



Press Release

January 16, 2007, 9:00 AM PST

SAN JOSE, Calif. Focus Business Bank announced that it has opened for business in downtown San Jose, California at 10 Almaden Blvd., Suite 150. The Bank is headed by President and Chief Executive Officer Richard L. Conniff and Chairman of the Board Theodore J. Biagini. Both Conniff and Biagini have been associated with Santa Clara County banking for many years. The Bank's executive team also includes Executive Vice President and Chief Credit Officer Kenneth Corsello and Executive Vice President and Chief Financial Officer Michael Namba.

Focus Business Bank completed a very successful stock offering on December 18, 2006, raising \$27.5 million from 351 shareholders, most of whom are located in Santa Clara County. The stock offering commenced on November 21, 2006 and was significantly oversubscribed, with subscription applications for almost \$40 million having been submitted. The \$27.5 million initial capital is the largest initial capitalization of any bank headquartered in San Jose.

In addition to Conniff and Biagini, the Bank's Board of Directors includes Santa Clara County business leaders Ray Akamine, Stanford Atwood, J. Philip DiNapoli, Anneke Dury, Kirk Flatow, Richard Garrett, Cynthia Lazares and Philip Mahoney. Collectively, the Board has over 100 years of bank director experience including service on the boards of Plaza Bank of Commerce, California Business Bank, N.A., San Jose National Bank, Cupertino National Bank, Heritage Bank of Commerce, Heritage Bank East Bay, Bank of Los Altos, Comerica Bank-California and Comerica. Chairman Biagini remarked, "Strong community banks have dedicated and experienced local directors at their core. We believe the experience of our Directors provides an extraordinary platform for success."

Focus Business Bank is committed to meeting the banking needs of closely held businesses in Santa Clara County. The Bank will provide its customers with a full range of business banking services including deposit accounts, cash management services and loans, including interim construction loans. Mr. Conniff noted, "Our goal is to become the leading provider of business banking services to closely held businesses in our market. We are very excited to be Santa Clara County's newest bank and look forward to earning an outstanding reputation."

This release may contain forward-looking statements that 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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