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October 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 September 30, 2005, which was a record for quarterly earnings.

The Bank’s net income for the third quarter of 2005 was \$744 thousand. This compares to a loss of \$293 thousand for the same period in 2004. The net improvement on a year-to-year basis was \$1.04 million. The Bank only opened for business on December 26, 2002.

During the third quarter of 2005, the Bank earned \$1.7 million in net interest income as a result of increasing loans outstanding and a low cost of funds. The Bank’s net interest margin on a year-to-date basis was 4.40%. Net interest margin is equal to the net interest income divided by the average earning assets of the Bank.

Non-interest income (comprised of service charges on deposits and other fee income) totaled \$195 thousand for the quarter ended September 30, 2005. Non-interest expenses (generally, salaries and other operating expenses) were \$1.3 million for the three months ended September 30, 2005. Income for the third quarter of 2005 includes a decrease in the Bank’s valuation allowance on its available deferred tax assets resulting in a tax benefit of \$293 thousand as required under generally accepted accounting principles. On a per share basis, the net income for the three months ended September 30, 2005 was \$0.18 per basic share versus a loss of \$0.15 per basic share for the same period in 2004.

The Bank’s assets have increased more than 33.5% since December 31, 2004 from \$126.0 million to \$168.3 million at September 30, 2005. Core deposits, primarily in checking and money market accounts, fueled the Bank’s growth as the client base continued to grow. At September 30, 2005, gross loans totaled \$95.2 million, up from \$68.7 million at December 31, 2004. Deposits totaled \$106.1 million at September 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 September 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 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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Operating Data	As of and for the Three Months Ending September 30,		As of and for the Nine Months Ending September 30,	
	2005	2004	2005	2004
Interest Income	\$ 2,037,000	\$ 661,000	\$ 5,136,000	\$ 1,489,000
Interest Expense	348,000	108,000	837,000	198,000
Net Interest Income	1,689,000	553,000	4,299,000	1,291,000
Provision for Loan Losses	112,000	70,000	314,000	215,000
Net Interest Income after Provision for Loan Losses	1,577,000	483,000	3,985,000	1,076,000
Noninterest Income	195,000	219,000	635,000	567,000
Noninterest Expense	1,321,000	995,000	3,907,000	2,863,000
Income (Loss) before Income Taxes	451,000	(293,000)	713,000	(1,220,000)
(Benefit) Provision for Income Taxes	(293,000)	-	(549,000)	1,000
Net Income (Loss)	744,000	(293,000)	1,262,000	(1,221,000)
Per Share Data				
Net Earnings (Loss) – Basic	\$ 0.18	\$ (0.15)	\$ 0.30	\$ (0.61)
Book Value	\$ 11.00	\$ 7.66	\$ 11.00	\$ 7.66
Actual Number of Shares Outstanding	4,180,010	2,019,960	4,180,010	2,019,960
Weighted Average Number of Shares Outstanding	4,180,010	2,019,840	4,180,010	2,011,981

	As of	
Balance Sheet Data	September 30, 2005	December 31, 2004
Total Assets	\$ 168,305,000	\$ 125,996,000
Total Loans	95,193,000	68,746,000
Allowance for Loan Losses (ALLL)	1,042,000	728,000
Investment Securities	34,287,000	32,970,000
Total Deposits	106,150,000	76,701,000
Total Shareholders' Equity	45,978,000	44,663,000

	As of	
Operating Ratios and Other Selected Data	Nine Months Ended September 30, 2005	Year Ended December 31, 2004
Return on Average Assets	1.79%	-2.02%
Return on Average Equity	5.61%	-9.25%
Net Interest Margin	4.40%	3.24%
Average Equity to Average Assets	31.91%	21.86%
ALLL as a Percentage of Total Loans	1.09%	1.06%