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PRESS RELEASE

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Ventura County Business Bank Reports 2nd Quarter Operating Results

Oxnard, CA-Ventura County Business Bank (OTCBB: VCBB) announced earnings for the three months ending 6-30-07 totaled \$200,402 a 35.7% increase over the \$147,754 reported for the three months ending 3-31-07. Year-to-date net income as of 6-30-07 was reported at \$348,156, down 4.1% from the \$363,004 earned during the same period in 2006. The decrease was attributed to the payment of estimated taxes in 2007 as compared to the tax credit reported for the same period ending June 30, 2006.

Total Assets at June 30, 2007 were \$109,489,487, an increase of \$16,831,835, or 18.2% from the \$92,657,652 reported at June 30, 2006. Total deposits increased 18.9% to \$98,174,322 at June 30, 2007 as compared to 82,913,006 at June 30, 2006. Net loans at June 30, 2007 were \$77,792,718, a 23.1% increase as compared to \$63,202,531 reported at June 30, 2006.

Jerry Lukiewski, President and CEO stated, "The Company achieved excellent growth during the quarter on both sides of the balance sheet while absorbing the impact of income taxes on reported earnings." Pre-tax earnings for the 6 months ending June 30, 2007 totaled \$ 420,156, a 45.5% increase over the \$288,804 reported for the same period ending 2006. Lukiewski added, "Our net-interest margin of 4.91% for the quarter ending June 30, 2007 continues to compare favorably with the 4.89% reported for the same period ending June 30, 2006 and our asset quality, as evidenced by no non-performing loans at June 30, 2007 remains excellent."

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.
