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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 nine months ended September 30, 2009.

The Bank’s net income for the first nine months of 2009 was \$359 thousand versus \$1.05 million for the same period in 2008. In addition, the Bank’s net income for the three months ended September 30, 2009 was \$223 thousand versus \$374 thousand 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 September 30, 2009 was \$2.2 million versus \$2.5 million a year ago. Net interest income for the nine months ended September 30, 2009 was \$6.5 million versus \$7.4 million for the same period in 2008. Non-interest income totaled \$550 thousand for the nine months ended September 30, 2009 versus \$643 thousand for the same period in 2008. Non-interest expenses (generally, salaries and other operating expenses) were \$2.0 million for the three months ended September 30, 2009 versus \$2.0 million for the same period in 2008. Non-interest expenses were \$6.1 million for the nine months ended September 30, 2009 versus \$5.6 million for the same period in 2008.

Total deposits as of September 30, 2009, increased from \$172.6 million at December 31, 2008 to \$179.1 million reflecting the Bank’s continued marketing efforts and the market’s general confidence in the Bank. At September 30, 2009, the Bank’s assets totaled \$258.4 million and loans totaled \$168.2 million. The Bank’s capital ratios continue to far exceed regulatory guidelines for ‘well-capitalized’ institutions at September 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 loan and 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,		As of and for the Nine Months Ended September	
	<u>2009</u>	<u>2008</u>	<u>2009</u>	<u>2008</u>
Operating Data				
Interest income	\$ 2,670,000	\$ 3,305,000	\$ 7,947,000	\$ 10,222,000
Interest expense	423,000	770,000	1,418,000	2,791,000
Net interest income	2,247,000	2,535,000	6,529,000	7,431,000
Provision for loan and lease losses	-	100,000	373,000	691,000
Net interest income after provision for loan and lease losses	2,247,000	2,435,000	6,156,000	6,740,000
Non interest income	155,000	167,000	550,000	643,000
Non interest expense	2,024,000	1,967,000	6,098,000	5,608,000
Income before provision for income taxes	378,000	635,000	608,000	1,775,000
Provision for income taxes	155,000	261,000	249,000	728,000
Net income	\$ 223,000	\$ 374,000	\$ 359,000	\$ 1,047,000
Per Share Data and Other Ratios				
Net Earnings – Basic	\$ 0.05	\$ 0.08	\$ 0.08	\$ 0.22
Return on Average Assets	0.35%	0.59%	0.19%	0.54%
Return on Average Equity	1.70%	2.90%	0.92%	2.69%
Net Interest Margin	3.74%	4.18%	3.65%	4.05%

	<u>September 30, 2009</u>	<u>December 31, 2008</u>
Balance Sheet Data and Related Ratios		
Total Assets	\$ 258,392,000	\$ 252,603,000
Total Loans	168,180,000	162,330,000
Allowance for Loan Losses (ALLL)	3,367,000	4,012,000
Investment Securities	42,340,000	44,348,000
Total Deposits	179,105,000	172,566,000
Total Shareholders' Equity	52,762,000	52,061,000
ALLL as a Percentage of Total Loans	2.00%	2.47%
Book Value	\$ 11.17	\$ 11.02
Actual Number of Shares Outstanding	4,724,576	4,724,576