

PUBLIC DISCLOSURE

July 11, 2005

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**The Vintage Bank
RSSD #91866**

**1500 Soscol Avenue
Napa, California 94559**

**Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S RATING

INSTITUTION'S CRA RATING:
The Vintage Bank is rated "SATISFACTORY"

The following table shows the performance level of The Vintage Bank with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	LENDING TEST*	INVESTMENT TEST	SERVICE TEST
OUTSTANDING			
HIGH SATISFACTORY	X	X	X
LOW SATISFACTORY			
NEEDS TO IMPROVE			
SUBSTANTIAL NONCOMPLIANCE			

*The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution's rating include:

- A substantial majority of loans made inside the assessment area;
- A good distribution of loans by geography and business size;
- An adequate level of community development loans;
- A significant level of community development investments with good responsiveness to community development needs;
- A relatively high level of community development services;
- Delivery systems that are readily accessible to all portions of the assessment area.

INSTITUTION

DESCRIPTION OF INSTITUTION

The Vintage Bank (TVB) with \$568 million in assets as of March 31, 2005, is a community bank headquartered in Napa, California. It is a wholly-owned subsidiary of North Bay Bancorp, a shell bank holding company also headquartered in Napa. Effective January 15, 2005, affiliate, Solano Bank headquartered in Vacaville, was merged into The Vintage Bank. However, Solano Bank activity will not be evaluated as part of the scope of this examination as it occurred subsequent to the end of the review period.

TVB is a six branch institution with offices located in three Napa County cities. It is primarily a commercial lender serving Napa County with an emphasis on serving wineries and wine-related businesses. The bank also brokers home mortgage products to a third party to accommodate the personal credit needs of its business customers. Loan products include personal and business lines of credit, term loans and real estate and construction financing. Depository services include cash management, interest checking and savings deposits. The bank also offers internet banking, wealth management and investment services. TVB became a Preferred Lender with the Small Business Administration (SBA) in December 2004 and offers SBA 7A and 504 loans.

Below is the March 31, 2005 loan portfolio as stated on the Consolidated Reports of Condition and Income (Call Report) that reflects the bank's commercial lending focus.

LOAN TYPE	DOLLAR AMOUNT ('000s)	PERCENT OF VALUE
Commercial/Industrial & Non-Farm Non-Residential Real Estate	\$266,582	65.96%
Secured by 1-4 Family Residential Real Estate	46,923	11.61%
Agricultural & Farm Land	41,105	10.17%
Construction & Land Development	34,130	8.45%
Secured by Multifamily Residential Real Estate	9,480	2.35%
Consumer Loans & Credit Cards	4,580	1.13%
All Other	1,328	0.33%
Total (Gross)	\$404,128	100%

At the previous examination, dated October 6, 2003, the bank was assigned a satisfactory performance rating under the Small Bank CRA procedures. There are no legal or financial impediments preventing TVB from meeting the credit needs of its communities, consistent with its size, business strategy, resources, and the local economic climate.

DESCRIPTION OF ASSESSMENT AREA

The bank's assessment area for the review period is unchanged since the previous examination and consists of Napa County in its entirety. In 2003 Napa County was part of the Vallejo-Fairfield-Napa Metropolitan Statistical Area (MSA), however due to 2004 changes by the Office of Management and Budget (OMB), Napa County is now a separate MSA. According to the U.S. Census Bureau the total population of the Napa MSA in 2004 was estimated at 132,339. The Napa MSA contains 27 census tracts, with no low-income, and includes the cities of American Canyon, Calistoga, Napa, St. Helena, and Yountville.

Located approximately 50 miles north of San Francisco, Napa County is largely agricultural with commercial and residential development essentially limited to existing, well-established towns and cities running north to south along the Napa Valley. The one exception to this development pattern is American Canyon, the county's newest and fastest growing city due to its proximity to major Bay Area job centers such as San Francisco and Oakland.¹

TVB operates six branches in the MSA with four located in the city of Napa, one in St. Helena, and one in American Canyon. The bank opened two new branches during the review period. The Gateway office in Napa was opened in March 2003, and the American Canyon office was opened in August 2004. TVB operates ATMs at all branch locations as well as a stand-alone ATM in Yountville.

Although TVB is one of only two banks headquartered in Napa County, the market for financial services is relatively competitive. The Vintage Bank ranks third out of 16 institutions for deposit market share in the Napa MSA with 15.3 percent of total area deposits.² Small business lending market share, at 16.5 percent in 2004, is commensurate with its share of market deposits. TVB ranked 11th out of a total of 66 lenders who vied for commercial borrowers in 2004.³ Moreover, based upon this data, along with feedback from community representatives, the market for community development lending and investments is highly competitive due to limited opportunities.

The economy of Napa County is anchored by the wine-making and tourism industries. Much of the county remains agricultural due to the extensive and highly productive wine-making industry as well as a countywide urban-growth boundary. The abundance of wineries and vineyards in the county and the growing perception of wineries as leisure destinations have made the Napa MSA an increasingly popular tourist destination. In fact, visitors to wineries statewide increased from 10.7 million to 14.8 million between 1998 and 2002.⁴ As such, services, manufacturing, and hospitality play important roles in the local economy. The services sector employs the most workers in the county providing 22 percent of jobs as of June 2005. The

¹ California Employment Development Department Labor Market Information Division, County Snapshot, *Napa and Solano 2003*.

² Federal Deposit Insurance Corporation, *Summary of Deposits*, June 30, 2004 (accessed June 28, 2005); available from <http://www2.fdic.gov/sod>.

³ Based on 2004 aggregate data consisting of the institutions required to file annual CRA data.

⁴ *California Wine Has \$4.5 Billion Economic Impact on State* (accessed August 11, 2005); available from <http://www.wineinstitute.org/communications/statistics/>.

manufacturing and government sectors were the second and third largest employers respectively with 15.9 percent and 14.9 percent of county jobs. Retail trade with 13.1 percent and leisure/hospitality with 12.9 percent of jobs were also large industry employers.⁵

Napa County has had a generally strong economy in recent years due primarily to the strength of the wine industry. Wine shipments from California to the rest of the nation and the rest of the world increased three percent and six percent respectively in 2004.⁶ As a result of this vibrant growth, the local job market has been particularly strong. The unemployment rate in Napa County was 1.6 percent to 2.0 percent below the state annual average during the review period. Specifically, the annual unemployment rate for the Napa MSA in 2004 was 4.6 percent, significantly under the state average of 6.2 percent.⁷

Interviews with community representatives, along with demographic and economic information, suggest small business financing is an area of credit need. Of specific importance are loans in small dollar amounts for small businesses that support the wine and tourism industries. As shown in Exhibit 1, Dun and Bradstreet reports businesses with gross annual revenue of \$1 million or less accounted for 86 percent of assessment area businesses. Community representatives stated that such businesses require loans in small dollar amounts, though, there is a high level of competition in the assessment area.

For over a decade the Napa MSA, like many areas of California, has suffered from a scarcity of affordable housing, even for middle-income households. In Napa, home ownership is further challenged by ordinances that strictly limit growth. This critical need is illustrated by the housing affordability index (HAI), a ratio that calculates the percentage of households in a given area that can afford to purchase a median priced home. According to this index, in March 2004, the nationwide HAI was 57 percent, in California the HAI was 21 percent and in the Northern Wine Country region which includes the Napa MSA the figure stood at 14 percent. Otherwise stated, only 14 percent of households in the assessment area could afford to purchase a home at the median price.⁸ Based on these factors and contacts with community representatives, sources for funding for affordable housing is a credit need in the area. However, as previously noted, these community development opportunities are limited due to the competition and supply factor.

Exhibit 1 below depicts demographic information based on the following:

- 2000 U.S. Census;
- 2004 Dun & Bradstreet;
- California Association of Realtors - Trends In California Real Estate - May 2005; and
- U.S. Department of Labor - Bureau of Labor Statistics - June 2005.

⁵ California Employment Development Department, Labor Market Information, *Employment by Industry-Napa MSA*, June 2005 (accessed August 2, 2005); available from <http://www.calmis.ca.gov/htmlfile/subject/indtable.htm>.

⁶ *Precis Metro: Vallejo Metropolitan Area* (West Chester, Pennsylvania: Economy.com, 2005).

⁷ U.S. Bureau of Labor Statistics, BLS Data, *Local Area Unemployment Statistics*, June 2001 (accessed August 2, 2005); available from <http://data.bls.gov/PDQ/servlet/SurveyOutputServlet>.

⁸ *Affordability and the First-Time Homebuyer*, California Association of Realtors, May 2005.

This information was used to help develop the performance context for the bank's assessment area.

EXHIBIT 1								
ASSESSMENT AREA DEMOGRAPHICS								
NAPA MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,689	18.4
Moderate-income	6	22.2	4,684	15.2	487	10.4	6,058	19.6
Middle-income	14	51.9	19,113	61.9	1,025	5.4	6,877	22.3
Upper-income	7	25.9	7,079	22.9	227	3.2	12,252	39.7
Total AA	27	100.0	30,876	100.0	1,739	5.6	30,876	100.0
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Moderate-income	8,237	4,094	49.7	13.8	3,706	45.0	437	5.3
Middle-income	30,026	17,996	59.9	60.9	10,421	34.7	1,609	5.4
Upper-income	10,291	7,474	72.6	25.3	1,711	16.6	1,106	10.7
Total AA	48,554	29,564	60.9	100.0	15,838	32.6	3,152	6.5
Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to \$1 Million		Greater than \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Moderate-income	1,632	26.1	1,426	26.6	130	21.3	76	28.7
Middle-income	3,476	55.7	2,964	55.2	371	60.8	141	53.2
Upper-income	1,135	18.2	978	18.2	109	17.9	48	18.1
Total AA	6,243	100.0	5,368	100.0	610	100.0	265	100.0
Percentage of Total Businesses:			86.0		9.8		4.2	
Median Family Income 2000			\$61,203		April 2004 Median Housing Value			\$499,000
2004 HUD Adjusted Median Family Income			\$71,400		2004 Unemployment Rate			4.60%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

SCOPE OF EXAMINATION

The sample period for the examination was January 1, 2003 through December 31, 2004. The lending test included a review of small business loans. Home mortgage and small farm lending volume was insufficient to warrant a meaningful analysis. The time frame for the review of community development loans, services and investments included activity between examination dates (October 6, 2003 - July 11, 2005).

LENDING TEST

TVB's performance under the lending test is high satisfactory. Overall, lending levels are good with a substantial majority of loans originated inside the assessment area. The distribution of loans by geography as well as by businesses of different sizes is good. Additionally, the bank originated an adequate level of community development loans with reasonable impact given the high level of competition for limited opportunities in the assessment area.

Lending Activity

Overall lending levels are good given the available opportunities and competition in the bank's assessment area. Exhibit 2 and Table 1⁹ show TVB's lending activity sorted by product. Loan volume in the assessment area was commensurate with the bank's share of deposits.

EXHIBIT 2				
SUMMARY OF LENDING ACTIVITY				
JANUARY 1, 2003 - DECEMBER 31, 2004				
Loan Type	#	%	\$ ('000s)	%
HMDA Home Purchase	10	2.59	7,139	8.56
HMDA Refinance	10	2.59	2,000	2.40
HMDA Home Improvement	7	1.81	597	0.72
HMDA Multifamily	2	0.52	762	0.91
Total HMDA-Related	29	7.51	10,498	12.58
Small Farm	41	10.62	9,080	10.88
Small Business	316	81.87	63,851	76.53
Total Business-Related	357	92.49	72,931	87.42
TOTAL LOANS	386	100.00	83,429	100.00

Assessment Area Concentration

A substantial majority of small business loans were made within the designated assessment area, both by number of transactions and by dollar volume. The following table shows the number and dollar amount of small business loans extended within the bank's designated assessment area during the review period. The tables in Appendix B contain additional information regarding lending activity. As previously noted, the remainder of the analysis focuses on small business lending.

⁹ All CRA tables referred to in this evaluation are located in Appendix B.

EXHIBIT 3								
LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREA								
JANUARY 1, 2003 - DECEMBER 31, 2004								
Loan Type	Inside				Outside			
	#	%	\$ ('000s)	%	#	%	\$ ('000s)	%
Total Small Business	285	90.19	55,492	86.91	31	9.81	8,359	13.09
TOTAL LOANS	285	90.19	55,492	86.91	31	9.81	8,359	13.09

Lending Distribution by Geography

The geographic distribution of small business loans in the assessment area is good. Loans were well dispersed throughout the assessment area including moderate-income geographies. As seen in Table 2, TVB's lending in moderate-income geographies exceeds the percentage of businesses and aggregate lending in those geographies. There are no low-income tracts in the assessment area.

Lending Distribution by Business Revenue

The borrower distribution of small business loans is good. As shown in Table 3, nearly 45 percent of small business loans were extended to businesses with gross annual revenues of \$1 million or less. Although this figure is below the concentration of businesses, it compares favorably with the level of aggregate lending to small businesses. Also, a little more than half of TVB's small businesses loans were for amounts of \$100,000 or less, addressing an identified credit need in the assessment area.

Community Development Lending

TVB's community development lending in the assessment area is adequate given the limited level of opportunities and the competitive environment, often from outside the assessment area, for those opportunities. As shown in Table 1, TVB funded five loans totaling \$260,000 inside the assessment area. The loans primarily benefited organizations that provide social services to low- and moderate-income individuals and families.

INVESTMENT TEST

Performance under the investment test is high satisfactory. Vintage Bank provided a significant level of investments during the review period given the intense level of competition for a limited amount of qualified investment opportunities. Community development investment activities, which include mortgage backed securities and a qualified mutual fund with investments targeted to the bank's assessment area, primarily supported affordable housing efforts.

As shown in Table 4, TVB funded approximately \$3.5 million in qualified investments, grants, and donations during the review period. The two most significant investments consisted of a

targeted mortgage backed security and an investment in a mutual fund. The mutual fund invests in fixed income securities that finance affordable housing, job creation, and economic development. TVB directed the fund to target affordable housing needs in a regional area that includes the Napa MSA.

SERVICE TEST

Performance under the service test is high satisfactory.

Retail Banking Services

Delivery systems are readily accessible to essentially all portions of the assessment area. As seen in Table 5, there are two branch offices in moderate-income tracts. This penetration compares favorably to the percentage of the assessment area population in such tracts. Additionally, one of the two branches opened during the review period was located in a moderate-income tract, thereby improving the accessibility of the bank's delivery systems to moderate-income geographies.

All products and services are offered at the bank's six branch offices in the Napa MSA and business hours do not vary in a way that inconveniences certain portions the assessment area. The bank has a network of seven ATMs throughout its assessment area that offer services in English and Spanish. Other services include telephone banking, with optional Spanish prompts, and Internet banking.

Community Development Services

TVB employees performed a significant number of community development services. Fourteen employees were responsible for community development services to 13 organizations totaling 341 hours. Community development services met various community development needs such as:

- Offering technical assistance to an organization whose mission is to redevelop downtown Napa, a moderate-income area;
- Providing financial expertise to a statewide organization that provides funding to small businesses that are unable to qualify for traditional credit; and
- Assisting groups that provide social services to low- and moderate-income individuals.

COMPLIANCE WITH FAIR LENDING LAWS AND REGULATIONS

TVB is in compliance with the substantive provisions of the anti-discrimination laws and regulations. Established policies and procedures are designed to ensure compliance with fair lending laws and regulations. Also, the fair lending review performed concurrently with this examination did not evidence that TVB engaged in any type of discriminatory lending practices.

APPENDIX A

GLOSSARY OF TERMS

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

Block numbering area (“BNA”): Statistical subdivisions of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. BNAs do not cross county lines.

Census tract: Small subdivisions of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. They usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals, activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Consumer loan: A loan to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories of loans: motor vehicle, credit card, home equity, other secured loan, and other unsecured loan.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married couple family or other family, which is further classified into “male householder” (a family with a male household and no wife present) or “female householder” (a family with a female householder and no husband present).

Full review: Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography: A census tract or a block numbering area delineated by the U.S. Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act ("HMDA"): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Include home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Limited review: Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution).

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

Metropolitan area: Any primary metropolitan statistical area ("PMSA"), metropolitan statistical area ("MSA"), or consolidated metropolitan area ("CMSA"), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent in the case of a geography.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Optional loans: Includes any unreported category of loans for which the institution collects and maintains data for consideration during a CRA examination. Also includes consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Small loans to business: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small loans to farms: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500 thousand or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent in the case of a geography.

APPENDIX B

CRA CORE TABLES

Page B-1	Table 1	Lending Volume of Reported Loans
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Page B-4	Table 4	Qualified Investments
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The Vintage Bank

Rated Area: California

Table 1 - Lending Volume of Reported Loans

Evaluation Period: January 1, 2003 through December 31, 2004

Assessment Area	% of Rated Area Loans	Small Business Loans		Small Farm Loans		All HMDA Loans		Community Development Loans		Total Reported Loans		% of Rated Area Deposits
		# Loans	\$ (000's)	# Loans	\$ (000's)	# Loans	\$ (000's)	# Loans	\$ (000's)	# Loans	\$ (000's)	
<i>Full-Scope Review</i>												
NAPA COUNTY	100.00	285	55,492	39	8,630	24	6,663	5	260	348	70,785	100.00

The Vintage Bank

Rated Area: California

Table 2 - Geographic Distribution of Small Business Loans

Evaluation Period: January 1, 2003 through December 31, 2004

Assessment Areas	Total Loans from Bank		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%)				Market Share (%)					
	# Loans	% Rated Area Total	Bank Loans (%)	Business Entities (%)	Bank Loans (%)	Business Entities (%)	Bank Loans (%)	Business Entities (%)	Bank Loans (%)	Business Entities (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp	
<i>Full-Scope Review</i>																				
NAPA COUNTY	285	100.00	0.00	0.00	28.42	26.14	59.65	55.68	11.93	18.18	0.00	22.74	56.50	20.76	2.79	0.00	3.55	2.92	1.59	

Business entities based on 2004 Dun & Bradstreet and demographic data. Aggregate Lending and Market Share data based on 2004 reported small business lending activity. All loans were analyzed based on census data, business demographics, and aggregate lending in 2004; separate analyses for 2003 and 2004 reflected insignificant difference in performance.

The Vintage Bank

Rated Area: California

Table 3 - Borrower Distribution of Small Business Loans

Evaluation Period: January 1, 2003 through December 31, 2004

Assessment Areas	Total Small Business Loans		Businesses with Revenue < = \$1 Million		Originations Regardless of Revenue Size			Aggregate Lending (%)		Market Share (%)	
	# Loans	% Rated Area Total	Bank Loans (%)	All Businesses (%)	< = \$100K	> \$100K and < = \$250K	> \$250K and < = \$1 Million	All Loans	Loans to Revenue < = \$1 Million (%)	All Loans	Loans to Revenue < = \$1 Million (%)
<i>Full-Scope Review</i>											
NAPA COUNTY	285	100.00	44.56	85.98	54.04	20.35	25.61	5,448	34.80	2.79	3.59

Business entities based on 2004 Dun & Bradstreet and demographic data. Aggregate Lending and Market Share data based on 2004 reported small business lending activity.

The Vintage Bank
Rated Area: California

Table 4 - Qualified Investments

Evaluation Period: January 1, 2003 through December 31, 2004

Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
<i>Full-Scope Review</i>									
NAPA COUNTY	0	0	30	3,535	30	3,535	100	0	0

*Investments made in a previous evaluation period that are outstanding as of the examination date.

**Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The Vintage Bank
Rated Area: California

Table 5 - Distribution of Branch Delivery System and Branch Openings/Closings

Evaluation Period: January 1, 2003 through December 31, 2004

Assessment Areas	Deposits	Branches						Branch Openings / Closings						Population				
	% of Rate Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income Level of Geography (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
<i>Full-Scope Review</i>																		
NAPA COUNTY	100.00	6	100.00	0.00	33.33	66.67	0.00	2	0	0	+1	+1	0	0.00	16.66	63.01	20.33	