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PRESS RELEASE

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Ventura County Business Bank Announces 50% Stock Split

Oxnard, CA-Ventura County Business Bank (OTCBB: VCBB) announced today that its Board of Directors approved a 3 for 2 split of the Company's common shares and a proportional increase in the number of the Company's common authorized shares from 5,000,000 to 7,500,000. The record date for the split is set for July 12, 2006 and subject to regulatory approval, shareholders will receive one additional share for every two outstanding shares held. The effective date is set for July 31, 2006.

President/CEO Jerry Lukiewski stated that the board's decision reflects the desire to ensure that the stock price is within the range of local investors who have been very instrumental to the bank's initial success.

Ventura County Business Bank obtained a Charter from The California Department of Financial Institutions and The Federal Deposit Insurance Corporation 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 Rd. 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.
