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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 months ended March 31, 2010.

The Bank reported net income of \$38 thousand for the first quarter of 2010, compared with \$102 thousand for the same period in 2009. The Bank’s net interest income for the three months ended March 31, 2010 was \$1.9 million versus \$2.1 million a year ago. The decrease in net interest income for the three month period was driven primarily by declining rates on our interest yielding assets which was partially offset by a decrease in interest expense. These declines were a result of the continued lower interest rate environment. Non-interest income totaled \$218 thousand for the three months ending March 31, 2010 compared to \$283 thousand for the same period in 2009. Non-Interest expenses totaled \$1.9 million at March 31, 2010 versus \$1.8 million for the same period in 2009.

Total deposits as of March 31, 2010 increased from \$162.4 million a year ago to \$163.7 million. At March 31, 2010, the Bank’s assets totaled \$239.5 million versus \$241.2 a year earlier. Loans totaled \$162.2 million at quarter end, a decrease from \$167.6 million a year earlier. The Bank’s capital ratios continue to far exceed regulatory guidelines for “well-capitalized” institutions at March 31, 2010.

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 March 31,
2010 2009

Operating Data		
Interest income	\$ 2,260,000	\$ 2,665,000
Interest expense	<u>317,000</u>	<u>558,000</u>
Net interest income	1,943,000	2,107,000
Provision for loan and lease losses	<u>144,000</u>	<u>373,000</u>
Net interest income after provision for loan and lease losses	1,799,000	1,734,000
Non interest income	218,000	283,000
Non interest expense	<u>1,952,000</u>	<u>1,844,000</u>
Income before provision for income taxes	65,000	173,000
Provision for income taxes	<u>27,000</u>	<u>71,000</u>
Net income	<u>\$ 38,000</u>	<u>\$ 102,000</u>

Per Share Data and Other Ratios

Net Earnings – Basic	\$ 0.01	\$ 0.02
Return on Average Assets	0.01%	0.03%
Return on Average Equity	0.05%	0.14%
Net Interest Margin	3.45%	4.05%

	<u>March 31, 2010</u>	<u>December 31, 2009</u>
Balance Sheet Data and Related Ratios		
Total Assets	\$ 239,574,000	\$ 255,367,000
Total Loans	162,296,000	163,020,000
Allowance for Loan Losses (ALLL)	3,926,000	3,850,000
Investment Securities	28,783,000	37,059,000
Total Deposits	163,735,000	179,343,000
Total Shareholders' Equity	50,470,000	50,395,000
ALLL as a Percentage of Total Loans	2.42%	2.36%
Book Value	\$ 10.68	\$ 10.67
Actual Number of Shares Outstanding	4,724,576	4,724,576