

August 18, 2004 - ORANGE COUNTY BUSINESS BANK NAMES VICE PRESIDENT/LOAN RELATIONSHIP OFFICER TO OCBB BUSINESS BANKING GROUP

NEWPORT BEACH, CA – Orange County Business Bank, N.A. (the “Bank”) announced today the appointment of Ms. Rita Ohmer, Vice President and Loan Relationship Officer as a member of its Business Banking Group. Ms. Ohmer will develop and manage business and professional client relationships for Orange County Business Bank within the highly specialized Business Banking Group designed to serve the needs of the business and professional community throughout Orange County. Having been a commercial banker in Orange County for more than 20 years, Ms. Ohmer is well known and uniquely qualified to satisfy the business banking needs of the community.

“Rita Ohmer is one of Orange County’s leading business and professional bankers and we are excited to have her on our team,” stated Allan Gibson, the Bank’s Chief Operating Officer. “Rita Ohmer’s broad commercial banking expertise in the business banking market with her specialty being medical professionals enables her to design custom products to meet the needs of the county’s business and professional communities.

Orange County Business Bank is Orange County’s locally headquartered full-service commercial bank specifically organized to serve the needs of businesses and professionals throughout the county. Its banking staff is uniquely qualified to deliver relationship-based, quality financial services to meet the requirements of today’s successful business and professional organizations. The Bank’s headquarters are located at 4675 MacArthur Court, Suite 100, Newport Beach.

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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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