



PRESS RELEASE
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Ventura County Business Bank Reports 2007 Operating Results

Oxnard, CA-Ventura County Business Bank (OTCBB: VCBB) announced unaudited operating results for the 4th Quarter (Q4) and the full year ending 12-31-07. Net Income for Q4 totaled \$ 214,625 compared to the \$ 288,101 reported for the same period ending 12-31-06. For the full year ending 12-31-07, the bank reported net income of \$580,975, which was down from the \$918,185 earned for the year ending 12-31-06 due to increased allocation for reserves, and the full utilization of tax net operating loss carryforwards.

Total assets increased 15.8% to \$103,101,324 as compared to the \$89,045,732 reported at 12-31-06. Total loans grew 32.7% to \$92,282,682 from the \$69,537,286 reported at 12-31-06. CEO Jerry Lukiewski stated that the bank has continued to grow while also maintaining an uninterrupted string of quarterly profits since achieving breakeven during the second year of operations. As we approach our five-year anniversary, we feel confident that our strategy of emphasizing a steady, measured pace of growth along with prudent underwriting and appraisal review processes will prove beneficial during this period of turmoil in the financial markets”.

The Bank reported total deposits for the year ending 12-31-07 of \$86,347,341, an increase of 10.5% as compared to the \$78,167,275 reported at 12-31-06. Total Shareholders’ Equity grew by \$902,945 to \$11,370,921, an 8.6% increase as compared to the \$10,467,976 reported at 12-31-06. The bank also added \$360,000 to the allowance for loan loss reserves during fiscal 2007 resulting in a 40% increase in the reserve to \$1,270,000 as compared to \$910,000 at 12-31-06. The reserve at 12-31-07 represents 1.38% of total loans outstanding and the Bank has not reported any loan losses since opening in April 2003.

Ventura County Business Bank caters exclusively to commercial clients; offering a full array of commercial banking services to businesses based primarily in Ventura County, CA. The Bank has two full service locations, one at 600 Hampshire Road in Westlake Village, CA and another at 366 W. Esplanade Drive in Oxnard, CA. The Bank also offers Internet based technology to compliment the delivery of products and services beyond the outreach of their physical branch locations.

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.
