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ORANGE COUNTY BUSINESS BANK ANNOUNCES FINANCIAL RESULTS

NEWPORT BEACH, CALIFORNIA – Orange County Business Bank (the “Bank”) (OTCBB: OCBB.OB) announced financial results for the three and six months ended June 30, 2009.

The Bank’s net income for the first six months of 2009 was \$136 thousand versus \$673 thousand for the same period in 2008. In addition, the Bank’s net income for the three months ended June 30, 2009 was \$34 thousand versus \$287 for the same period in 2008. For both periods, the decrease was due to declining net interest income as a result of unprecedented low interest rates. The Bank’s ability to maintain a low cost of funds was an important element in maintaining profitability in these challenging times for the periods mentioned.

The Bank’s net interest income for the three months ended June 30, 2009 was \$2.2 million versus \$2.5 million a year ago. Net interest income for the six months ended June 30, 2009 was \$4.2 million versus \$4.9 million for the same period in 2008. Non-interest income (comprised of service charges on deposits and other fee income) totaled \$112 thousand for the three months ended June 30, 2009 versus \$151 thousand for the same period in 2008. Non-interest income totaled \$398 thousand for the six months ended June 30, 2009 versus \$476 thousand for the same period in 2008. Non-interest expenses (generally, salaries and other operating expenses) were \$2.2 million for the three months ended June 30, 2009 versus \$1.8 million for the same period in 2008. Non-interest expenses were \$4.1 million for the six months ended June 30, 2009 versus \$3.6 million for the same period in 2008.

Loans experienced a significant increase, growing by 41.1% or \$50.4 million to \$172.9 million on June 30, 2009 from \$122.5 million on June 30th of last year. The Bank’s capital ratios continue to exceed regulatory guidelines for ‘well-capitalized’ institutions at June 30, 2009.

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 June 30,		As of and for the Six Months Ended June 30,	
	<u>2009</u>	<u>2008</u>	<u>2009</u>	<u>2008</u>
Operating Data				
Interest income	\$ 2,613,000	\$ 3,362,000	\$ 5,278,000	\$ 6,917,000
Interest expense	437,000	851,000	995,000	2,021,000
Net interest income	2,176,000	2,511,000	4,283,000	4,896,000
Provision for loan and lease losses	-	373,000	373,000	591,000
Net interest income after provision for loan and lease losses	2,176,000	2,138,000	3,910,000	4,305,000
Non interest income	112,000	151,000	395,000	476,000
Non interest expense	2,230,000	1,803,000	4,074,000	3,641,000
Income before provision for income taxes	58,000	486,000	231,000	1,140,000
Provision for income taxes	24,000	199,000	95,000	467,000
Net income	\$ 34,000	\$ 287,000	\$ 136,000	\$ 673,000
Per Share Data and Other Ratios				
Net Earnings – Basic	\$ 0.01	\$ 0.06	\$ 0.03	\$ 0.14
Return on Average Assets	0.05%	0.43%	0.11%	0.52%
Return on Average Equity	0.26%	2.20%	0.52%	2.58%
Net Interest Margin	3.72%	3.98%	3.61%	3.99%

	<u>June 30, 2009</u>	<u>December 31, 2008</u>
Balance Sheet Data and Related Ratios		
Total Assets	\$ 242,024,000	\$ 252,603,000
Total Loans	172,843,000	162,330,000
Allowance for Loan Losses (ALLL)	4,385,000	4,012,000
Investment Securities	35,140,000	44,348,000
Total Deposits	163,077,000	172,566,000
Total Shareholders' Equity	52,305,000	52,061,000
ALLL as a Percentage of Total Loans	2.54%	2.47%
Book Value	\$ 11.07	\$ 11.02
Actual Number of Shares Outstanding	4,724,576	4,724,576