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August 10, 2006**ORANGE COUNTY BUSINESS BANK, N.A. ANNOUNCES RECORD PROFITS**

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank (the “Bank”) (OTCBB: OCBB.OB) announced financial results for the three and six months ended June 30, 2006.

The Bank’s net income for the first six months of 2006 was \$703 thousand versus \$518 thousand for the same period in 2005 for a net improvement of \$185 thousand (35.7%). In addition, the Bank experienced its highest pre-tax quarterly and half-year earnings in history at \$794 thousand and \$1.2 million, respectively

During the first half of 2006, the Bank earned \$3.8 million in net interest income as a result of loans outstanding and a low cost of funds. Non-interest income (comprised of service charges on deposits and other fee income) totaled \$478 thousand for the six months ended June 30, 2006. Non-interest expenses (generally, salaries and other operating expenses) were \$3.2 million for the six months ended June 30, 2006. On a per share basis, the net income for the six months ended June 30, 2006 was \$0.17 per basic share versus \$0.12 per basic share for the same period in 2005.

Total deposits as of June 30, 2006, primarily in checking and money market accounts, increased from \$104.5 million at December 31, 2005 to \$110.6 million as the client base continued to grow. At June 30, 2006, the Bank’s assets totaled \$161.4 million and loans totaled \$82.2 million. The Bank’s capital ratios continue to exceed regulatory guidelines for ‘well-capitalized’ institutions at June 30, 2006.

Orange County Business Bank 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 offices at 4675 MacArthur Court, Suite 200, 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 reflect the occurrence of unanticipated events.

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	As of and for the Three Months Ended June 30,		As of and for the Six Months Ended June 30,	
Operating Data	2006	2005	2006	2005
Interest Income	\$2,495,000	\$1,672,000	\$4,857,000	\$ 3,099,000
Interest Expense	510,000	291,000	1,089,000	489,000
Net Interest Income	1,985,000	1,381,000	3,768,000	2,610,000
Provision (reduction) for Loan Losses	(163,000)	62,000	(190,000)	202,000
Net Interest Income after Provision for Loan Losses	2,148,000	1,319,000	3,958,000	2,408,000
Noninterest Income	264,000	249,000	478,000	440,000
Noninterest Expense	1,618,000	1,329,000	3,211,000	2,586,000
Income before provision for Income Taxes	794,000	239,000	1,225,000	262,000
Provision for Income Taxes	345,000	(257,000)	522,000	(256,000)
Net Income	449,000	496,000	703,000	518,000
Per Share Data and Other Ratios				
Net Earnings (Loss) – Basic	\$ 0.11	\$ 0.12	\$ 0.17	\$ 0 .12
Return on average Assets	1.13%	1.40%	0.86%	0.77%
Return on average Equity	3.71%	4.43%	2.95%	2.32%
Net Interest Margin	5.52%	4.20%	5.09%	41.80%

Balance Sheet Data and Related Ratios	As of	
	June 30, 2006	December 31, 2005
Total Assets	\$ 161,374,000	175,365,000
Total Loans	82,220,000	90,754,000
Allowance for Loan Losses (ALLL)	1,071,000	1,261,000
Investment Securities	31,897,000	46,118,000
Total Deposits	110,609,000	104,549,000
Total Shareholders' Equity	49,372,000	47,029,000
ALLL as a Percentage of Total Loans	1.30%	1.39%
Book Value	\$ 11.53	\$ 11.25
Actual Number of Shares Outstanding	4,282,748	4,180,010