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ORANGE COUNTY BUSINESS BANK ANNOUNCES 69% INCREASE IN NET INCOME FOR THE YEAR AND 39% INCREASE IN NET INCOME FOR THE QUARTER

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank (the “Bank”) (OTCBB: OCBB.OB) announced financial results for the three and nine months ended September 30, 2008.

The Bank’s net income for the first nine months of 2008 was \$1.05 million versus \$620 thousand for the same period in 2007 which represents an increase of 69%. In addition, the Bank’s net income for the three months ended September 30, 2008 was \$374 thousand versus \$269 thousand for the same period in 2007, which was an increase of 39%. The primary reason for the increase in income was a result of the Bank’s management of its cost of funds in a declining rate environment.

The Bank had no non performing loans at September 30, 2008. Orange County Business Bank is not affected by the problems in the sub-prime market or the residential tract construction market as it has never made those loans. In addition, the Bank has no exposure in its investment securities portfolio to Fannie Mae or Freddie Mac preferred stock, collateralized debt obligations or any mortgage-backed securities that do not have guarantees from the US Government.

The Bank’s net interest income for the three months ended September 30, 2008 was \$2.6 million versus \$2.2 million a year ago. Net interest income for the nine months ended September 30, 2008 was \$7.5 million versus \$6.2 million for the same period in 2007. The increases in net interest income for both the three and nine month periods for 2008 were driven primarily by an improved cost of funds as a result of a lower interest rate environment and improvement in the overall mix of deposits for the Bank. Non-interest income (comprised of service charges on deposits and other fee income) totaled \$97 thousand for the three months ended September 30, 2008 versus \$175 thousand for the same period in 2007. Non-interest income totaled \$573 thousand for the nine months ended September 30, 2008 versus \$618 thousand for the same period in 2007. Non-interest expenses (generally, salaries and other operating expenses) were \$2.0 million for the three months ended September 30, 2008 versus \$1.9 million for the same period in 2007. Non-interest expenses were \$5.6 million for the nine months ended September 30, 2008 versus \$5.6 million for the same period in 2007. On a per share basis, the net income for the three months ended September 30, 2008 was \$0.08 per basic share versus \$0.06 per basic share for the same period in 2007. Also, on a per share basis, the net income for the nine months ended September 30, 2008 was \$0.22 per basic share versus \$0.13 per basic share for the same period in 2007.

Total deposits as of September 30, 2008, increased from \$153.7 million at September 30, 2007 to \$165.5 million reflecting the Bank’s continued marketing efforts and the market’s general confidence in the Bank. At September 30, 2008, the Bank’s assets totaled \$246.8 million and loans totaled \$133.3 million. The Bank’s capital ratios continue to far exceed regulatory guidelines for ‘well-capitalized’ institutions at September 30, 2008.

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 Bank provides 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 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 September 30,
2008 2007

As of and for the
Nine Months Ended September 30,
2008 2007

Operating Data

Interest income	\$ 3,376,000	\$ 3,429,000	\$ 10,293,000	\$ 9,417,000
Interest expense	770,000	1,246,000	2,791,000	3,232,000
Net interest income	2,606,000	2,183,000	7,502,000	6,185,000
Provision for loan and lease losses	100,000	31,000	691,000	108,000
Net interest income after provision for loan and lease losses	2,506,000	2,152,000	6,811,000	6,077,000
Non interest income	97,000	175,000	573,000	618,000
Non interest expense	1,968,000	1,871,000	5,609,000	5,642,000
Income before provision for income taxes	635,000	456,000	1,775,000	1,053,000
Provision for income taxes	261,000	187,000	728,000	433,000
Net income	\$ 374,000	\$ 269,000	\$ 1,047,000	\$ 620,000

Per Share Data and Other Ratios

Net Earnings – Basic	\$ 0.08	\$ 0.06	\$ 0.22	\$ 0.13
Return on Average Assets	0.59%	0.50%	0.54%	0.41%
Return on Average Equity	2.88%	2.13%	2.69%	1.64%
Net Interest Margin	4.21%	4.33%	4.10%	4.42%

September 30, 2008

September 30, 2007

Balance Sheet Data and Related Ratios

Total Assets	\$ 246,815,000	\$ 210,263,000
Total Loans	133,321,000	99,366,000
Allowance for Loan Losses (ALLL)	2,055,000	1,170,000
Investment Securities	87,365,000	58,290,000
Total Deposits	165,471,000	153,655,000
Total Shareholders' Equity	52,393,000	50,802,000
ALLL as a Percentage of Total Loans	1.54%	1.18%
Book Value	\$ 11.09	\$ 10.75
Actual Number of Shares Outstanding	4,724,576	4,724,576