

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

July 20, 2005 - ORANGE COUNTY BUSINESS BANK, N.A. ANNOUNCES RECORD EARNINGS

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank, N.A. (the “Bank”) (OTCBB: OCBB.OB) announced financial results for the three months ended June 30, 2005.

The Bank’s net income for the second quarter of 2005 was \$496 thousand. This compares to a loss of \$395 thousand for the same period in 2004. The net improvement on a year-to-year basis was \$891 thousand.

During the second quarter of 2005, the Bank earned \$1.4 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 \$249 thousand for the quarter ended June 30, 2005. Non-interest expenses (generally, salaries and other operating expenses) were \$1.3 million for the three months ended June 30, 2005. Income for the second quarter of 2005 includes a decrease in the Bank’s valuation allowance on its available deferred tax assets resulting in a tax benefit of \$257 thousand as required under generally accepted accounting principles. On a per share basis, the net income for the three months ended June 30, 2005 was \$0.12 per basic share versus a loss of \$0.20 per basic share for the same period in 2004.

The Bank’s assets have increased more than 24.0% since December 31, 2004 from \$126.0 million to \$156.9 million at June 30, 2005. Core deposits, primarily in checking and money market accounts, fueled the Bank’s growth as the client base continued to grow. At June 30, 2005, gross loans totaled \$84.0 million, up from \$68.7 million at December 31, 2004. Deposits totaled \$104.6 million at June 30, 2005, up from \$76.7 million at the end of 2004. The Bank’s capital ratios continue to exceed regulatory guidelines for ‘well-capitalized’ institutions at June 30, 2005.

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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	As of and for the Three Months Ending June 30,		As of and for the Six Months Ending June 30,	
	2005	2004	2005	2004
Operating Data				
Interest Income	\$ 1,672,000	\$ 460,000	\$ 3,099,000	\$ 828,000
Interest Expense	291,000	49,000	489,000	90,000
Net Interest Income	1,381,000	411,000	2,610,000	738,000
Provision for Loan Losses	62,000	67,000	202,000	145,000
Net Interest Income after Provision for Loan Losses	1,319,000	344,000	2,408,000	593,000
Noninterest Income	249,000	239,000	440,000	348,000
Noninterest Expense	1,329,000	978,000	2,586,000	1,868,000
Income (Loss) before Income Taxes	239,000	(395,000)	262,000	(927,000)
(Benefit) Provision for Income Taxes	(257,000)	-	(256,000)	1,000
Net Income (Loss)	496,000	(395,000)	518,000	(928,000)
Per Share Data				
Net Earnings (Loss) – Basic	\$ 0.12	\$ (0.20)	\$ 0.12	
Book Value	\$ 10.79	\$ 7.75	\$ 10.79	
Actual Number of Shares Outstanding	4,180,010	2,019,835	4,180,010	2,019,835
Weighted Average Number of Shares Outstanding	4,180,010	2,008,008	4,180,010	2,008,008

Balance Sheet Data	As of	
	June 30, 2005	December 31, 2004
Total Assets	\$ 156,898,000	\$ 125,996,000
Total Loans	83,977,000	68,746,000
Allowance for Loan Losses (ALLL)	930,000	728,000
Investment Securities	37,276,000	32,970,000
Total Deposits	104,556,000	76,701,000
Total Shareholders' Equity	45,154,000	44,663,000

Operating Ratios and Other Selected Data	As of	
	Six Months Ended June 30, 2005	Year Ended December 31, 2004
Return on Average Assets	0.77%	-2.02%
Return on Average Equity	2.32%	-9.25%
Net Interest Margin	4.22%	3.24%
Average Equity to Average Assets	33.36%	21.86%
ALLL as a Percentage of Total Loans	1.11%	1.06%