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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 twelve months ended December 31, 2009.

With the declining economy, the Bank experienced its first loss since its 2nd year of operations. A writedown of \$3.4 million on the Bank’s only real estate owned property created the Bank’s net loss of \$1.7 million versus net income of \$488 thousand in 2008. Before the writedown and related loan charge-off, the Bank’s pre-tax income for 2009 was \$900 thousand which would have represented a 31% increase in pre-tax income over the prior year.

At December 31, 2009, the Bank’s assets totaled \$255.4 million, while total deposits, primarily in checking and money market accounts, totaled \$179.3 million as the Bank’s client base continued to grow. Total loans at December 31, 2009 were \$163 million.

Chairman and CEO JP Gough commented that, “During times such as these, our diverse client base, excess capital and experienced management give us the advantage to get through such a challenging environment.”

The Bank’s capital ratios continue to demonstrate the financial strength of the Bank by exceeding all regulatory guidelines for ‘well-capitalized’ institutions at December 31, 2009.

As one of the well-capitalized banks in Southern California, the Bank continues to offer substantial resources to the business banking community in Orange County as it has since its inception. The Bank continues to increase its business banking market share while also continuing to build its reputation as a service-oriented and sound financial institution.

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, 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 21E of the Securities Exchange Act of 1934. 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 Year Ended December 31,		
	<u>2009</u>		<u>2008</u>
Operating Data			
Interest income	\$ 10,552,000		\$ 13,232,000
Interest expense	<u>1,825,000</u>		<u>3,408,000</u>
Net interest income	8,727,000		9,824,000
Provision for loan and lease losses	<u>1,204,000</u>		<u>2,648,000</u>
Net interest income after provision for loan and lease losses	7,523,000		7,176,000
Noninterest income	1,231,000		1,069,000
Noninterest expense	<u>11,582,000</u>		<u>7,557,000</u>
Income before provision for income taxes	(2,828,000)		688,000
Provision for income taxes	<u>(1,159,000)</u>		<u>200,000</u>
Net income	<u><u>(1,669,000)</u></u>		<u><u>488,000</u></u>
Per Share Data and Other Ratios			
Net Earnings – Basic	\$ (0.35)		\$ 0.10
Return on Average Assets	-0.66%		0.19%
Return on Average Equity	-3.18%		0.94%
Net Interest Margin	3.66%		4.05%
	<u>December 31, 2009</u>		<u>December 31, 2008</u>
Balance Sheet Data and Related Ratios			
Total Assets	\$ 255,367,000		\$ 252,603,000
Total Loans	163,020,000		162,330,000
Allowance for Loan Losses (ALLL)	3,850,000		4,012,000
Investment Securities	37,059,000		44,348,000
Total Deposits	179,343,000		172,566,000
Total Shareholders' Equity	50,395,000		52,061,000
ALLL as a Percentage of Total Loans	2.36%		2.47%
Book Value	\$ 10.67		\$ 11.02
Actual Number of Shares Outstanding	4,724,576		4,724,576