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February 1, 2007**ORANGE COUNTY BUSINESS BANK ANNOUNCES STOCK DIVIDEND FOR SHAREHOLDERS OF RECORD AS OF MARCH 30, 2007**

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank (the “Bank”) (OTCBB: OCBB.OB) announced today that the Board of Directors has approved a ten percent stock dividend to be paid on April 17, 2007 to shareholders of record as of March 30, 2007.

JP Gough , Chairman and CEO stated, “Our shareholders deserve to benefit from the continued success of the Bank. The Bank’s dynamic growth in assets and profitability made possible this tangible ‘thank you’ to our fellow shareholders.”

Following the stock dividend, Orange County Business Bank will have approximately 4.7 million shares outstanding. Fractional shares resulting from the stock dividend will be paid in cash.

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.