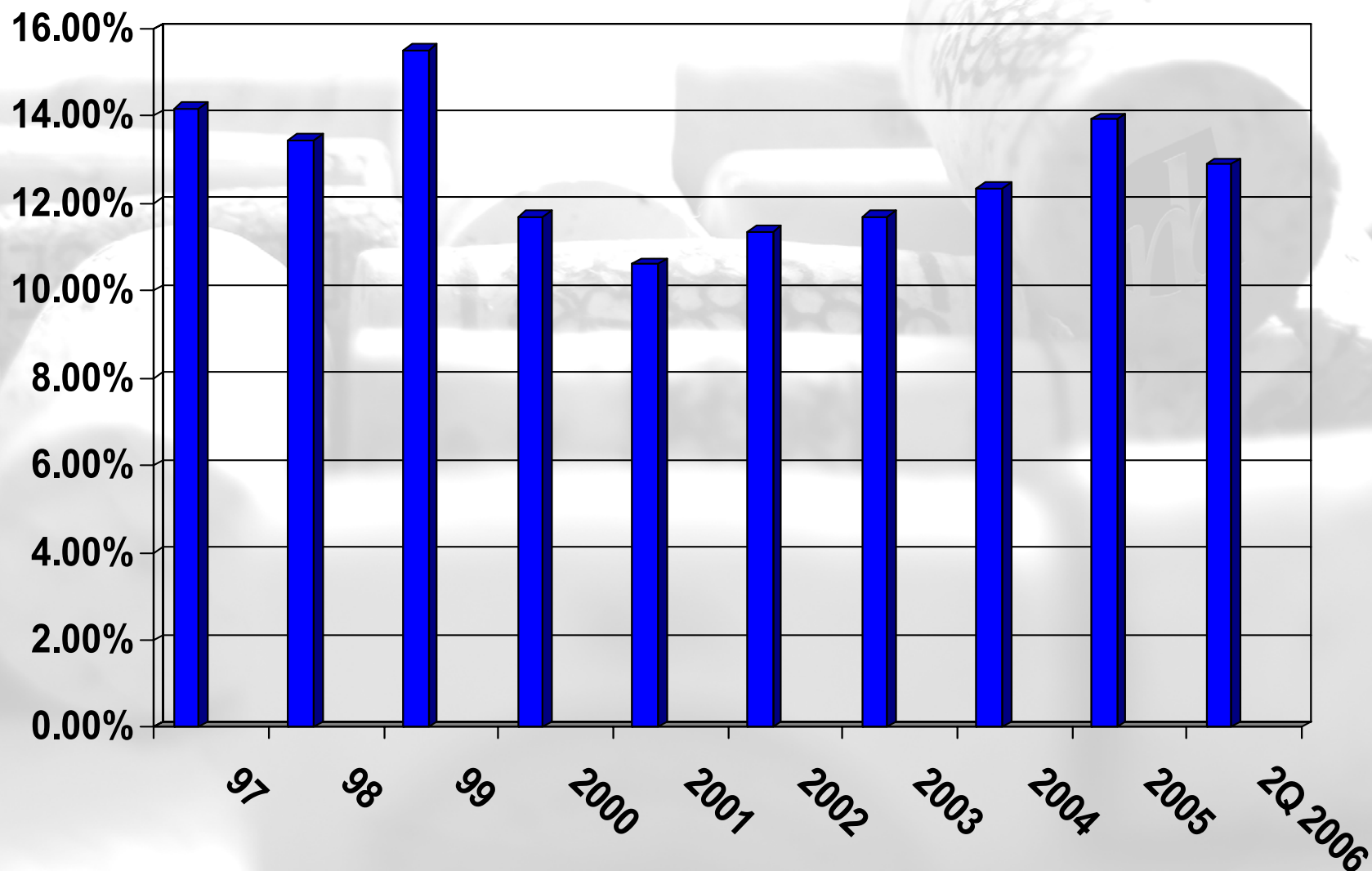


*Annualized

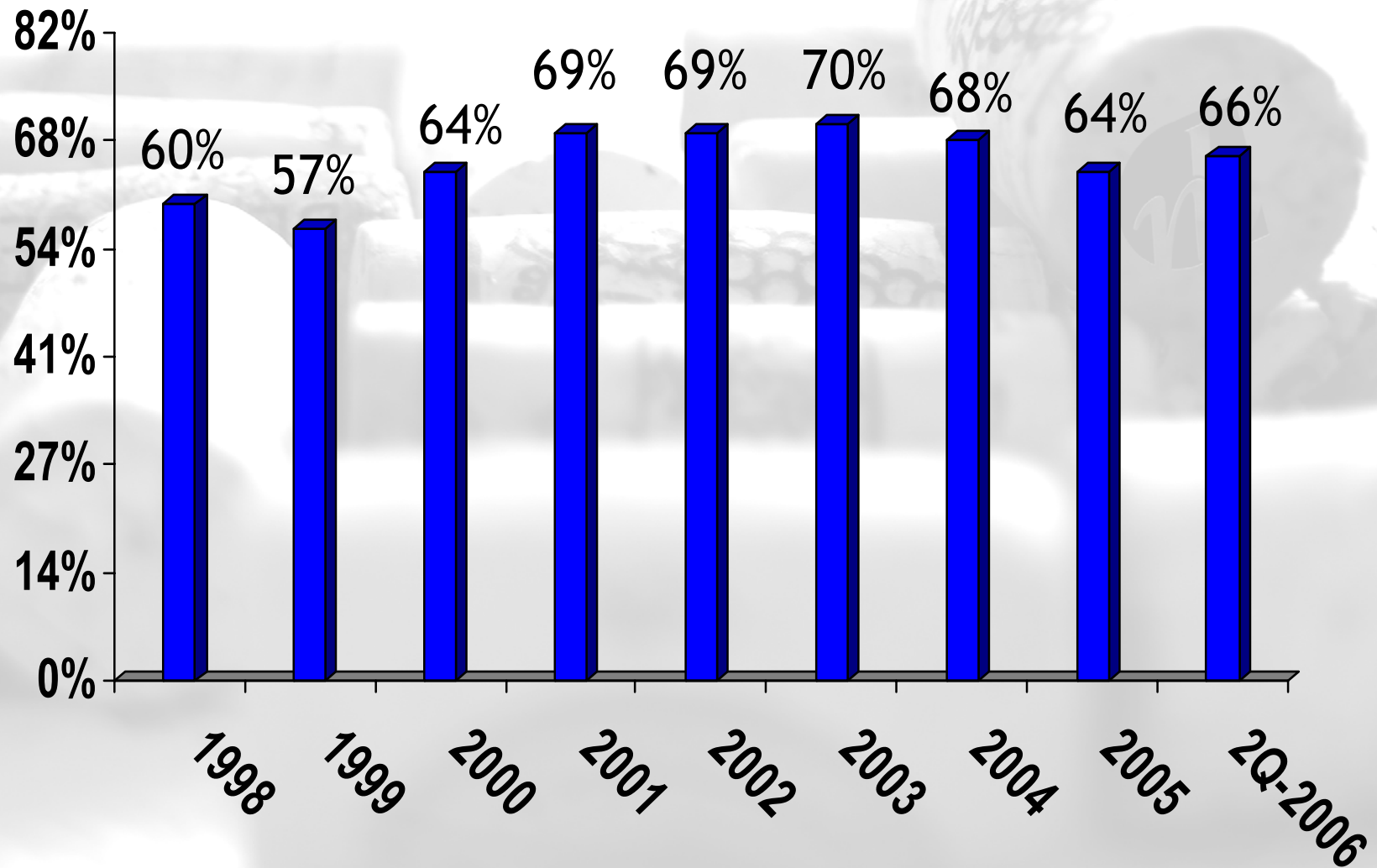
RETURN ON AVERAGE ASSETS



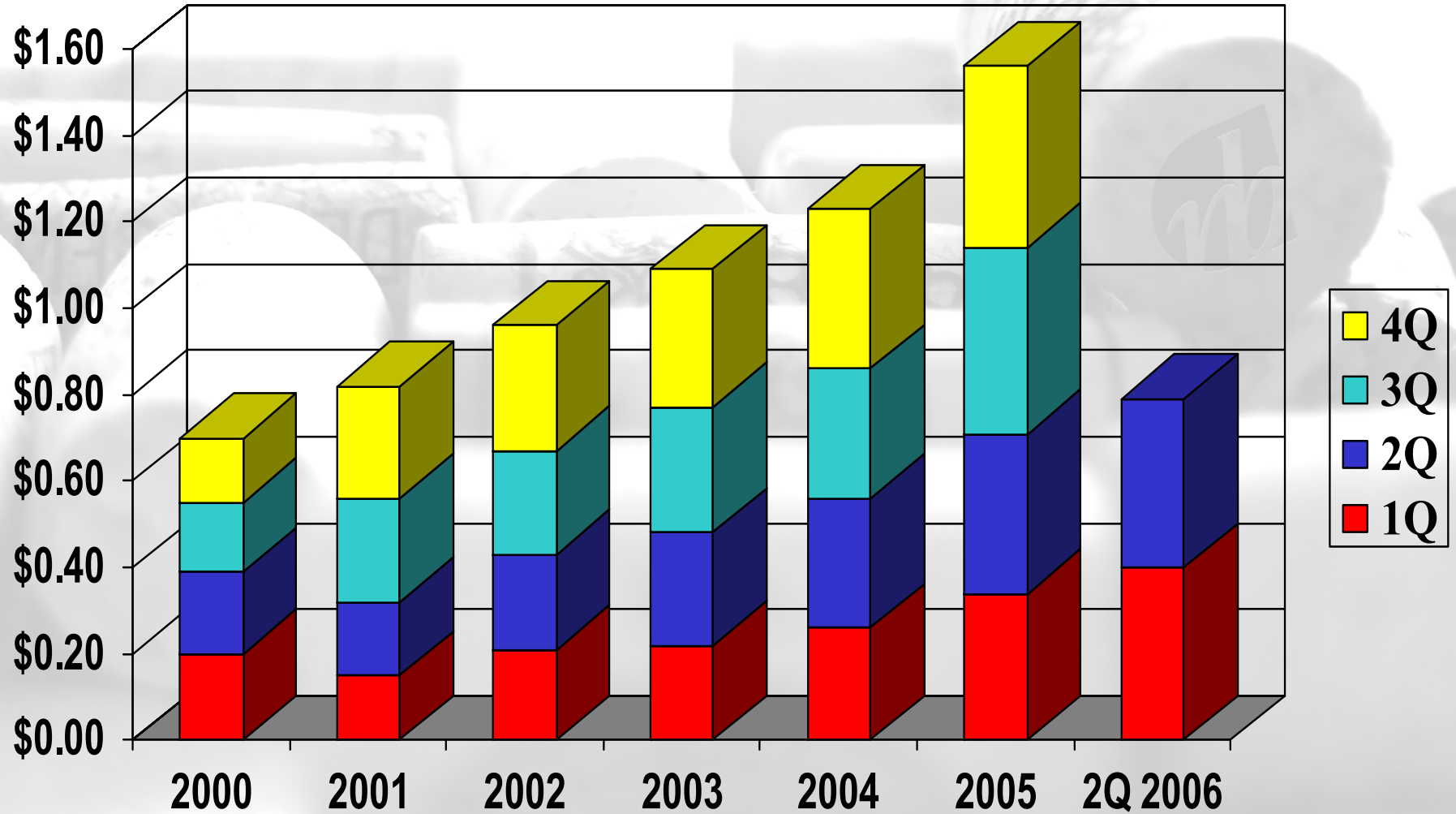
RETURN ON AVERAGE EQUITY



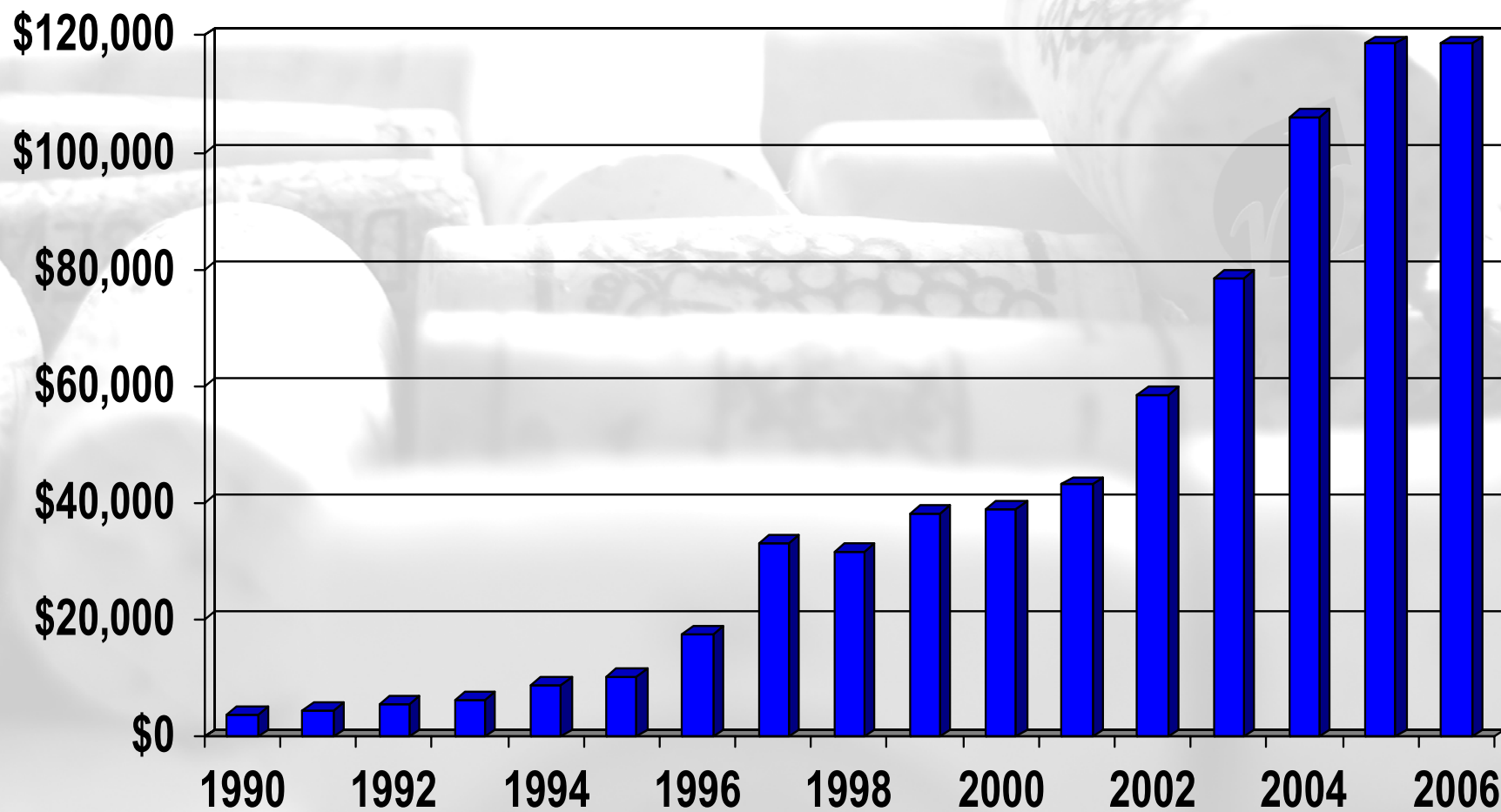
ANNUAL OPERATING EFFICIENCY



EARNINGS PER SHARE



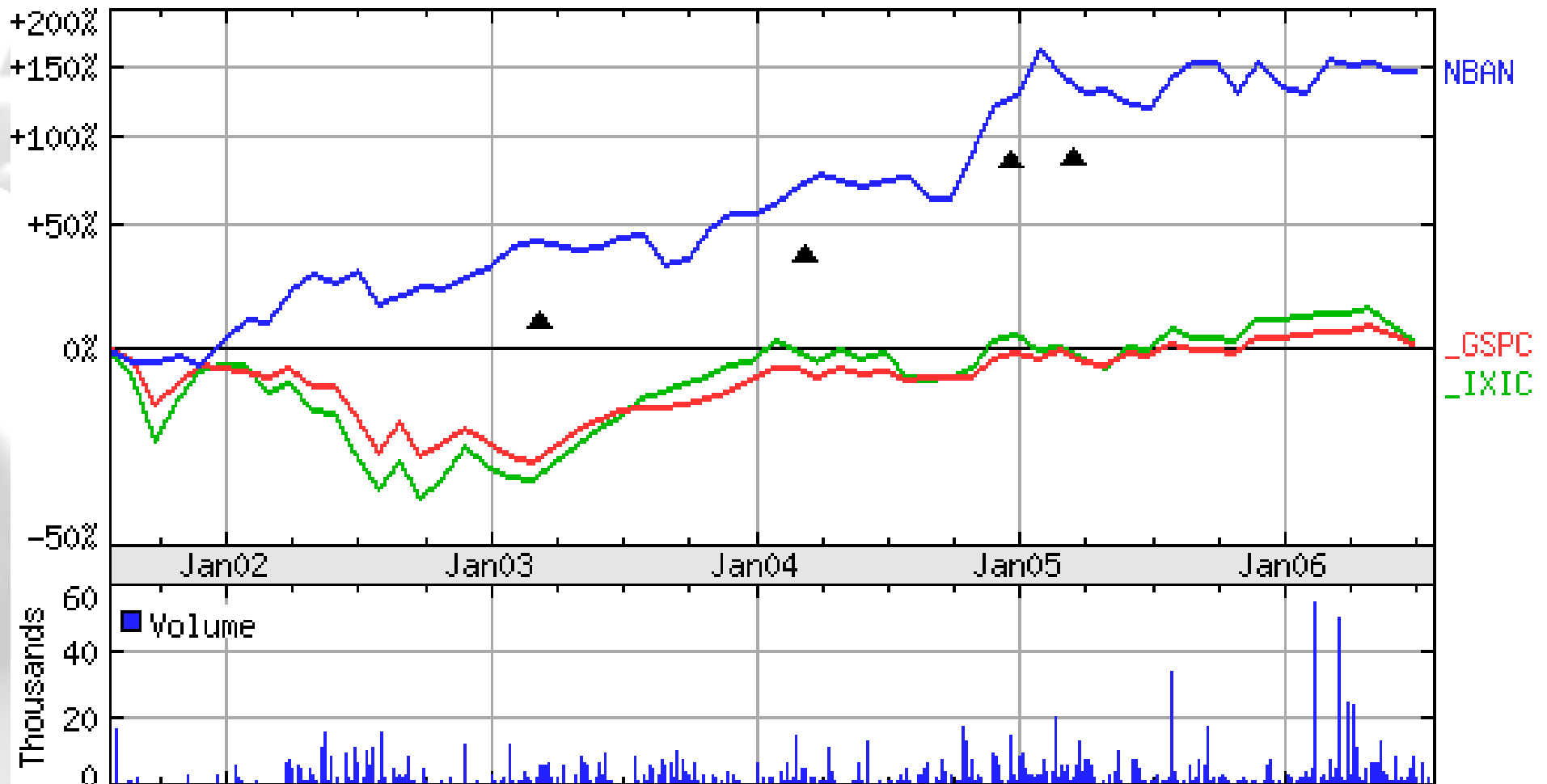
MARKET CAPITALIZATION



FIVE YEAR STOCK PERFORMANCE

NORTH BAY BNCP

Splits: ▼
as of 21-Jul-2006



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RISK PROFILE



BALANCE SHEET

Investment Portfolio

- Agencies, municipals and mortgage-backed PAC's & vanilla pass-throughs
- No derivatives, structured notes, preferred stock, etc.

Loan Portfolio – Clean

No Significant Intangible Assets

Stable Demand Deposit Base

EARNINGS

Interest Rate Risk Near Zero

- Slightly asset sensitive in short run
- Slightly liability sensitive in longer run

No dependency on Cyclical Revenues

Low Cost Deposit Base Best Defense Against a Flat Yield Curve

WHAT'S NEXT?



2006 – 2007 PLANS

- ❖ Strengthen “Middle” Management in Key Areas
- ❖ Capture Automation Opportunities & Improve Processes in General
- ❖ Capture FTE Improvement Opportunities flowing from Management Upgrades and Automation of Processes
- ❖ Expand “Niche” Market Opportunities
(Example: Professional Practice Finance Product)
- ❖ Enter Contra Costa County
 - Contiguous market – large population & deposit base
 - Minimal community bank competition in targeted geographic sections

SUMMARY & CONCLUSION

NBAN is an Exceptional Franchise

- Stable
- Premier Markets
- Low Risk

Positive Outlook

- Solid Organic Growth
- Increasing Earnings Trend

ON - SITE VISITS ARE ENCOURAGED

