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**PRESS RELEASE**

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**Ventura County Business Bank Reports 1st Quarter Operating Results**

Oxnard, CA-Ventura County Business Bank (OTCBB: VCBB) announced that operating results for the first quarter ending 3-31-07 reflect a 17.5% increase in net income to \$147,754 as compared to \$125,729 reported for same period ending 3-31-06. Total assets at 3-31-07 increased to \$92,238,631, up 8.4% from \$85,087,468 at 3-31-06, while net loans grew 14.9% to \$72,348,920 as compared to \$62,990,216 at 3-31-06. Total deposits increased 7.7% to \$81,172,069 at 3-31-07.

CEO Jerry Lukiewski commented that “the first quarter earnings were slightly ahead of projections and they also include the initial payment of estimated taxes which were not reflected in the comparable period’s operating results. While we are experiencing the continued margin pressure presented by the inverted yield curve, the earnings growth is attributable to the increase in earning assets which have offset rising deposit costs.”

The bank reported a 25.2% increase in operating income at 3-31-07 to \$1,795,865 as compared to \$1,434,129 reported for the same period ending 3-31-06 with no credit losses or non-performing loans.

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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