



West Coast Super Community Bank Conference

September 7, 2006

Presenter:

Terry L. Robinson, President & CEO



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
- Long-Term EPS Growth Potential



DIRECTORS

David B. Gaw

Chairman, Attorney

Conrad W. Hewitt

*Former California Superintendent, DFI
Former Managing Partner, Ernst & Young
Resigned effective August 15, 2006*

Richard S. Long

Vice Chairman, CEO Regulus Group, LLC

Thomas Shelton

President & CEO, Joseph Phelps Vineyards

Thomas N. Gavin

Financial Planning

Stephen C. Spencer

Commercial Real Estate

Fred J. Hearn, Jr.

CEO, Hearn Pacific Corporation

Denise C. Suihkonen

Certified Public Accountant

Thomas F. Malloy

Insurance

James E. Tidgewell

Certified Public Accountant

EXECUTIVE MANAGEMENT

Terry L. Robinson

President & CEO since 1988

Virginia Robbins

Executive Vice President

Chief Operating Officer

Joined in 2006

Glen C. Terry

President, The Vintage Bank

Joined in 1999

Michael W. Wengel

Executive Vice President

Chief Financial Officer

Joined in 2006

John Nerland

Senior Executive Vice President,

Chief Credit Officer

Joined in 2002

Stephanie Rode

Senior Vice President

Risk Management

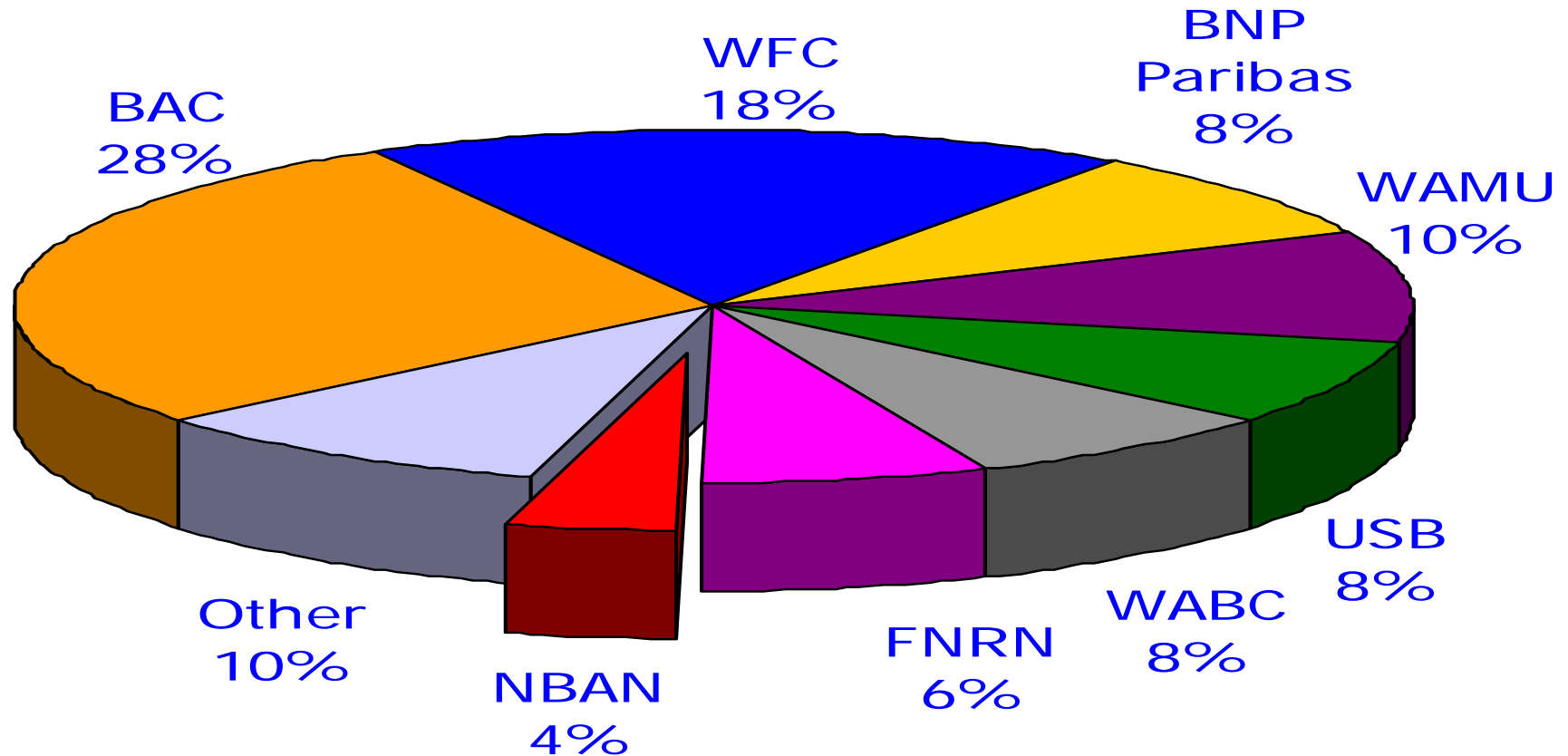
Joined in 2003



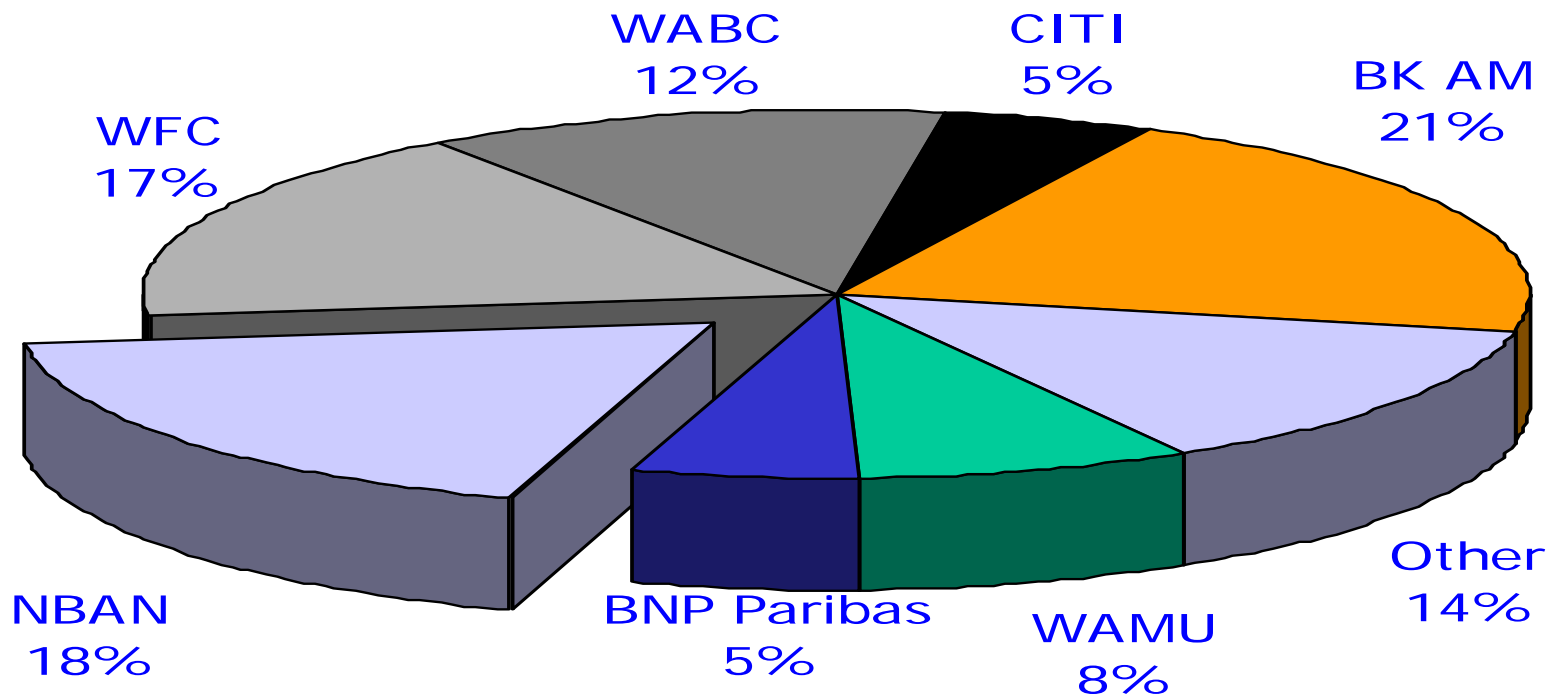
AREAS WE SERVE



SOLANO COUNTY DEPOSIT MARKET SHARE

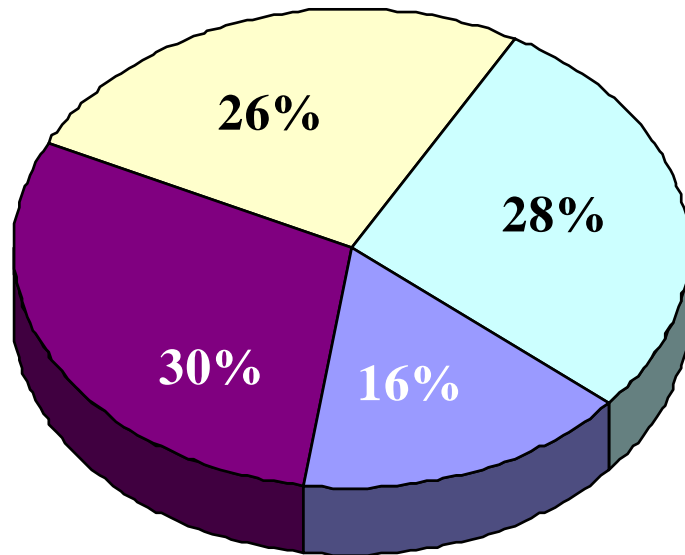


NAPA COUNTY DEPOSIT MARKET SHARE

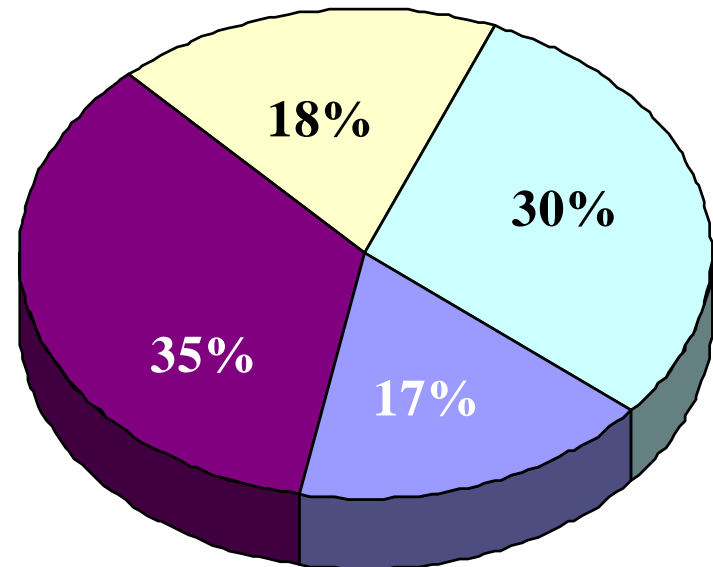


TOTAL DEPOSITS

June 30, 2005
\$510 Million



June 30, 2006
\$482 Million



 NOW/Saving

 CD's

 Money Market

 Demand

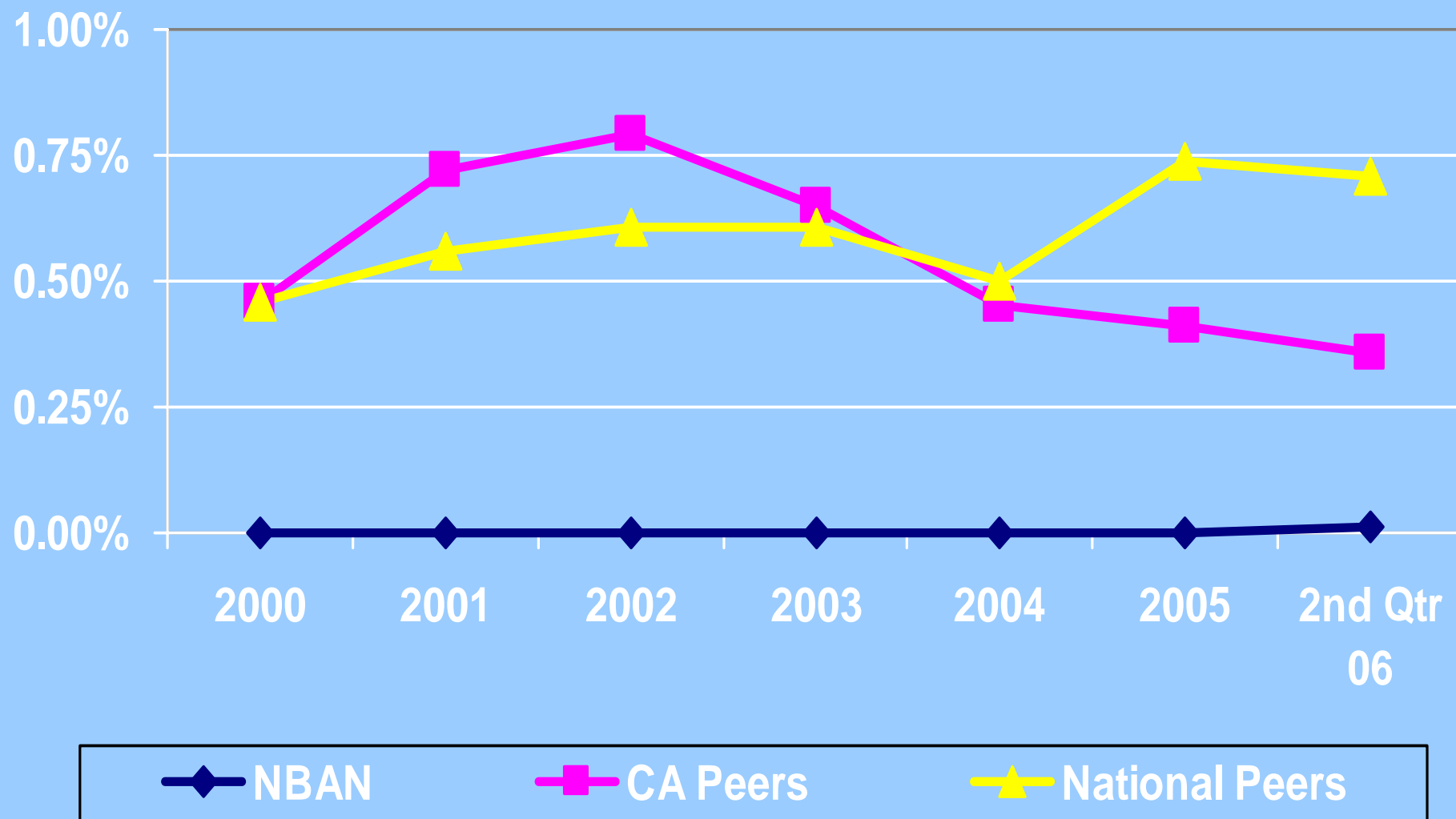
ASSET QUALITY



T H E
VINTAGE
B A N K



NON-PERFORMING ASSETS/TOTAL ASSETS



WHY STELLER ASSET QUALITY?

🍇 Credit Culture

🍇 Consistent Underwriting

🍇 Relationship Banking

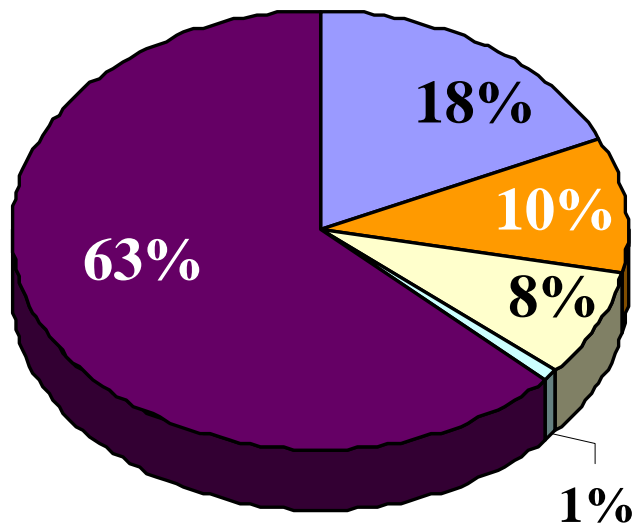
🍇 Lend within our Markets

🍇 Lend within Industries we Understand

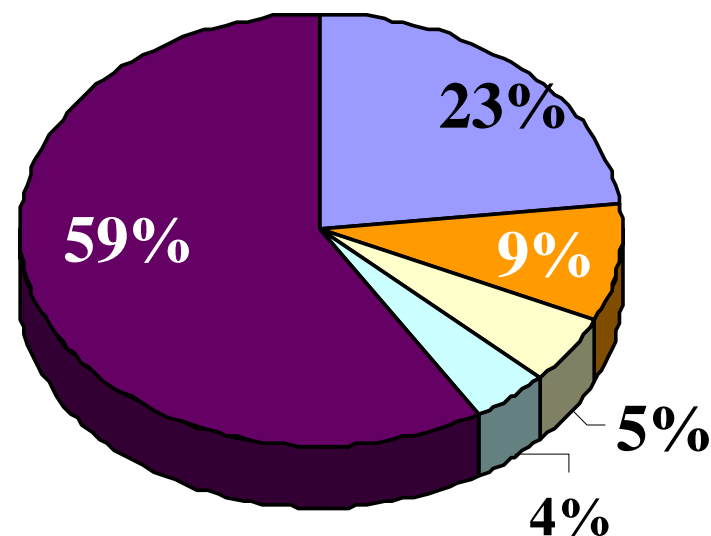


LOAN PORTFOLIO

June 30, 2005
\$434 Million



June 30, 2006
\$450 Million

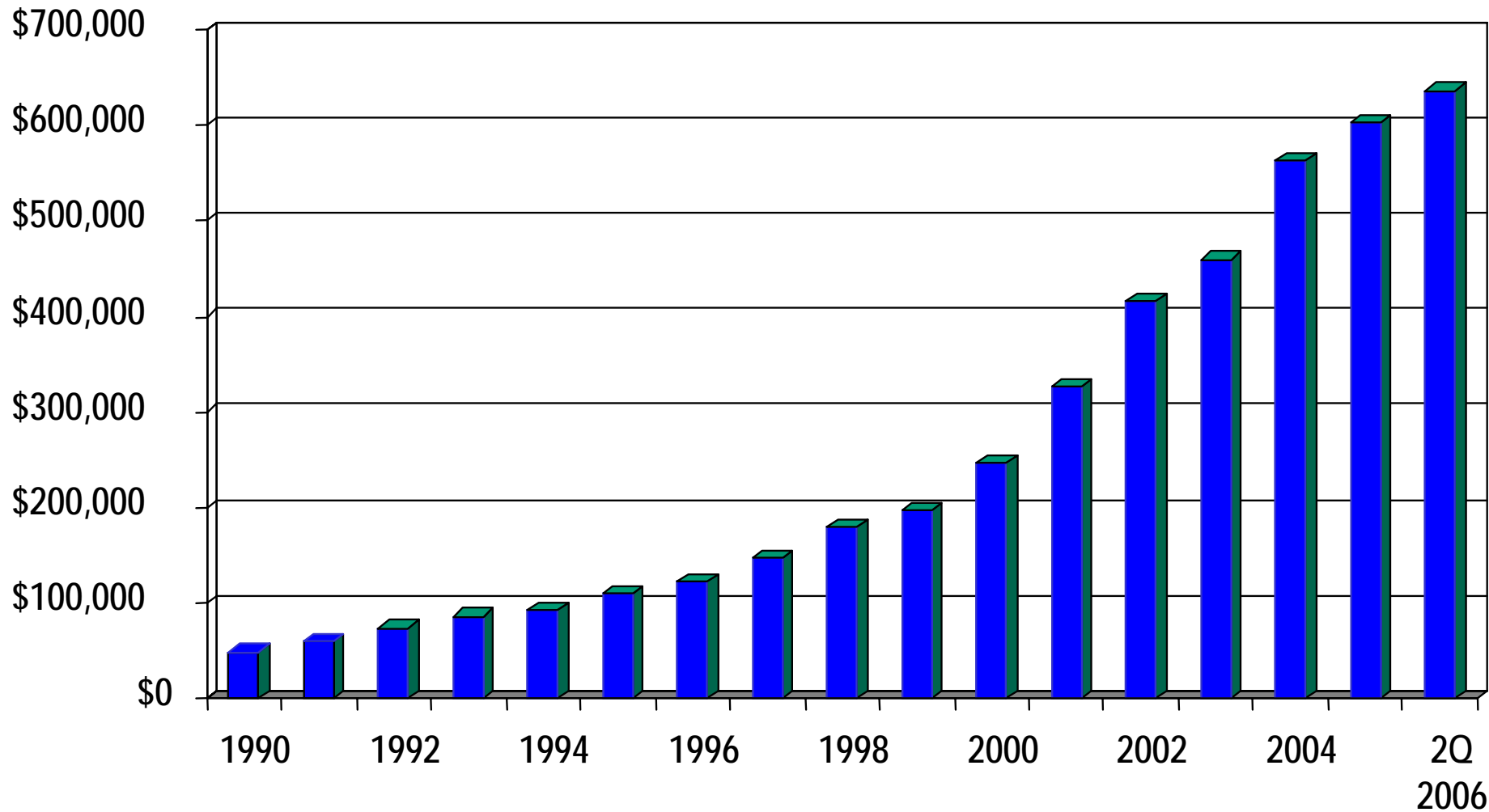


Real Estate Commercial & Industrial Construction Consumer Commercial RE

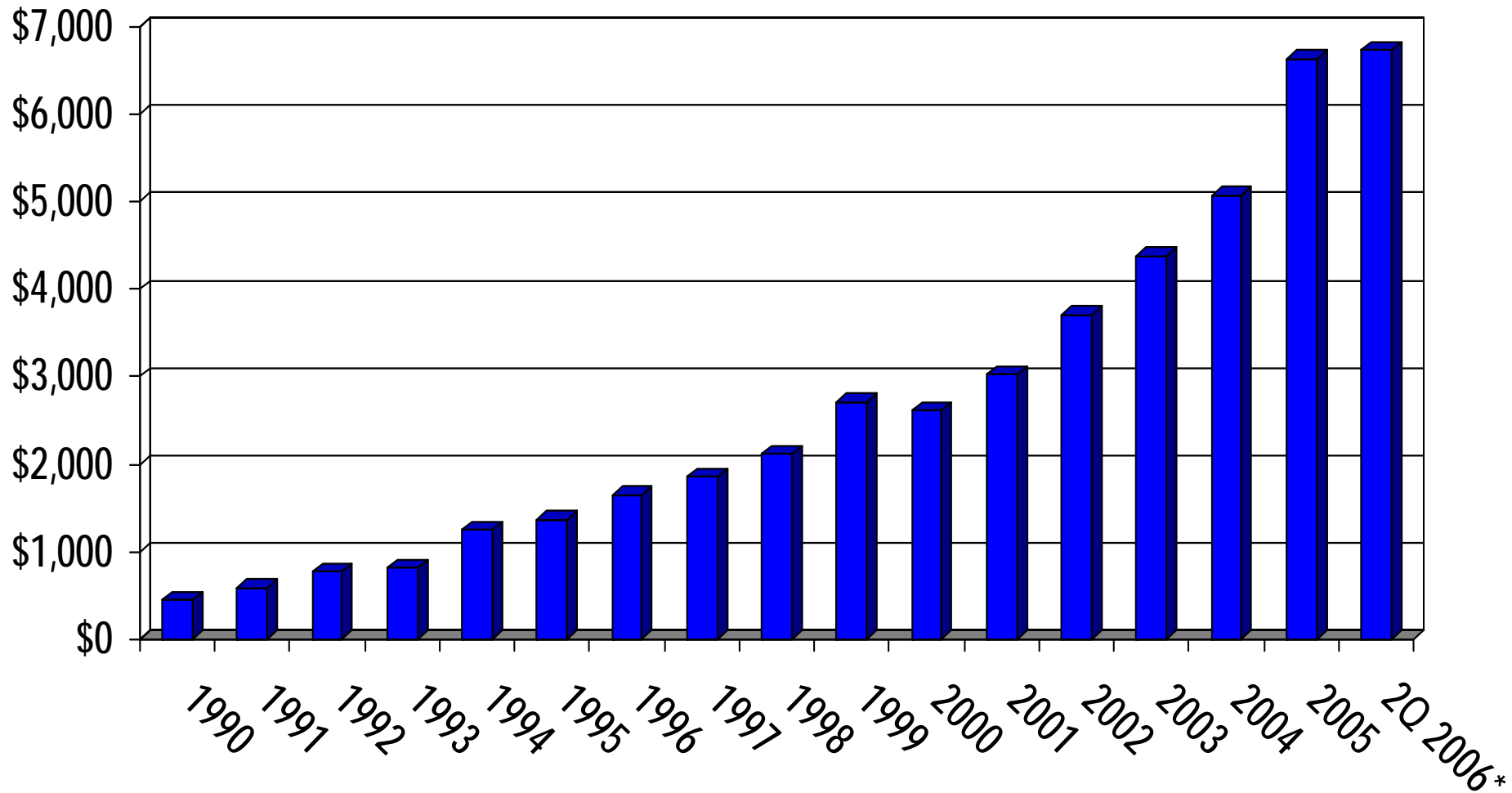
A HISTORICAL PERSPECTIVE



TOTAL ASSETS

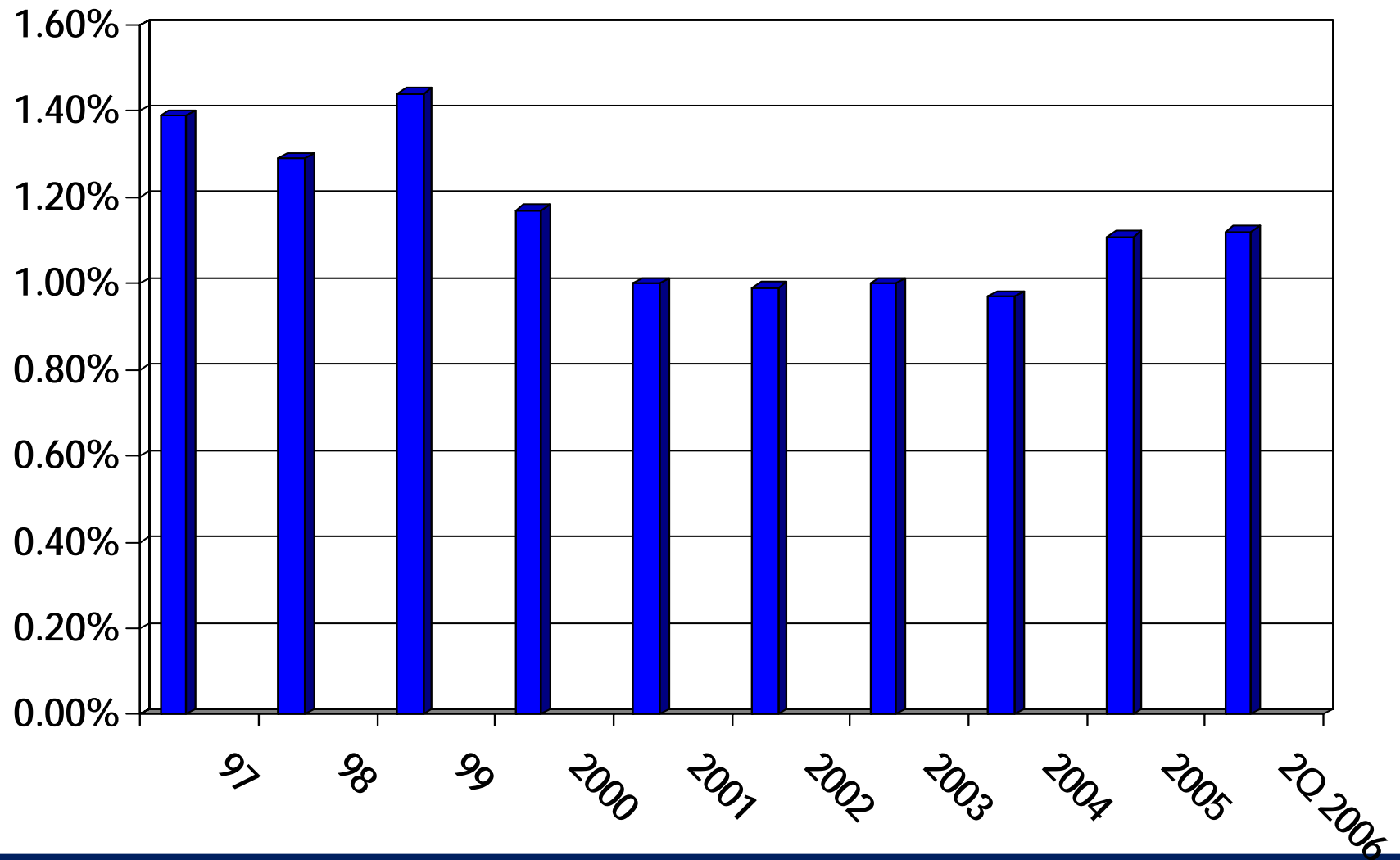


NET INCOME

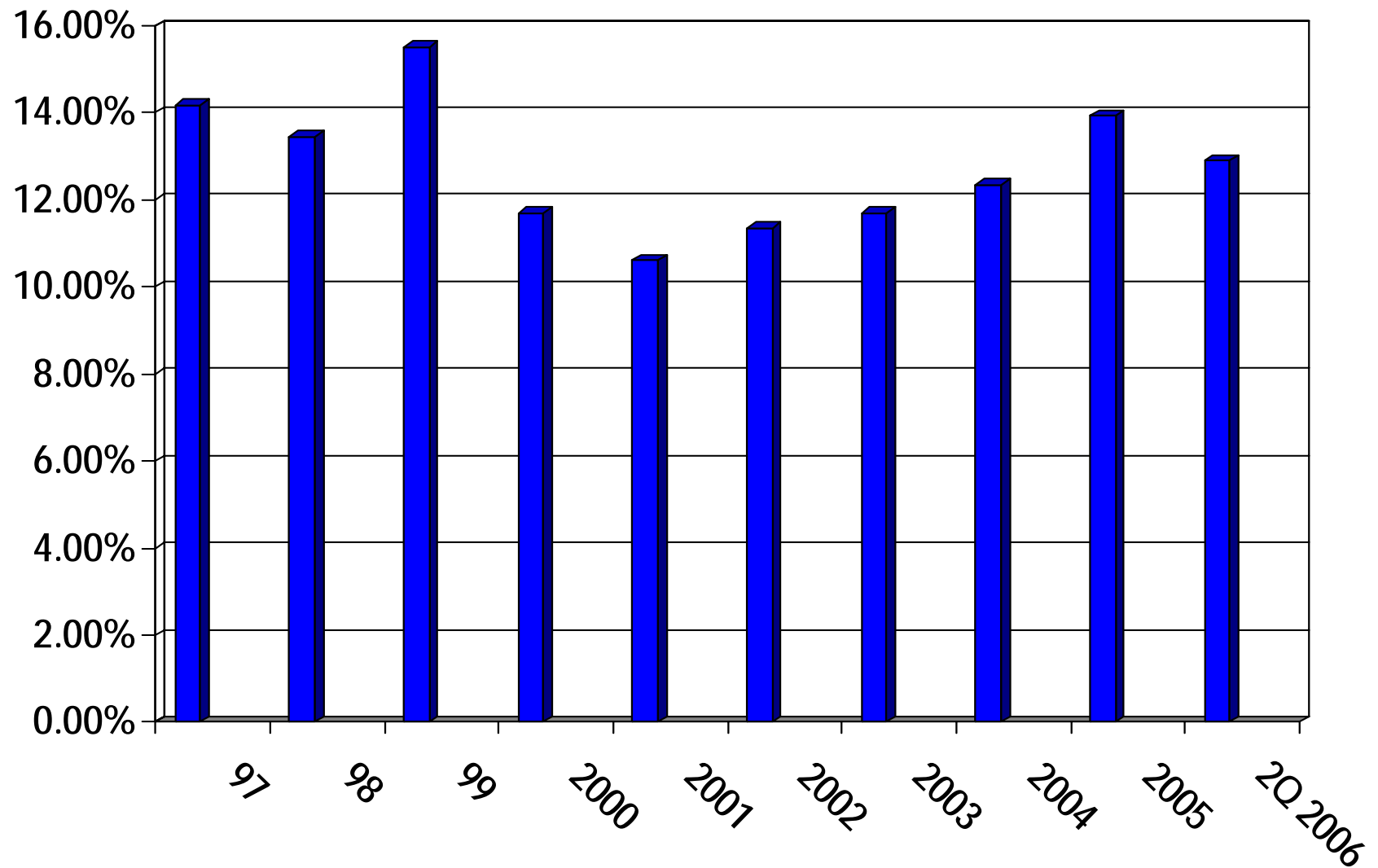


*Annualized

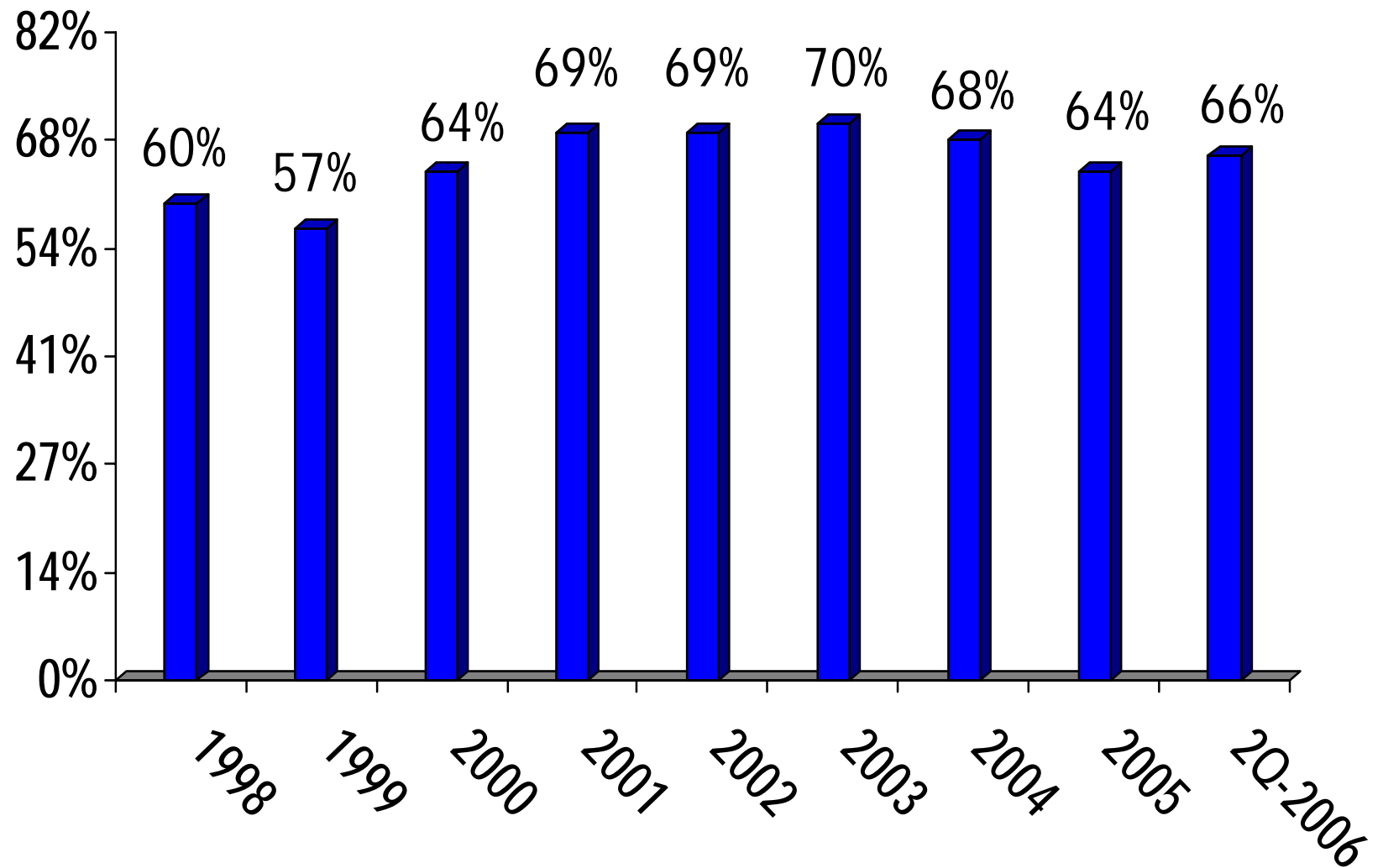
RETURN ON AVERAGE ASSETS



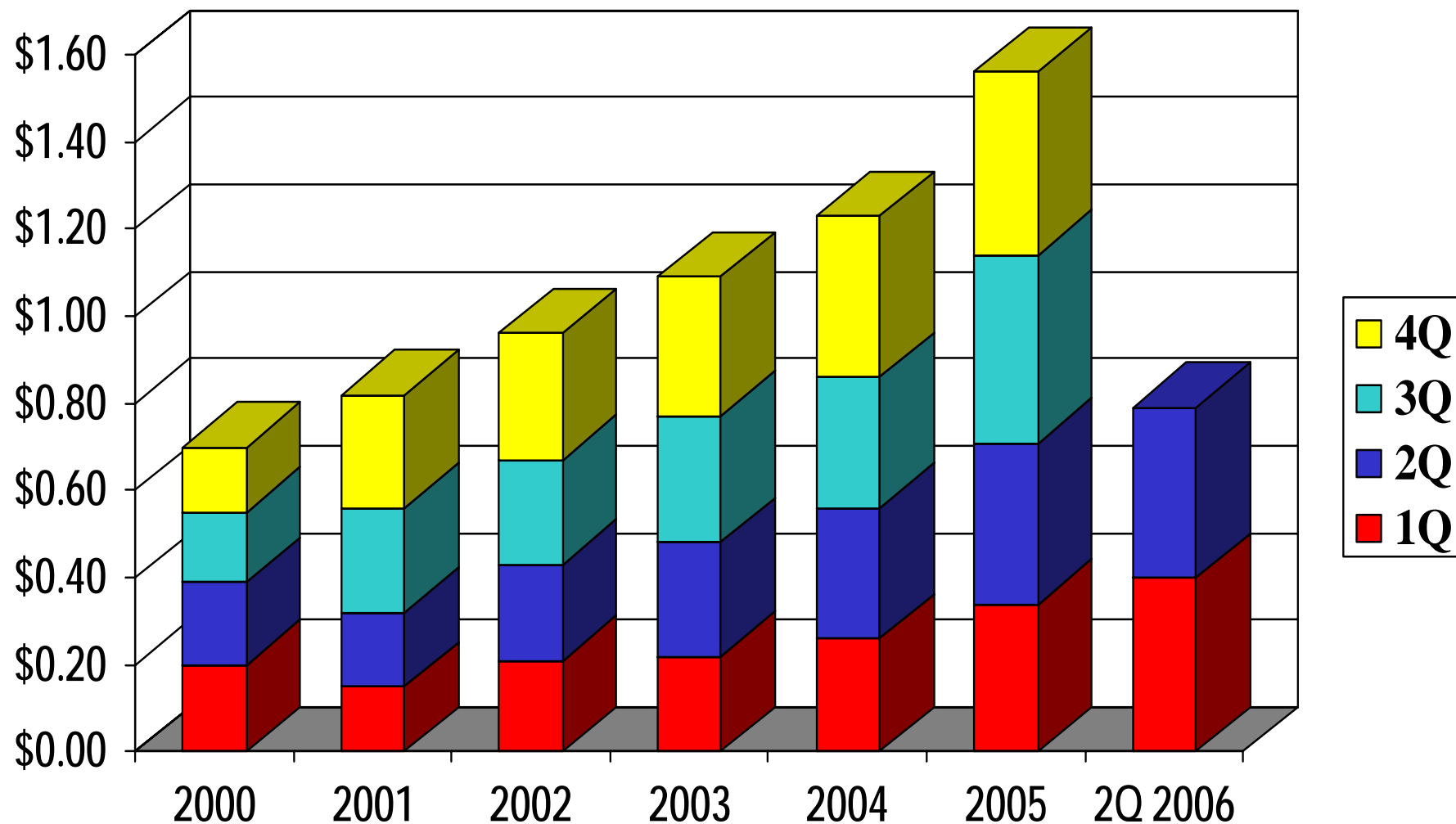
RETURN ON AVERAGE EQUITY



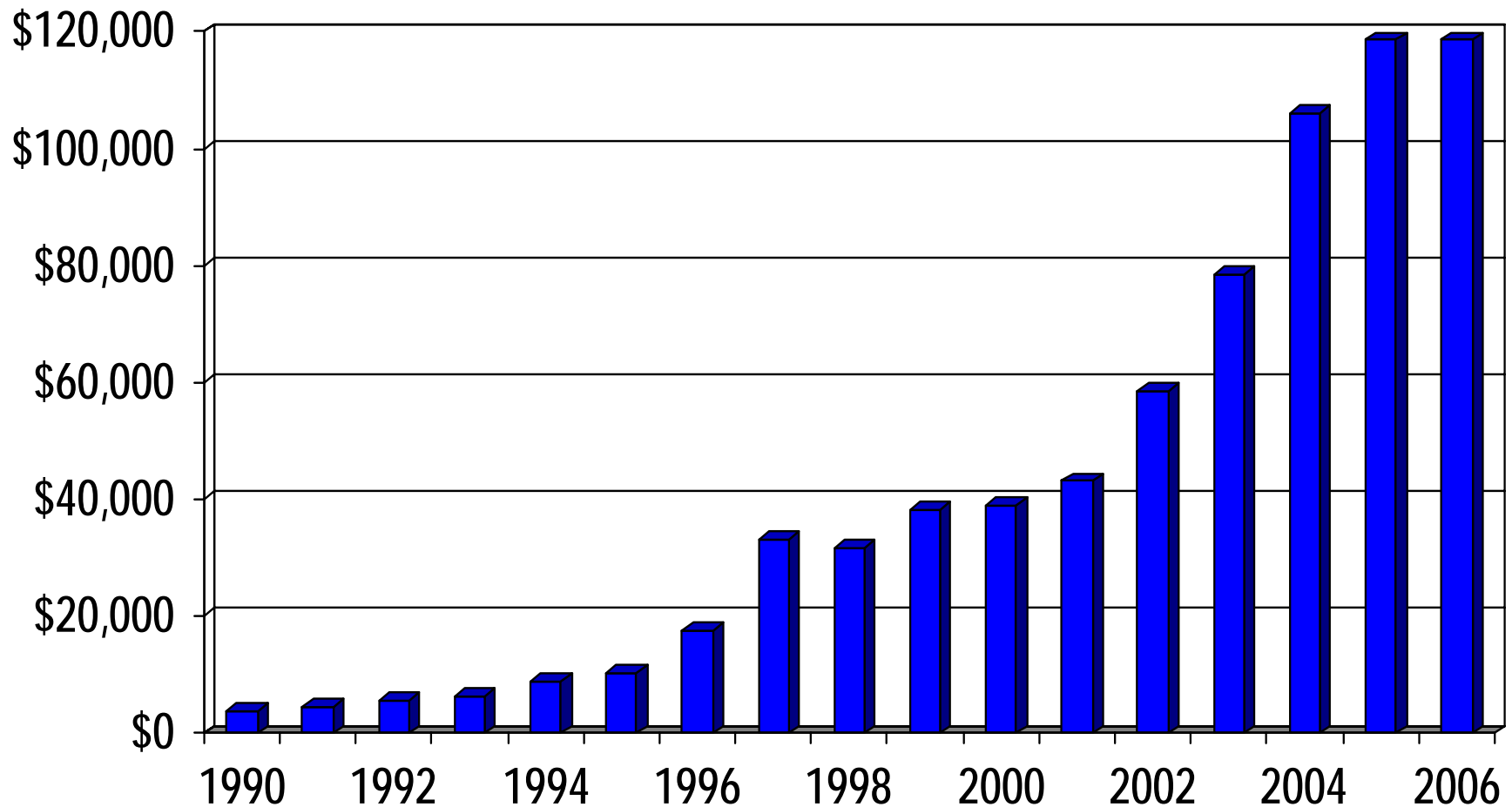
ANNUAL OPERATING EFFICIENCY



EARNINGS PER SHARE



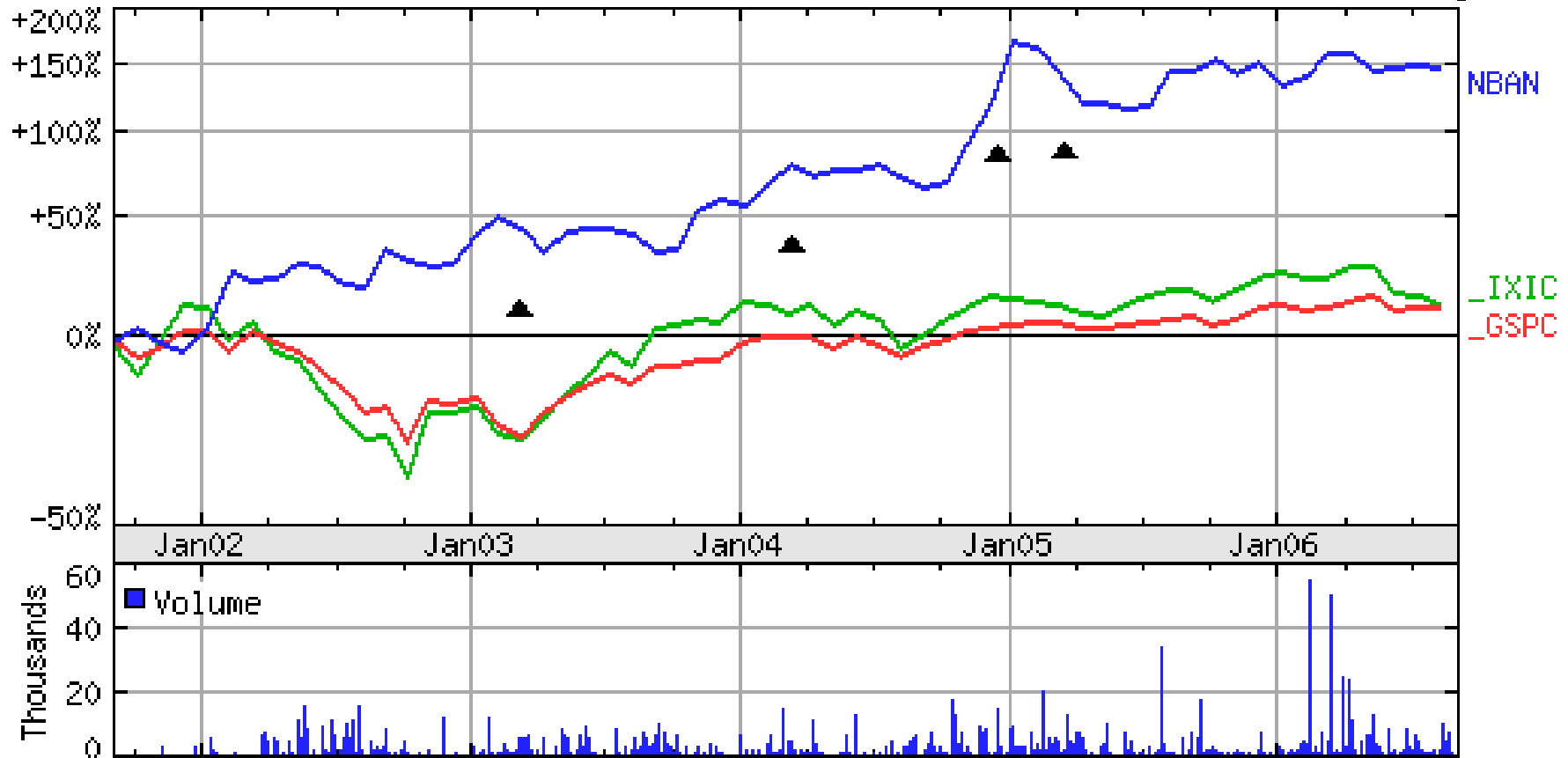
MARKET CAPITALIZATION



STOCK PERFORMANCE

NORTH BAY BNCP

Splits: ▼
as of 30-Aug-2006



Copyright 2006 Yahoo! Inc.

<http://finance.yahoo.com/>



RISK PROFILE



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 Non-interest Bearing Deposit Base

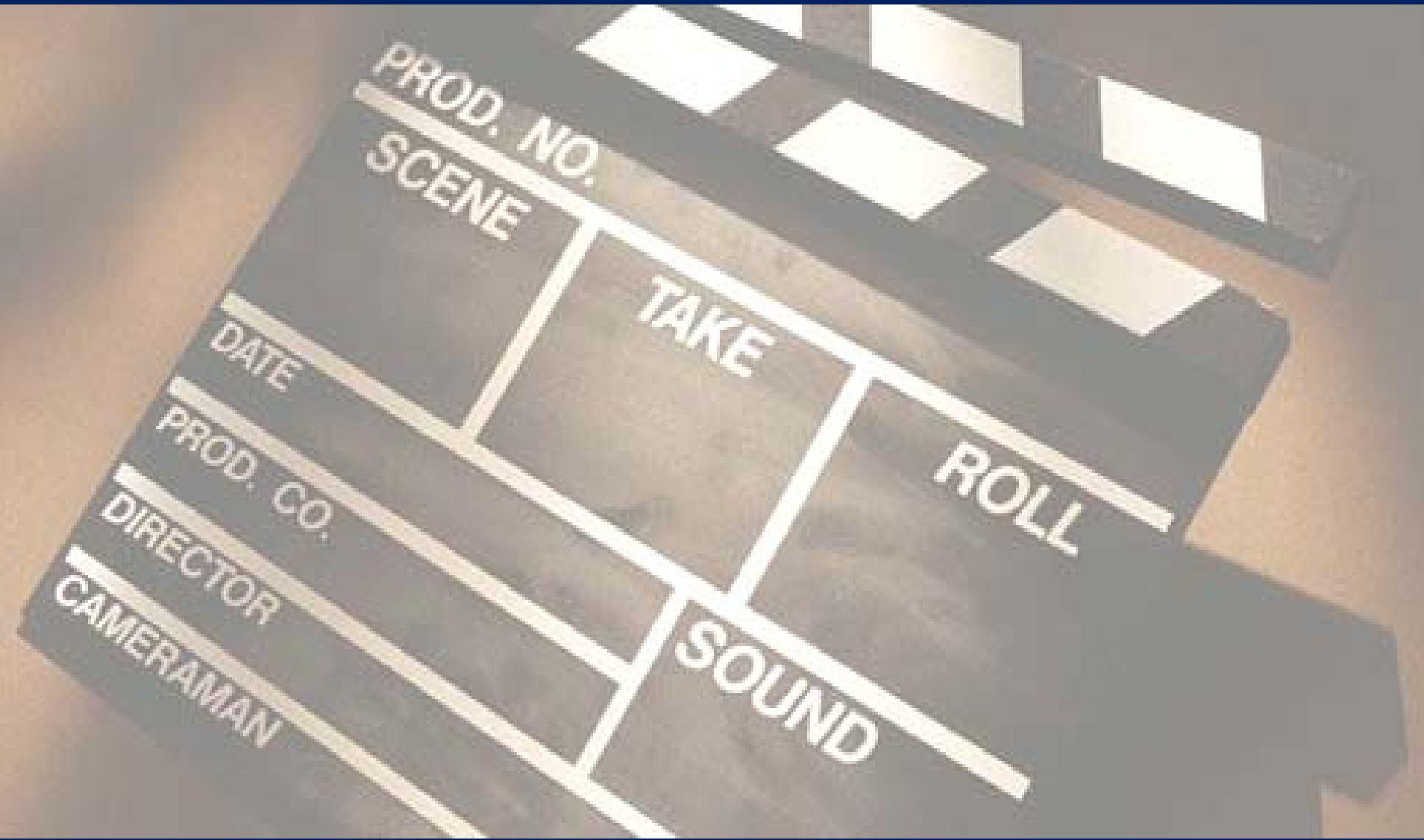
Interest Rate Risk Near Zero

- 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
- ❖ Longer-Term, 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
- Positive Earnings Trend



...AND IT'S JUST 50 MILES AWAY!

