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**July 13, 2007****ORANGE COUNTY BUSINESS BANK ANNOUNCES INCOME**

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank (the “Bank”) (OTCBB: OCBB.OB) announced financial results for the three and six months ended June 30, 2007.

The Bank’s net income for the first six months of 2007 was \$352 thousand versus \$703 thousand for the same period in 2006 which represents a decrease of \$351 thousand. In addition, the Bank’s net income for the three months ended June 30, 2007 was \$150 thousand versus \$449 for the same period in 2006, which was a decrease of \$299 thousand. The primary driver behind the decrease in income was a result of growing pressure on spread income, as loan rates have largely stayed stable while deposit rates are rising.

The Bank did not have any delinquent or non performing loans for the third consecutive quarter. In addition, the Bank still has not had a single loan loss since its inception nearly five years ago. This accomplishment has been achieved while the Bank topped the \$100 million mark in loans outstanding.

Orange County Business Bank is not affected by the problems in the sub-prime market for home mortgages since the Bank does not make sub-prime loans nor does it make home mortgages.

Because of growth in the loan portfolio during the first half of 2007, the Bank topped \$4.0 million in net interest income. Non-interest income (comprised of service charges on deposits and other fee income) totaled \$442 thousand for the six months ended June 30, 2007. Non-interest expenses (generally, salaries and other operating expenses) were \$3.8 million for the six months ended June 30, 2007. On a per share basis, the net income for the six months ended June 30, 2007 was \$0.07 per basic share versus \$0.17 per basic share for the same period in 2006.

Total deposits as of June 30, 2007, decreased from \$162.1 million at December 31, 2006 to \$140.2 million as the seasonal cash flows and anticipated runoff occurred. At June 30, 2007, the Bank’s assets totaled \$195.5 million and loans totaled \$100.7 million. The Bank’s capital ratios continue to exceed regulatory guidelines for ‘well-capitalized’ institutions at June 30, 2007.

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.

	As of and for the Three Months Ended June 30		As of and for the Six Months Ended June 30	
	<u>2007</u>	<u>2006</u>	<u>2007</u>	<u>2006</u>
<b>Operating Data</b>				
Interest income	\$ 2,998,000	\$ 2,495,000	\$ 5,988,000	\$ 4,857,000
Interest expense	972,000	510,000	1,985,000	1,089,000
Net interest income	2,026,000	1,985,000	4,003,000	3,768,000
Provision (reduction) for loan losses	11,000	(163,000)	77,000	(190,000)
Net interest income after provision for loan losses	2,015,000	2,148,000	3,926,000	3,958,000
Noninterest income	202,000	264,000	442,000	478,000
Noninterest expense	1,963,000	1,618,000	3,770,000	3,211,000
Income before provision for income taxes	254,000	794,000	598,000	1,225,000
Provision for income taxes	104,000	345,000	246,000	522,000
Net income	150,000	449,000	352,000	703,000
<b>Per Share Data and Other Ratios</b>				
Net Earnings – Basic	\$ 0.03	\$ 0.11	0.07	0.17
Return on Average Assets	0.32%	1.13%	0.36%	0.86%
Return on Average Equity	1.19%	3.71%	1.40%	2.95%
Net Interest Margin	4.88%	5.52%	4.55%	5.09%

Balance Sheet Data and Related Ratios	June 30, 2007	December 31, 2006
Total Assets	\$ 195,505,000	\$ 215,264,000
Total Loans	100,663,000	80,190,000
Allowance for Loan Losses (ALLL)	1,139,000	1,062,000
Investment Securities	46,484,000	49,282,000
Total Deposits	140,155,000	162,065,000
Total Shareholders' Equity	50,162,000	50,009,000
ALLL as a Percentage of Total Loans	1.13%	1.32%
Book Value	\$ 10.64	\$ 10.61
Actual Number of Shares Outstanding	4,712,663	4,711,513