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**ORANGE COUNTY BUSINESS BANK ANNOUNCES EARNINGS**

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank (the “Bank”) (OTCBB: OCBB.OB) announced financial results for the three months ended March 31, 2007.

The Bank’s net income for the first quarter of 2007 was \$208 thousand versus \$254 thousand for the same period in 2006. Another profitable first quarter follows on the heels of a record year in 2006. On December 26, 2006, the Bank celebrated its fourth anniversary.

The quarter ending March 31, 2007 marks five consecutive years of first quarter growth in the following categories; net interest income, non interest income, total assets, total deposits and total loans. In addition, it marks the ninth consecutive profitable quarter since starting the Bank four years earlier.

During the first quarter of 2007, the Bank earned \$2.0 million in net interest income as a result of increasing loans outstanding and a low cost of funds. Non-interest income (comprised of service charges on deposits and other fee income) totaled \$232 thousand for the quarter ended March 31, 2007. Non-interest expenses (generally, salaries and other operating expenses) were \$1.8 million for the three months ended March 31, 2007. On a per share basis, the net income for the three months ended March 31, 2007 was \$0.04 per basic share versus \$0.05 per basic share for the same period in 2006.

Total deposits, primarily in checking and money market accounts, totaled \$145.1 million at March 31, 2007 as the Bank’s client base continued to grow. At March 31, 2007, the Bank’s assets totaled \$199.2 million and loans totaled \$91.1 million. The Bank’s capital ratios continue to exceed regulatory guidelines for ‘well-capitalized’ institutions.

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 re-reflect the occurrence of unanticipated events.

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As of and for the  
Three Months Ended March 31,  
2007                      2006

Operating Data		
Interest income	\$ 2,997,000	\$ 2,362,000
Interest expense	<u>1,012,000</u>	<u>579,000</u>
Net interest income	1,985,000	1,783,000
Provision (reduction in provision) for loan losses	<u>66,000</u>	<u>(27,000)</u>
Net interest income after provision (reduction in provision) for loan losses	1,919,000	1,810,000
Non interest income	232,000	214,000
Non interest expense	<u>1,798,000</u>	<u>1,593,000</u>
Income before provision for income taxes	353,000	431,000
Provision for income taxes	<u>145,000</u>	<u>177,000</u>
Net income	<u><u>208,000</u></u>	<u><u>254,000</u></u>

Per Share Data and Other Ratios

Net Earnings (Loss) – Basic	\$ 0.04	\$ 0.05
Return on Average Assets	0.41%	0.61%
Return on Average Equity	1.66%	2.17%
Net Interest Margin	4.22%	4.68%

March 31, 2007                      December 31, 2006

Balance Sheet Data and Related Ratios		
Total Assets	\$ 199,173,000	\$ 215,264,000
Total Loans	91,095,000	80,190,000
Allowance for Loan Losses (ALLL)	1,128,000	1,062,000
Investment Securities	52,054,000	49,282,000
Total Deposits	145,096,000	162,065,000
Total Shareholders' Equity	50,257,000	50,009,000
ALLL as a Percentage of Total Loans	1.24%	1.32%
Book Value	\$ 10.67	\$ 10.61
Actual Number of Shares Outstanding	4,711,568	4,711,518