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**PRESS RELEASE**

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**Ventura County Business Bank Reports 3rd Quarter Operating Results**

Oxnard, CA-Ventura County Business Bank (OTCBB: VCBB) announced earnings of \$18,194 for the three months ending 9-30-07 and \$366,350 for the nine months ending 9-30-07. The company added \$360,000 to the allowance for loan loss reserves during the third quarter due to the growth in the loan portfolio. Net loans increased by 37.0% to \$87.1 million at 9-30-07 as compared to the \$64.1 million reported at 9-30-06.

Total deposits at 9-30-07 grew by 11.2% to \$90.0 million as compared to \$81.0 million reported at 9-30-06 and total assets at 9-30-07 grew to \$106.5 million, an increase of 16.4% as compared to the \$91.5 million reported at 9-30-06. President and CEO, Jerry Lukiewski commented that, "both loan and deposit growth were strong during the quarter and we continue to experience good credit quality while maintaining a conservative loan loss reserve ratio as compared to industry standards.

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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