



Press Release

March 12, 2007

Focus Business Bank Establishes SBA Lending Department

San Jose, California. Focus Business Bank (OTCBB: FCSB) announced that it has established a Small Business Administration (SBA) Lending Department to meet the credit needs of small businesses in Northern California. The SBA Lending Department will be managed by Senior Vice President Brad W. Lebsack. Vice President Larry W. Buyers will be responsible for business development efforts related to SBA loans. Both Lebsack and Buyers have many years of experience originating and servicing SBA loans.

Focus Business Bank will provide SBA loans under both the 7a and 504 loan programs. The Bank's President and Chief Executive Officer Richard L. Conniff said, "SBA lending is a natural extension of the Bank's commitment to meeting the needs of closely held businesses. We feel fortunate to begin our SBA lending program with a very seasoned and knowledgeable team of Brad Lebsack and Larry Buyers. We expect to be a significant originator of SBA loans in our market."

Focus Business Bank opened on January 16, 2007 and specializes in meeting the banking needs of closely held businesses in Santa Clara County. The Bank provides its customers with a full range of business banking services including deposit accounts, cash management services and loans, including interim construction and SBA loans. The Bank has one office located in downtown San Jose, California.

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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