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**ORANGE COUNTY BUSINESS BANK ANNOUNCES RECORD YEAR**

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank (the “Bank”) (OTCBB: OCBB.OB) announced financial results for the twelve months ended December 31, 2006..

The Bank’s pre-tax earnings more than tripled from \$611 thousand to \$2.0 million (2005 and 2006 respectively). This increase in operating income was a direct result of the continued growth of quality assets for the Bank.

At the end of the year, the Bank had no problem loans. Furthermore, despite its age, the Bank still has not experienced any loan losses since opening. The Bank’s capital ratios continue to demonstrate the financial strength of the Bank by exceeding all regulatory guidelines for ‘well-capitalized’ institutions at December 31, 2006.

At December 31, 2006, the Bank’s assets totaled \$215.2 million, an increase of more than 22% over the previous year at \$175.4 million. Total deposits, primarily in checking and money market accounts, increased from \$104.5 million at December 31, 2005 to \$162.1 million as of December 31, 2006 as the Bank’s client base continued to grow.

The Bank’s net income for 2006 was \$1.2 million versus \$2.3 million for the same period in 2005. The change in net income was a direct result of income tax expense that the Bank was not required to account for during 2005 since that was the first year of profitable operations. In addition, the Bank’s net income in 2005 was increased by a reduction in the valuation allowance for deferred taxes in 2005, which is reflected on a per share basis of net income, for the year ended December 31, 2006, of \$0.28 per basic share versus \$0.56 per basic share for the same period in 2005.

For 2006, the Bank recognized \$7.7 million in net interest income compared to \$6.2 million from a year earlier. Noninterest income (comprised of service charges on deposits and other fee income) totaled \$735 thousand for the year ended December 31, 2006. Non-interest expenses (generally, salaries and other operating expenses) were \$6.6 million for the year ended December 31, 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](http://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.

	<b>As of and for the Year Ended December 31,</b>	
	<b><u>2006</u></b>	<b><u>2005</u></b>
<b>Operating Data</b>		
Interest income	\$ 10,392,000	\$ 7,582,000
Interest expense	2,678,000	1,341,000
Net interest income	7,714,000	6,241,000
Provision (reduction) for loan losses	199,000)	533,000
Net interest income after provision for loan losses	7,913,000	5,708,000
Noninterest income	736,000	711,000
Noninterest expense	6,648,000	5,808,000
Income before provision for income taxes	2,001,000	611,000
Provision for income taxes	792,000	1,718,000)
Net income	1,209,000	2,329,000
<b>Per Share Data and Other Ratios</b>		
Net Earnings – Basic	\$ 0.28	\$ 0.56
Return on Average Assets	0.70%	1.59%

Return on Average Equity	2.49%	5.14%
Net Interest Margin	4.88%	4.61%

	December 31, 2006	December 31, 2005
Balance Sheet Data and Related Ratios		
Total Assets	\$ 215,246,000	\$ 175,365,000
Total Loans	80,190,000	90,754,000
Allowance for Loan Losses (ALLL)	1,062,000	1,261,000
Investment Securities	49,282,000	46,118,000
Total Deposits	162,065,000	104,549,000
Total Shareholders' Equity	49,990,000	47,029,000
ALLL as a Percentage of Total Loans	1.32%	1.39%
Book Value	\$ 11.67	\$ 11.25
Actual Number of Shares Outstanding	4,283,198	4,180,010