



Focus Business Bank Awarded Bauer Five-Star Rating

January 11, 2012 – San Jose, CA. Focus Business Bank (OTCBB:FCSB) announced that it has recently been rated Five-Star by Bauer Financial, Inc., of Coral Gables, Florida. A bank rated Five-Stars is designated “superior” and recommended by Bauer Financial, Inc. Five-Star is Bauer’s highest rating.

Focus Business Bank President and CEO Richard Conniff said, “We are pleased that Bauer Financial, Inc. has awarded our bank a Five-Star rating. It recognizes our commitment to building a strong and stable financial institution. We appreciate that our clients have an independent resource available to support their banking decisions.”

Bauer Financial, Inc. has been analyzing and reporting on the financial condition of the nation’s banking industry since 1983. They analyze detailed quarterly financial reports filed by banks and credit unions with their federal regulators. Based on an analysis of the reports, compared with historical data, Bauer assigns a star-rating based on a scale of zero to five, with five stars being the strongest.

Focus Business Bank is dedicated to meeting the banking needs of closely-held businesses and professionals in Santa Clara County. The Bank’s office is located at 10 Almaden Boulevard in downtown San Jose, California and offers a variety of commercial banking products including loans, deposits, remote deposit capture and other cash management services oriented toward closely-held businesses and their owners. The Bank specializes in commercial loans and SBA 7a and 504 loans. The Bank also serves not-for-profit businesses and condominium homeowner associations by offering expertise, market knowledge and specialized products and services to these customers.

Forward-Looking Statements

This release may contain forward-looking statements, such as, among others, statements about plans, expectations and goals concerning growth and improvement. Forward-looking statements are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, including the real estate market in California and other factors beyond the Bank’s control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. Readers should not place undue reliance on the forward-looking statements, which reflect management’s view only as of the date hereof. The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

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