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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

**FORM 8-K**

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

September 19, 2006 (September 19, 2006)  
Date of Report (Date of earliest event reported)

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**VINEYARD NATIONAL BANCORP**  
(Exact name of registrant as specified in its charter)

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California	000-20862	33-0309110
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

1260 Corona Pointe Court, Corona, California	92879
(Address of principal executive offices)	(Zip Code)

(951) 271-4232  
(Registrant's telephone number, including area code)

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Not Applicable  
(Former name, former address and former fiscal year, if changed since last report)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition**

On September 20, 2006, Norman Morales, President and Chief Executive Officer of Vineyard National Bancorp will make a presentation at the RBC Capital Markets Financial Institutions Conference. A copy of the presentation is attached hereto as Exhibit 99.1.

**Item 9.01. Financial Statements and Exhibits**

- (a) Not applicable
- (b) Not applicable.
- (c) Not applicable
- (d) The following exhibit is included with this Report:

Exhibit 99.1 RBC Capital Markets Financial Institutions Conference Presentation.

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**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

**VINEYARD NATIONAL BANCORP**

Date: September 19, 2006

By: */s/ Gordon Fong*

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Gordon Fong  
Executive Vice President and Chief Financial Officer

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# Disclosure

When used in this presentation, filings by Vineyard National Bancorp ("Company") with the Securities and Exchange Commission ("SEC"), or other public or stockholder communications, or in oral statements made with the approval of an authorized executive officer, the words or phrases "will likely result," "are expected to," "will continue," "is anticipated," "estimate," "project," "believe" or similar expressions are intended to identify "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. The Company wishes to caution you that all forward-looking statements are necessarily speculative and not to place undue reliance on any such forward-looking statements, which speak only as of the date made. Also, the Company wishes to advise you that various risks and uncertainties could affect the Company's financial performance and cause actual results for future periods to differ materially from those anticipated or projected. Specifically, the Company cautions you that important factors could affect the Company's business and cause actual results to differ materially from those expressed in any forward-looking statement made by, or on behalf of, the Company, including: general economic conditions in its market area, particularly changes in economic conditions in the real estate industry or real estate values in our market, changes in market interest rates, increased loan prepayments, risk associated with credit quality, and other risks with respect to its business and/or financial results detailed in the Company's press releases and filings with the SEC. You are urged to review the risks described in such releases and filings. The risks highlighted herein should not be assumed to be the only factors that could affect future performance of the Company. The Company does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions that may be made to any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements.



*Creativity*

*Our Values*

*Integrity*

*Flexibility*



Respect  
Devotion  
Honor  
Strength  
Pride  
Spirit  
Triumph  
Heart  
Valor  
Remembrance  
Hero  
Truth  
Allegiance  
Character  
Glory  
Leadership  
Patriot  
Soldier  
Freedom  
Passion  
Power  
Courage  
Bravery  
Loyalty  
Destiny

*The bottom line... It's all about People*

# Overview

- **Traded on the NASDAQ Global Market System under the symbol VNBC”**
- **Market price – closed at \$26.75 (Sept. 8, 2006)**
- **\$2.1 billion in assets (August 1, 2006 – includes acquisition of Rancho Bank)**
- **Shares outstanding – 10.6 million (Sept. 8, 2006)**
- **Market Capitalization – approximately \$285 million (Sept. 8, 2006)**
- **Inside ownership most recent quarter end – approximately 15%**
- **Institutional ownership most recent quarter end – approximately 40%**

# Overview

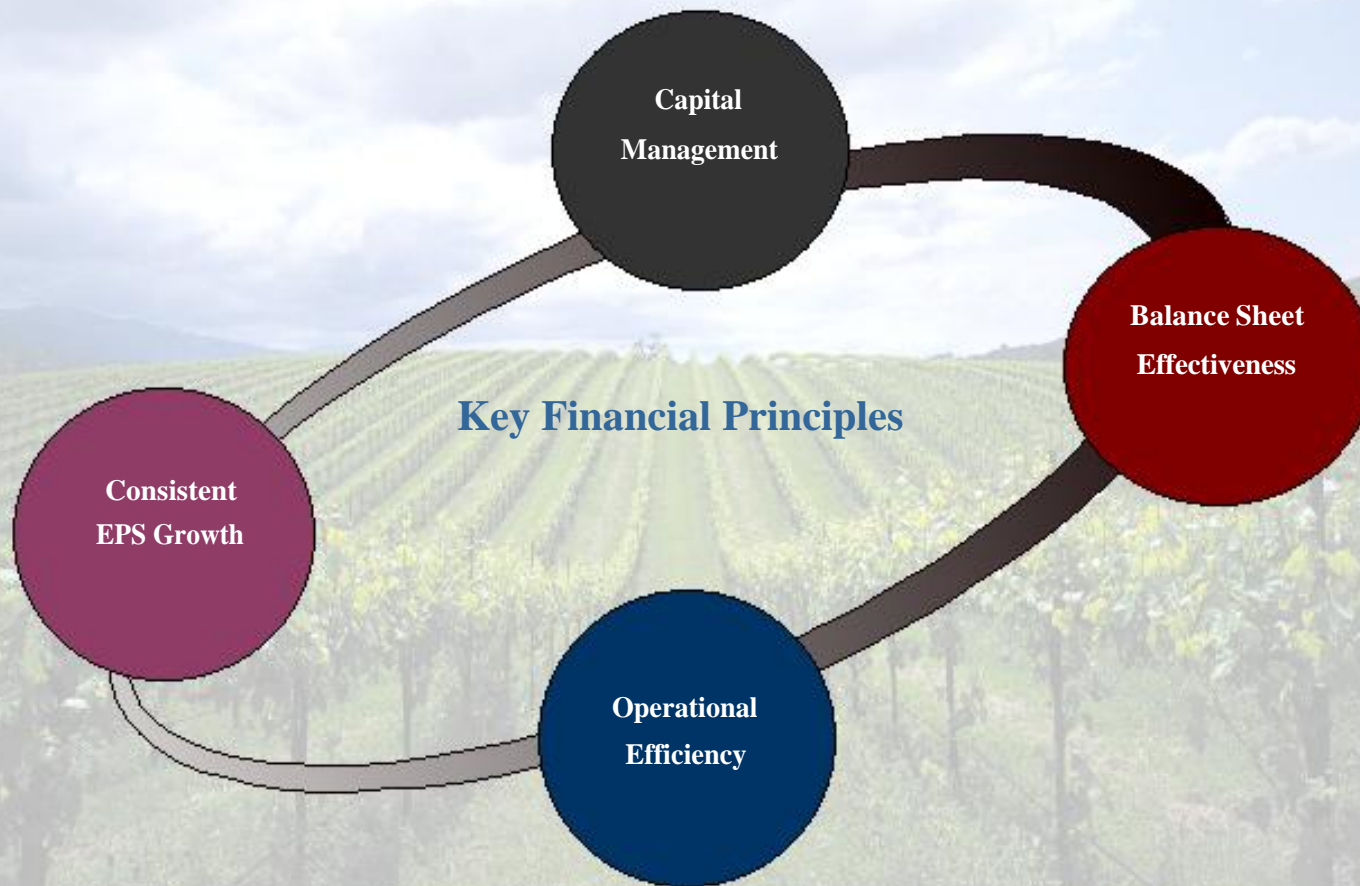
At June 30, 2006

## Price Valuation Measures

- **12 month trailing price to earnings (“P/E”) – 14.16**
- **Forward P/E fiscal year end Dec. 31, 2007 – 9.97 (based on analysts estimates)**
- **Price/Book most recent quarter (“mrq”)– 2.33**
- **Stated Book Value Per Share (mrq)– \$11.54**
- **Diluted Book Value Per Share (mrq) – \$11.75**
- **Analyst coverage – four (4)**
  - ◆ **Cohen Bros. & Company**
  - ◆ **RBC Capital Markets**
  - ◆ **Sandler O’Neill & Partners, L.P.**
  - ◆ **Sidoti & Company, LLC**



# Financial Highlights



# Vineyard National Bancorp Summary Results 2004-2006

## Bancorp Net Earnings

Dollars shown in all tables are in thousands (except for per share information)

Period-ended	Net Earnings	Diluted Earnings Per Share	Return On Avg. Common Equity
Year to Date June 30, 2006	\$9,600	\$0.94	19%
Year Ended Dec. 31, 2005	\$18,900	\$1.89	21%
Year Ended Dec. 31, 2004	\$14,000	\$1.55	29%

# Vineyard National Bancorp Summary Results 2004-2006

## Bank Net Earnings

Dollars shown in all tables are in thousands (except percentage information)

Period-ended	Net Earnings	Return on Avg. Assets	Efficiency Ratio
Year to Date June 30, 2006	\$13,100	1.45%	47%
Year Ended Dec. 31, 2005	\$23,900	1.54%	45%
Year Ended Dec. 31, 2004	\$17,000	1.47%	44%

## National Recognition



2005 RANK

(2004 RANK) TICKER STOCK PRICE 8/10/05

**EARNINGS-PER-SHARE GROWTH**  
Three-year annual rate  
RANK

**NET INCOME**  
past four  
quarters  
(millions)

**REVENUE GROWTH**  
Three-year annual rate  
RANK

**REVENUE**  
past four  
quarters  
(millions)

**TOTAL RETURN**  
Three-year annual rate  
(color=beat S&P 500)\*  
RANK

**P/E**  
current  
fiscal year  
est.



COMMENTS

**4 VINEYARD NATIONAL BANCORP** VVNC \$30.29  
RANCHO CUCAMONGA, CALIF.

89%  
44 \$15.4

84%  
6 \$87.5

98%  
4 15

Southern California bank benefiting from real estate boom.

# USBanker

August 2005

Beyond Business as Usual

USB's ANNUAL PERFORMANCE RANKING

## Top 100 Publicly Traded Mid-Tier Banks

Banks & thrifts with less than \$10 billion in assets. Ranked by 3-year average ROE.

Institution	Ticker	Market Value (\$B)	Total Assets (\$B)	3-Year Avg ROE	3-Year Median EPS Growth	3-Year Avg Total Risk Based Rate	3-Year Price Performance	ROAC (%)	EPS Growth YTD (%)	Diluted EPS Before Extraordinary (\$)	Total Capital Ratio (%)
1 WSFS Financial Corp.	WSFS	383	2,502,956	42.1	31.4	17.8	245.8	13.6	31.4	3.39	15.34
2 Westamerica Bancorp	WABC	1,709	4,737,268	29.0	8.1	11.6	47.4	28.8	2.8	2.93	12.46
3 Oriental Financial Group	OFG	575	1,725,695	27.0	32.7	28.6	153.2	25.7	15.5	2.53	28.69
4 Vineyard National Bancorp	VNRC	267	1,311,497	24.6	108	15.4	1022.9	23.5	42.2	1.55	14.6
5 TrustCo Bank Corp NY	TRST	841	2,863,834	23.9	6.5	17.7	9.7	25.3	7.1	0.75	18.37



## Other Achievements

- **Honored as one of FORTUNE magazine's 100 Fastest Growing Companies for 2006**
- **Acquisition of Rancho Bank, a commercial bank headquartered in San Dimas, Ca., completed July 31, 2006**
- **Stock appreciation growth over 1,900% (Oct. 2000 thru 2<sup>nd</sup> quarter 2006)**
- **Inclusion in the Russell 2000 index**
- **Alumni inclusion in Sandler O'Neill's "2005 Bank and Thrift Sm-All Stars"**
- **2005 - Rated "Market Cap Champion" by Carpenter & Company \$1 billion - \$10 billion Asset Class, five year stock appreciation**

## **The Inland Empire...**

- **Represents the counties of Riverside and San Bernardino, one of the fastest growing regions in the United States**
- **Major distribution hub for goods coming in through the Los Angeles Harbors**
- **Availability of “affordable” and buildable land for housing, commercial and retail development in support of the Los Angeles and Orange County regions**
- **Intersection or half way point between: Los Angeles and Palm Desert, Pomona Valley and Temecula Valley, Newport Coast and Coachella Valley**





*What Makes Vineyard  
Unique?*



## *Our Vision*

**We are a community bank  
dedicated to relationships and the  
experiences we create**



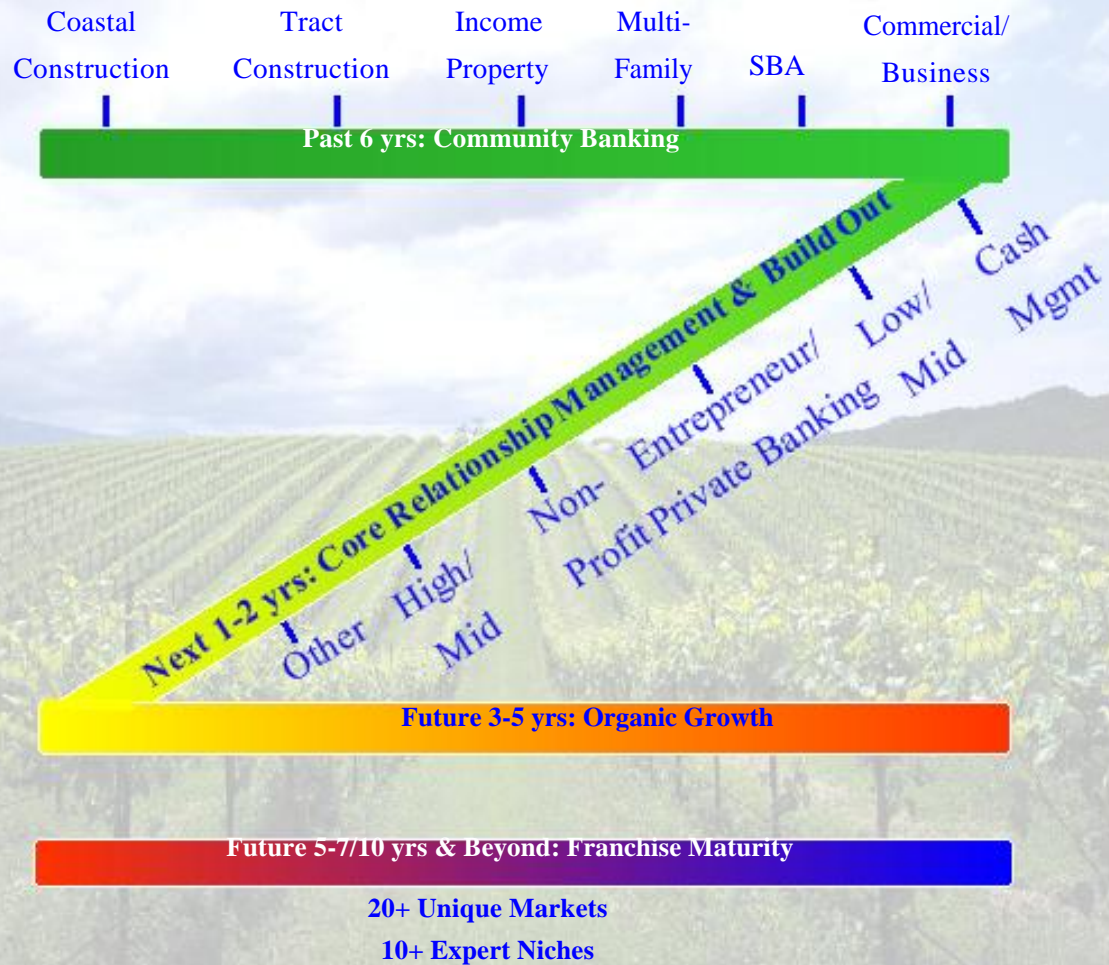


# Organization and Operating Strategies

# Key Strategic Drivers

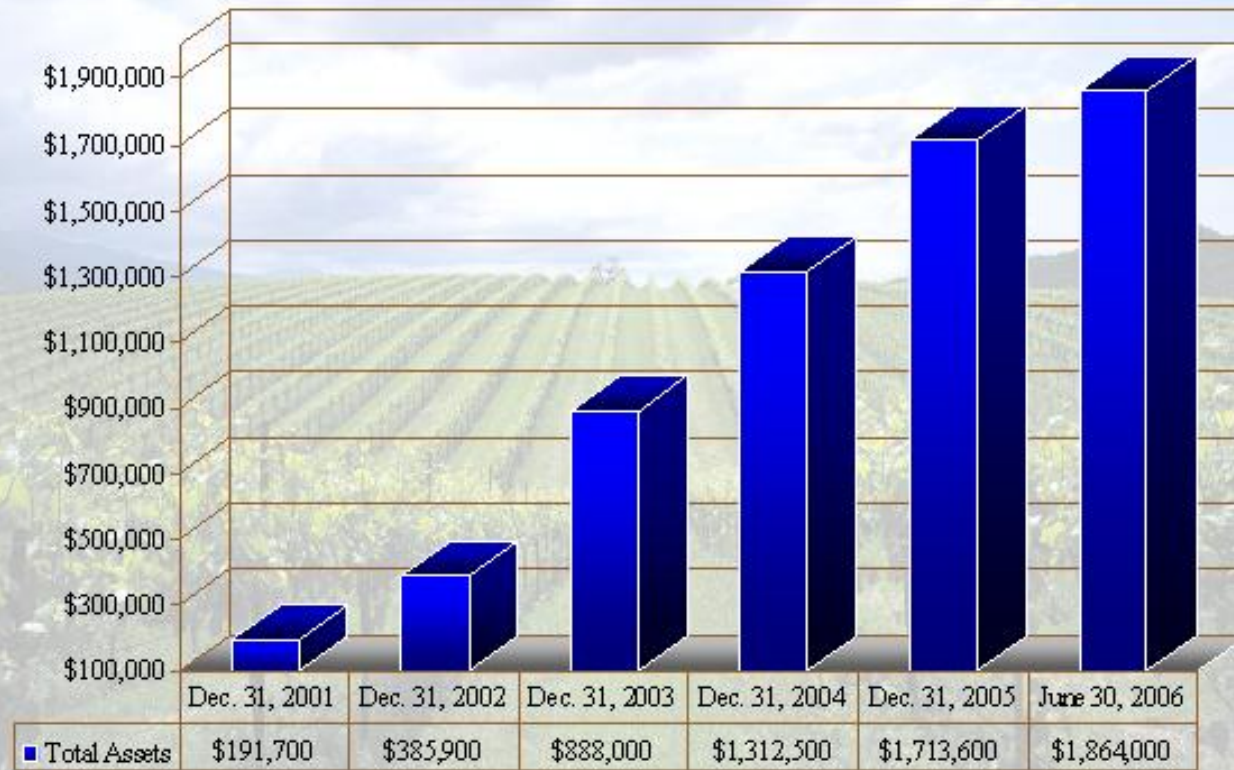
- **Diverse asset base and organizational structure**
- **Operating efficiency**
- **Operate within 20 unique markets**
- **Development and enhancement of 10 specialty products**
- **Branding and Marketing of the Vineyard Franchise**
  - ◆ In target geographic markets
  - ◆ In target product markets

# Strategic Plan





# Assets



Dollars in thousands



# Total Loans and Deposits



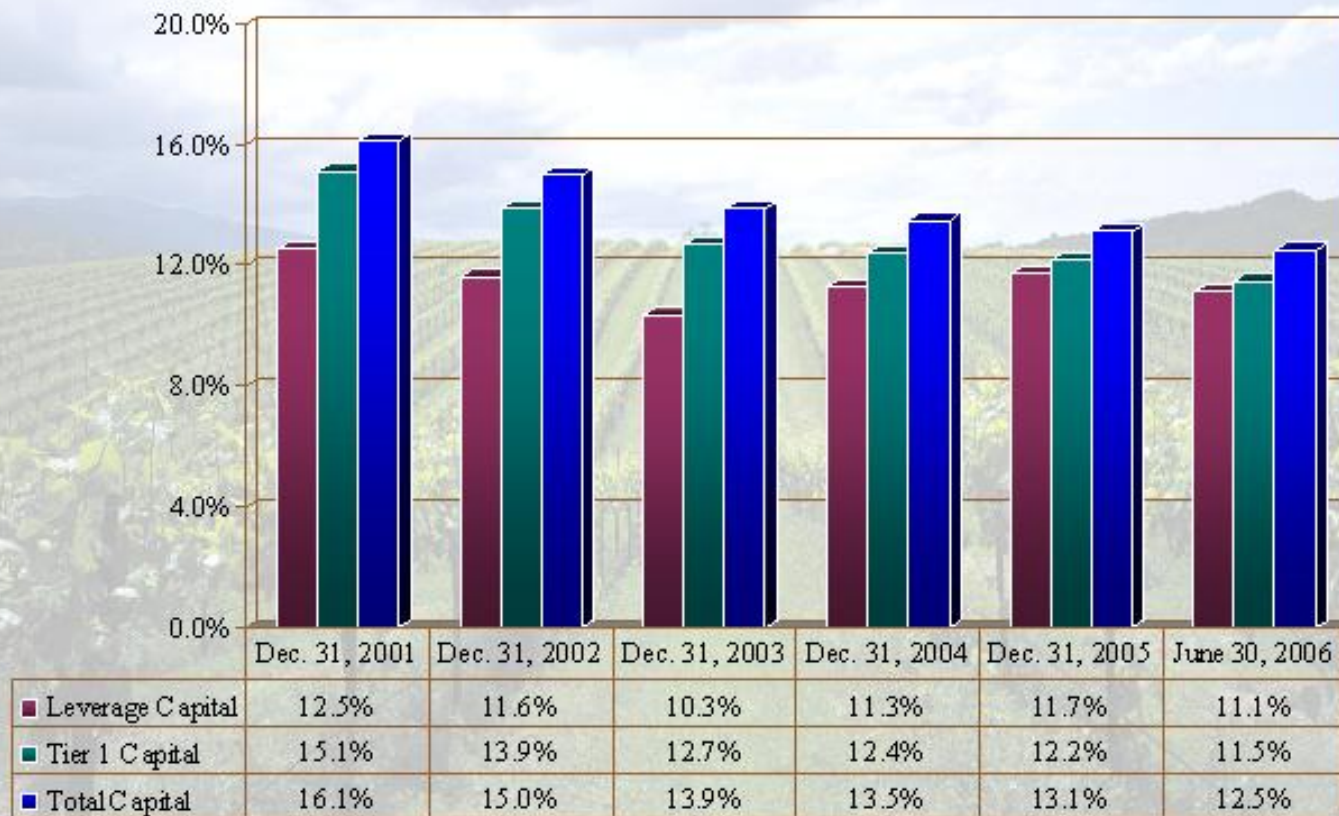
Dollars in thousands

\* includes loans held for sale

# Capital Strategy

- **Support Organic Growth**
- **Efficient tools for effective execution and purpose**
  - ◆ **Shelf registration – \$125 million (Sept. 2005)**
    - \$93 million remaining as of June 30, 2006
  - ◆ **PIPE**
  - ◆ **Trust preferred**
  - ◆ **Strategic acquisition**
    - Reduce funding costs
    - Accretive to earnings
- **Minimal dilutive impact to shareholders**
- **Maintain consistent capital ratios**
  - ◆ **Holding Company**
  - ◆ **Bank**

# Bank Capital Adequacy Ratios







*Strategic Focus*

*Our future is as diverse as  
our markets*





# Our Markets

As of August 1, 2006

- Full Service Banking Center
- Loan Production Office

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# Our Markets

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0 42.5mi

22

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# Our Markets

As of August 1, 2006

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- Loan Production Office

The map displays Southern California with various market regions highlighted in green ovals: Northern CA, Ventura County, West Side, San Gabriel Valley, Orange County, Palm Desert, Temecula Valley, and North San Diego. Red dots indicate Full Service Banking Centers, and red squares indicate Loan Production Offices. Major highways (Interstates 5, 8, 15, 215, 205, 10, 5, 118, 101, 23, 14, 2, 91, 55, 16, 52) and cities (San Francisco, San Jose, Santa Clara, San Bernardino, Los Angeles, Glendale, Burbank, Pasadena, San Gabriel, San Antonio, San Diego, San Clemente, Oceanside, Carlsbad, Vista, Escondido, San Marcos, El Cajon, La Mesa, Chula Vista, National City, San Diego, Rancho Palos Verdes, Torrance, Carson, Brea, La Habra, Brea, Glendora, Rialto, Highland, Yucaipa, Cathedral City, Hemet, Palm Springs, Hesperia) are labeled. A scale bar at the bottom right shows 0 to 42.5 miles. Copyright (C) 2006 SNL Financial LC. All rights reserved.

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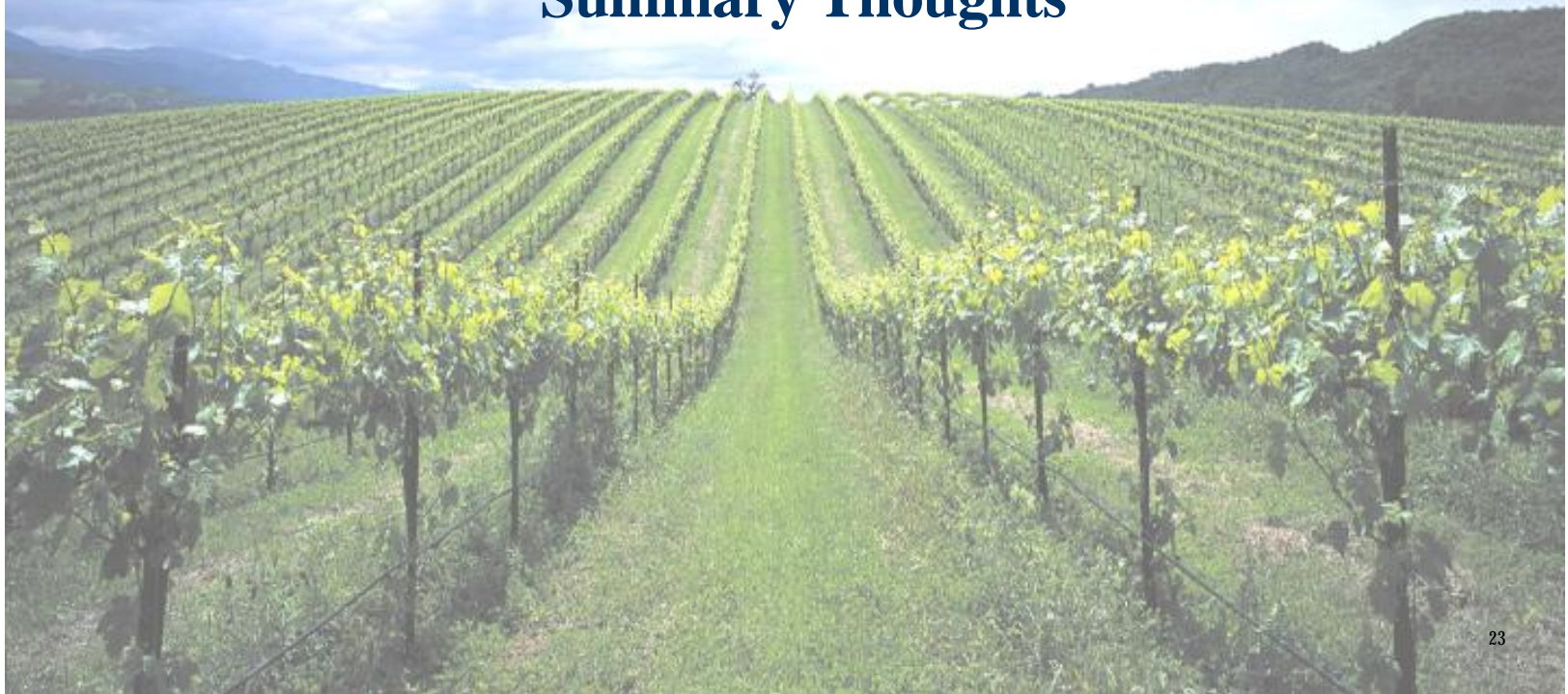
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0 42.5mi

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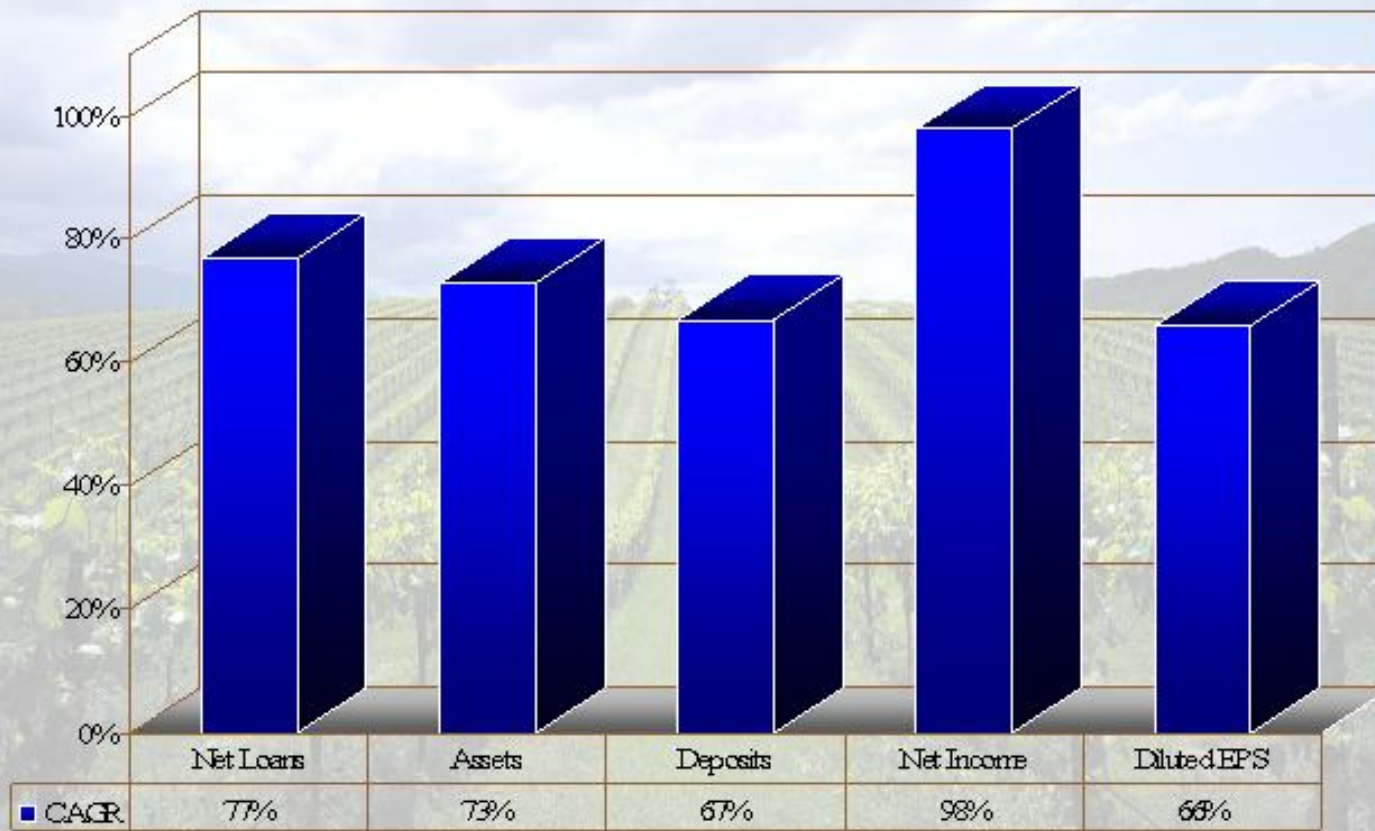


## Summary Thoughts



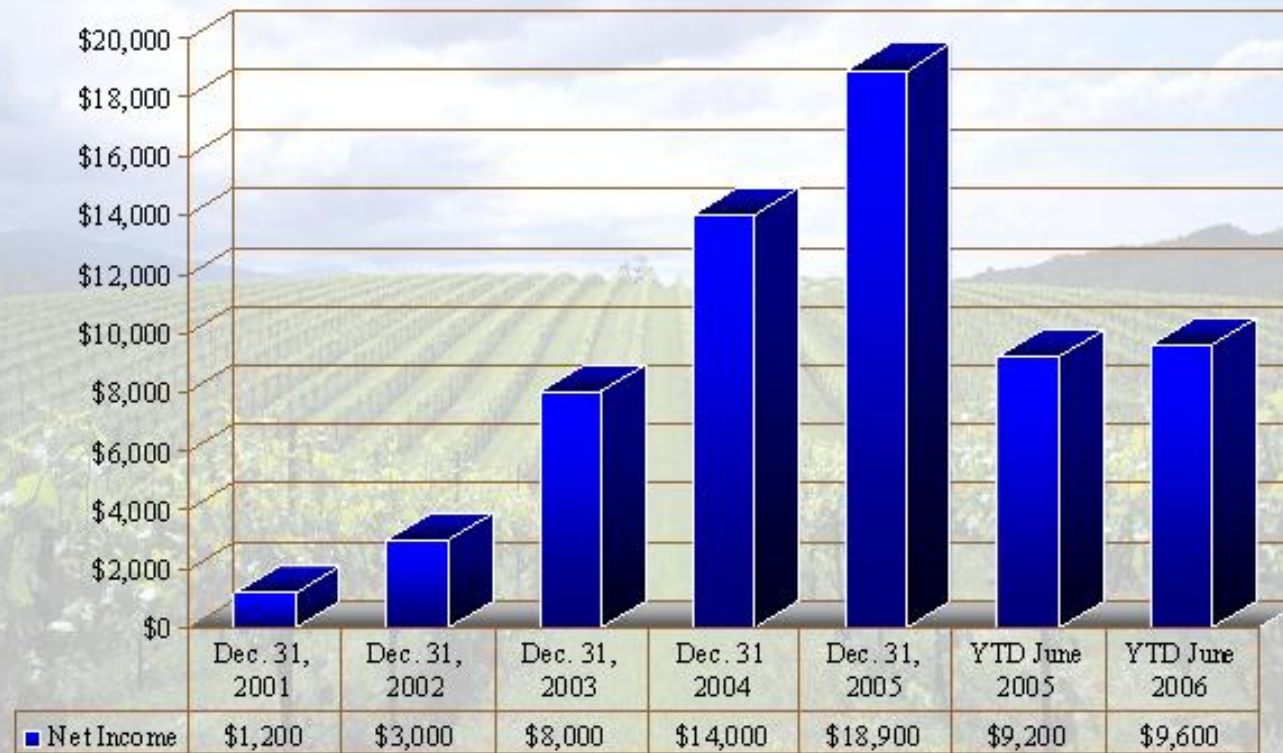


## 2000 - 2005 “CAGR” Compounded Annual Growth Rate



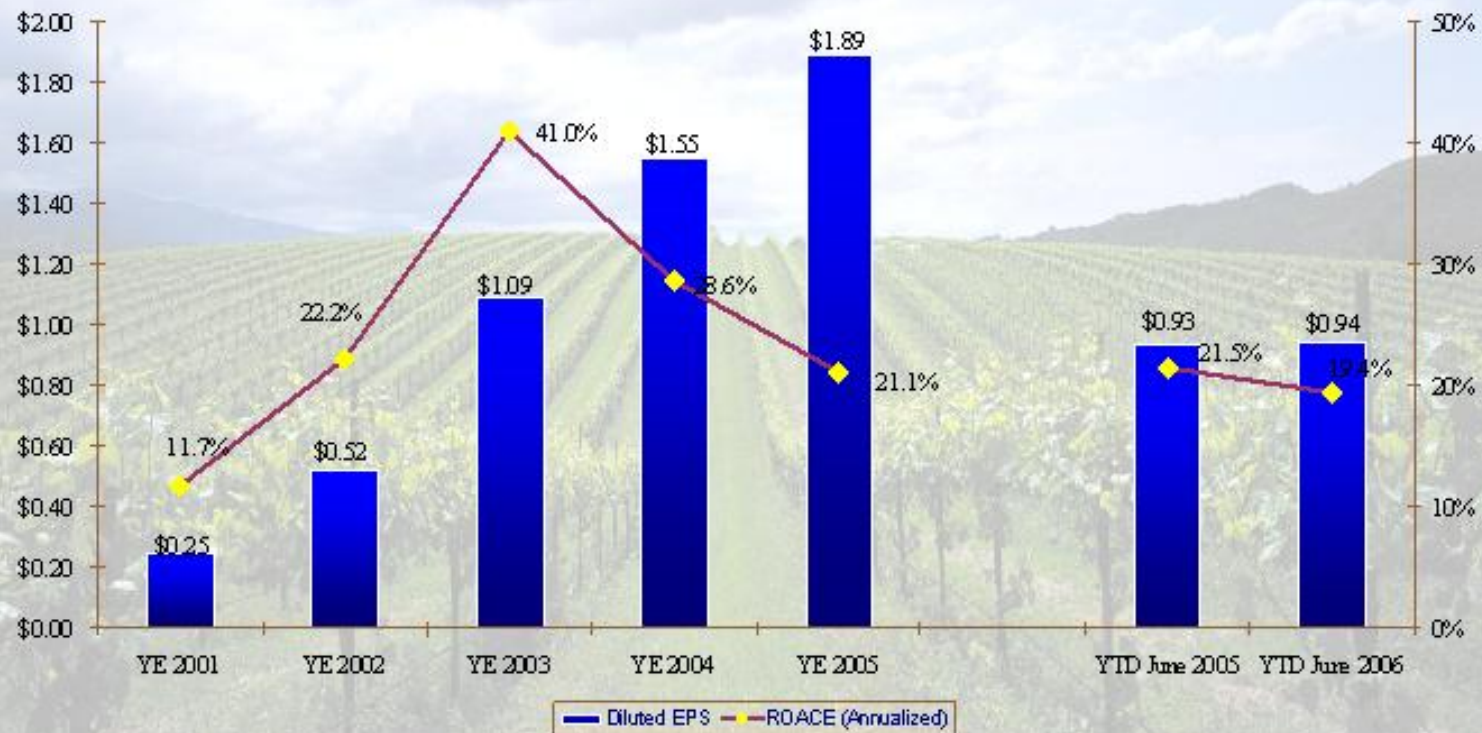


# Earnings



Dollars in thousands

## Earnings – Return on Average Common Equity



# Summary Thoughts

- **The Bank continues to assemble talented, and well-established professionals driven on value-added, relationship banking**
- **The Company continues to deliver returns to its shareholders by providing properly incented product groups within a unique distribution network**
- **The Company and the Bank will continue to focus on what our customers need and strive to deliver results which exceed expectations**

**Employees, Customers, Investors....**

**“PEOPLE are our most valuable asset”**





# VINEYARD

NATIONAL BANCORP

*Thank you*

[www.vnbcstock.com](http://www.vnbcstock.com)