

December 11, 2008

Dear Shareholder,

Stifel Nicolaus & Company, Incorporated, a registered broker-dealer (“Stifel”), has agreed to facilitate the purchase and sale of common stock of First NBC Bank Holding Company (“FNBC”). In this role, Stifel will attempt to match interested buyers and sellers of FNBC common stock. If you would like to purchase or sell shares of FNBC common stock you may contact:

Mr. Hugh Uhalt	Telephone: 1-504-525-7711
Senior Vice President/Investments	or 1-888-278-3763
Stifel Nicolaus & Company, Incorporated	Fax 1-504-525-7722
1010 Common Street, Suite 1900	Internet: uhalt@stifel.com
New Orleans, LA 70112	

Please note that anyone desiring to purchase or sell FNBC common stock through Stifel must open a brokerage account at Stifel.

To facilitate the sale of restricted stock pursuant to SEC Rule 144, FNBC plans to make publicly available financial and other information concerning the company specified in Rule 144(c)(2) and Rule 15c2-11(a)(5) on its website, in annual mailings to its shareholders and upon request to other interested persons.

Hugh Uhalt
Senior Vice President / Investments