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FOR IMMEDIATE RELEASE
FOCUS BUSINESS BANK ANNOUNCES FINANCIAL RESULTS FOR THE
QUARTER ENDED MARCH 31, 2007

San Jose, CA. Focus Business Bank (OTCBB: FCSB) announced financial results for the quarter ended March 31, 2007, its initial reporting period after commencing operations on January 16, 2007. At March 31, 2007, total assets were \$48.7 million, deposits were \$22.1 million and net loans were \$835,000. Shareholders' equity at March 31, 2007, was \$26.4 million.

The Bank reported a loss of \$1.2 million (\$0.44 per basic share) for the initial reporting period ended March 31, 2007. Total operating expenses for the period were \$1.5 million, which included \$765,000 in pre-opening expenses associated with the organization of the Bank prior to commencement of operations on January 16, 2007. For the reporting period, stock based compensation expense related to the grant of stock options was \$156,000, \$81,000 of which was included in pre-opening expenses. Expenses were partially offset by net interest income of \$312,000.

The Bank had 16 employees at March 31, 2007. President and CEO Richard L. Conniff said, "We are pleased with our financial results for March 31, 2007. The Bank added \$20 million in deposits during its first quarter of operations. We now have seasoned, successful bankers in our three major business lines: commercial lending, construction lending and SBA lending. We also have a strong suite of loan, deposit and cash management products to meet the needs of closely-held businesses, our target market. We feel that the progress we have made in the first quarter of operations positions the Bank to benefit from the strengthening economy of Santa Clara County."

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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