

# SECURITIES AND EXCHANGE COMMISSION

## FORM 8-K

Current report filing

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### FILER

#### VINEYARD NATIONAL BANCORP

CIK: **840256** | IRS No.: **330309110** | State of Incorpor.: **CA** | Fiscal Year End: **1231**  
Type: **8-K** | Act: **34** | File No.: **001-31796** | Film No.: **06815016**  
SIC: **6021** National commercial banks

#### Mailing Address

9590 FOOTHILL BLVD  
RANCHO CUCAMONGA CA  
91730

#### Business Address

9590 FOOTHILL BLVD  
RANCHO CUCAMONGA CA  
91730  
9099870177

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

May 8, 2006 (May 8, 2006)

Date of Report (Date of earliest event reported)



**VINEYARD NATIONAL BANCORP**

(Exact name of registrant as specified in its charter)

California

000-20862

33-0309110

(State or other  
jurisdiction of  
incorporation)

(Commission File Number)

(IRS Employer  
Identification No.)

9590 Foothill Boulevard, Rancho Cucamonga,  
California

91730

(Address of principal executive offices)

(Zip Code)

(909) 987-0177

(Registrant's telephone number, including area code)

Not Applicable

(Former name, former address and former fiscal year, if changed since last report)

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 7.01 Regulation FD Disclosure**

On May 8, 2006, Vineyard National Bancorp announced by press release its quarterly cash dividend. A copy of the press release 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 Press release dated May 8, 2006.

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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: May 8, 2006

By: */s/ Gordon Fong*

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Gordon Fong

Executive Vice President and Chief Financial  
Officer



**VINEYARD NATIONAL BANCORP****Press Release****Vineyard National Bancorp Announces Quarterly Cash Dividend**

Rancho Cucamonga, CA. (May 8, 2006) -- Vineyard National Bancorp (NASDAQ:VNBC) (the "Company"), the parent company for Vineyard Bank (the "Bank"), announced today that its Board of Directors has declared a quarterly cash dividend of \$0.08 per share, payable on June 9, 2006, to shareholders of record as of May 26, 2006.

The Company, with \$1.9 billion in assets, announced on April 20, 2006, its first quarter earnings and operating results for the period ended March 31, 2006. Net earnings for the period ended March 31, 2006 were \$4.2 million, or \$0.42 per diluted share, compared with net earnings of \$4.4 million, or \$0.45 per diluted share, for the comparable period in 2005. The results of the first quarter of 2006 were impacted by the growth of the loan portfolio and the corresponding provisions for probable loan losses, and the elevated levels of expenses related to the infrastructure put into place in late 2005. The return on average common equity was approximately 18.3% for the period, as compared to 21.0% for the corresponding period in the prior year.

"As we continue to focus on our top strategic initiatives which are: the reduction of funding costs, maintaining sufficient liquidity for our lending specialties, leveraging our infrastructure, and consistent earnings per share growth; the Company is pleased to continue its cash dividend program," stated Norman Morales, President and Chief Executive Officer. "The Board of Directors and management are confident with the ongoing efforts in executing our strategic plan; we are thankful for the continued support of our shareholders and look forward to continued success in 2006."

The Company is a bank holding company headquartered in Rancho Cucamonga, California, and the parent company of the Bank, also headquartered in Rancho Cucamonga, California. The Bank operates through twelve full-service branch offices in Los Angeles, Marin, Orange, Riverside, San Bernardino and San Diego counties of California, and three loan production offices located in Anaheim, Carlsbad, and Westlake Village, California. The Company's common stock is traded on the NASDAQ National Market System under the ticker symbol "VNBC".

This press release contains forward-looking statements as referenced in the Private Securities Litigation Reform Act of 1995. Forward-looking statements are inherently unreliable and actual results may vary. Factors which could cause actual results to differ from these forward-looking statements include changes in the competitive marketplace, changes in the interest rate environment, economic conditions, outcome of pending litigation, risks associated with credit quality and other factors discussed in the Company's filings with the Securities and Exchange Commission. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

**Shareholder Relations:**

1260 Corona Pointe Court, Corona, California 92879 Tel: (951) 271-4232 Fax: (951) 278-0041 Email address: [shareholderinfo@vineyardbank.com](mailto:shareholderinfo@vineyardbank.com)

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