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ORANGE COUNTY BUSINESS BANK, N.A. ANNOUNCES ITS FIRST QUARTER OF PROFITABILITY

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank, N.A. (the “Bank”) (OTCBB: OCBB.OB) announced financial results for the three months ended March 31, 2005.

The Bank’s net income for the first quarter of 2005 was \$22 thousand versus a loss of \$456 thousand for the same period in 2004 for a net improvement of \$478 thousand on a year-to-year basis. The Bank’s first profitable quarter follows on the heels of its first profitable month, which was December 2004. On December 26, 2004, the Bank celebrated its second anniversary.

During the first quarter of 2005, the Bank earned \$1.24 million in net interest income as a result of increasing loans outstanding and a low cost of funds. Non-interest income (comprised of service charges on deposits and other fee income) totaled \$181 thousand for the quarter ended March 31, 2005. Non-interest expenses (generally, salaries and other operating expenses) were \$1.26 million for the three months ended March 31, 2005. On a per share basis, the net income for the three months ended March 31, 2005 was \$0.01 per basic share versus a loss of \$0.27 per basic share for the same period in 2004.

The Bank’s assets have increased more than 156% since March 31, 2004 from \$50.1 million to \$128.5 million at March 31, 2005. Core deposits, primarily in checking and money market accounts, fueled the Bank’s growth as the client base continued to grow. At March 31, 2005, loans totaled \$72.0 million, up from \$25.1 million at March 31, 2004. Deposits totaled \$83.0 million, up from \$31.5 million in the same quarter of last year. The Bank’s capital ratios continue to exceed regulatory guidelines for ‘well-capitalized’ institutions at March 31, 2005.

“The Bank continues to reach new milestones as a testament to our hard work at delivering quality service to our clients,” stated JP Gough, Chairman & CEO.

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. The Business Banking and SBA Banking Groups provide services that include a broad selection of depository as well as business and commercial real estate financing products uniquely 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.

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Selected Financial Data	
Income statement summary	Three Months Ended March 31, 2005
Net interest income	\$ 1,239,000
Non-interest income	181,000
Non-interest expense	1,257,000
Provision for loan and lease losses	140,000
Income before income tax	23,000
Income tax	1,000
Net income	22,000
Balance sheet summary	
Loans, gross	\$ 71,972,000
Deposits	82,971,000
Stockholders' equity	44,581,000
Total assets	128,460,000
Common stockholders' data	
Basic earnings per share	\$ 0.01
Diluted earnings per share	0.01