

JP Gough

Chairman & CEO
Phone: (949) 221-0001
Fax: (949) 474-4503
jpgough@ocbusinessbank.com

Victor E. Guerrero

Executive Vice President
Chief Financial Officer
(949) 999-2642
Fax: (949) 474-4503
vguerrero@ocbusinessbank.com

August 12, 2004

ORANGE COUNTY BUSINESS BANK, N.A. ANNOUNCES ITS SECONDARY OFFERING

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank, N.A. (the “Bank”) (OTCBB: OCBB.OB) today announced plans for a capital offering of \$25.2 million. The Bank’s directors and officers are making the offering to existing shareholders, clients and the general public.

The Bank is offering up to 1.8 million shares of common stock at a price of \$14.00 per share. The Bank’s prospectus was deemed effective by the Office of the Comptroller of Currency as well as the National Association of Securities Dealers.

“We are excited about the opportunity to grow our capital base to enable the continued expansion of our successful company,” stated JP Gough, the Bank’s Chairman and CEO.

The Bank has experienced rapid growth in assets, from \$50.2 million at the end of 2003 to more than \$71 million at June 30, 2004. Total revenue for the Bank exceeded \$1 million for the first six months of 2004.

The increased capital will allow the Bank to extend its reach in the business community while providing greater access to our existing clients. In addition, the increased capital will enable the Bank to continue to attract and retain the elite banking professionals that make this Bank unique.

The Bank raised nearly \$20 million in its Initial Public Offering in 2002, making it one of the most successful IPO’s in California banking history.

Prospectuses containing complete pricing and other pertinent information will be mailed to our current shareholder’s and will also be available at our Newport Beach Office.

This press release is neither an offer to sell nor a solicitation of an offer to purchase. The offering will only be made through the prospectus. If you would like to be added to the mailing list for the offering, or if you have general questions about the Bank, please contact us at (949) 221-0001

Orange County Business Bank, N.A. offers complete relationship banking services for locally owned and operated businesses, professional practices and commercial/industrial companies of Orange County and adjacent markets. Services provided include a broad selection of depository programs, conventional and SBA credit programs for business and real estate and general banking services specifically designed for each client. The Bank, which opened for business on December 26, 2002, maintains its administrative and banking offices at 4675 MacArthur Court, Suite 100, Newport Beach. The Bank’s website is www.ocbusinessbank.com

###

This press release includes ‘forward-looking’ statements within the meaning of Section 27A of the Securities Act. All of the statements contained in this press release, other than statements of historical fact, should be considered forward-looking statements, including but not limited to, any statements which may concern (i) the Bank’s strategies, objectives and plans for expansion of its operations, product and services, and growth of its portfolio of loans, deposits and investments, (ii) the Bank’s beliefs and expectations regarding actions that may be taken by regulatory authorities having oversight of the Bank, (iii) the Bank’s beliefs as to the adequacy of the allowance for loan losses, and (iv) the Bank’s beliefs and expectations of the future operating results. Although the Bank believes the expectation reflected in these forward-looking statements are reasonable, it can give no assurance that these expectations will prove to have been correct. All subsequent written and oral forward-looking statements by or attributable to the Bank or persons acting on its behalf are expressly qualified in their entirety by this qualification. Investors are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof and are not intended to give any assurance as to future results. The Bank undertakes no obligation to publicly release any revisions to these forward-looking statements to reflect events or circumstances after the date hereof or to re reflect the occurrence of unanticipated events.

###