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**PRESS RELEASE**  
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**Ventura County Business Bank Reports 9<sup>th</sup> Consecutive Quarterly Profit**

Oxnard, CA-Ventura County Business Bank (OTCBB: VCBB) announced operating results for the 4<sup>th</sup> Quarter and the full year ending December 31, 2006. Net Income for the quarter ending 12-31-06 totaled \$288,101, up substantially from the \$143,234 reported for the same period ending 12-31-05. Net Income for the full year ended 12-31-06 totaled \$ 918,185, representing a 35.8 % increase as compared to the \$ 676,250 reported for the same period ending 12-31-05.

CEO Jerry Lukiewski stated, "Our earnings were better than expected considering the margin compression that occurred during 2006 due to our ability to grow loans and utilize tax-deferred assets to offset the costs of share-based payments. Pre-tax earnings for the full year ending 12-31-06 were up 13.7% and we were very pleased to maintain our margin in this challenging environment." The Bank's net interest margin for the 4<sup>th</sup> quarter 2006 averaged 5.12% as compared to 5.11% during the 4<sup>th</sup> quarter ending 12-31-05.

Net loans increased 13.8% to \$68.4 million at 12-31-06 as compared to \$60.1 million at 12-31-05 and total deposits grew to \$78.2 million, a 9.2% increase over the \$71.6 million reported at 12-31-05. Lukiewski added, "our growth continues at the measured pace established in our business plan and our asset quality remains high as evidenced by no losses or non-performing loans since inception."

Ventura County Business Bank opened in April 2003 and offers commercial banking services to businesses in Ventura County, CA. The Bank services clients in the East County from a branch location at 600 Hampshire Road in Westlake Village, CA and serves the West County from a branch location at 366 W. Esplanade Drive in Oxnard, CA.

This correspondence may contain "forward-looking statements" within the meaning of Section 27A of the Securities Act. All of the statements contained in this correspondence, other than statements of historical fact, should be considered forward-looking statements, including, but not limited to, those concerning (i) the Bank's strategies, objectives and plans for expansion of its operations, products and services, and growth of its portfolio of loans, investments and deposits, (ii) the Bank's beliefs and expectations regarding actions that may be taken by regulatory authorities having oversight of the operation, (iii) the Bank's beliefs as to the adequacy of its existing and anticipated allowances for loan and real estate losses and (iv) the Bank's beliefs and expectations concerning future operating results. Although the Bank believes the expectations reflected in those forward-looking statements are reasonable, it can give no assurance that those 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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