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ORANGE COUNTY BUSINESS BANK INCOME INCREASES 125%

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

The Bank’s net income for the third quarter of 2007 totaled \$269 thousand versus \$120 thousand for the same period in 2006, representing an increase of 125% (\$149 thousand). This increase was attributed to increases in both interest and non-interest revenue. The Bank’s ongoing marketing efforts are resulting in increasing loans outstanding as well as fee income opportunities. The Bank’s net income for the nine months ended September 30, 2007 was \$621 thousand versus \$823 thousand for the same period in 2006. Net Income for last year, the nine months ended September 30, 2006, was boosted by an extraordinary item, a reversal of loan loss provisions of \$199 thousand.

The Bank had no delinquent loans for the fourth consecutive quarter. In addition, the Bank still has not had a single loan loss since its inception nearly five years ago. Orange County Business Bank is not directly 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.

At September 30, 2007, the Bank’s assets totaled \$210.3 million. Total loans as of September 30, 2007 were \$99.4 million, an increase of \$19.2 million (23.9%) over loans outstanding at December 31, 2006. Total deposits as of September 30, 2007, decreased from \$162.1 million at December 31, 2006 to \$153.7 million as seasonal cash flows and anticipated runoff occurred. The Bank’s capital ratios continue to exceed regulatory guidelines for ‘well-capitalized’ institutions at September 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 Bank provides services that include a broad selection of depository as well as business, commercial real estate and SBA 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.

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	As of and for the		As of and for the	
	Three Months Ended September 30,		Nine Months Ended September 30,	
	<u>2007</u>	<u>2006</u>	<u>2007</u>	<u>2006</u>
Operating Data				
Interest income	\$ 3,430,000	\$ 2,543,000	\$ 9,417,000	\$ 7,400,000
Interest expense	1,247,000	725,000	3,232,000	1,814,000
Net interest income	2,183,000	1,818,000	6,185,000	5,586,000
Provision (reduction) for loan losses	31,000	(9,000)	108,000	(199,000)
Net interest income after provision for loan losses	2,152,000	1,827,000	6,077,000	5,785,000
Noninterest income	175,000	124,000	618,000	602,000
Noninterest expense	1,871,000	1,736,000	5,641,000	4,947,000
Income before provision for income taxes	456,000	215,000	1,054,000	1,440,000
Provision for income taxes	187,000	95,000	433,000	617,000
Net income	269,000	120,000	621,000	823,000
Per Share Data and Other Ratios				
Net Earnings – Basic	\$ 0.06	\$ 0.03	\$ 0.13	\$ 0.19
Return on Average Assets	0.50%	0.28%	0.41%	0.66%
Return on Average Equity	2.13%	0.97%	1.65%	2.27%
Net Interest Margin	4.33%	4.63%	4.47%	4.93%

	September 30, 2007	December 31, 2006
Balance Sheet Data and Related Ratios		
Total Assets	\$ 210,262,620	\$ 215,264,000
Total Loans	99,366,000	80,190,000
Allowance for Loan Losses (ALLL)	1,170,000	1,062,000
Investment Securities	58,290,000	49,282,000
Total Deposits	153,654,000	162,065,000
Total Shareholders' Equity	50,802,000	50,009,000
ALLL as a Percentage of Total Loans	1.18%	1.32%
Book Value	\$ 10.75	\$ 10.61
Actual Number of Shares Outstanding	4,724,576	4,711,513