

ORANGE COMMUNITY BANK

1045 West Katella Avenue, Suite 100, Orange, California 92867

THE FINDLEY REPORTS - CALIFORNIA BANKS 2006

FDIC Cert. # 35535

Case # 06-C-140

TELEPHONE: (714) 532-0700

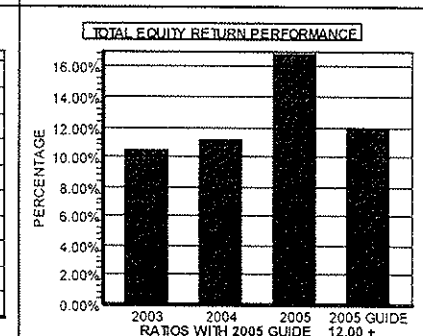
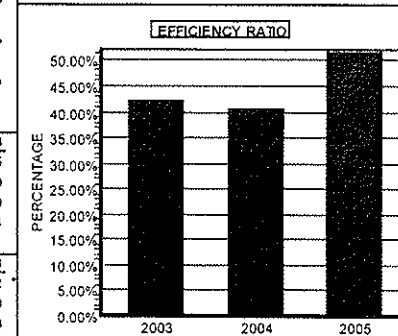
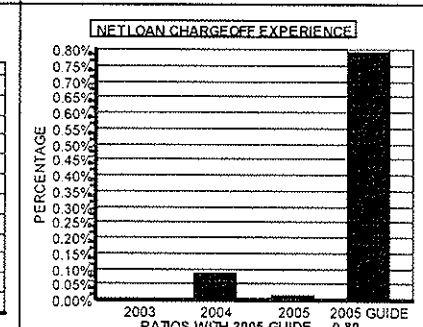
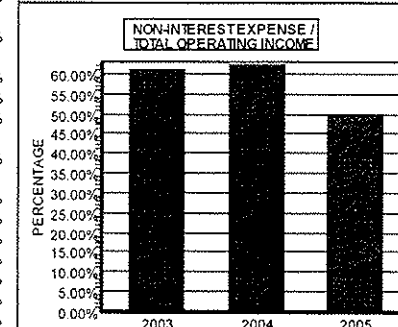
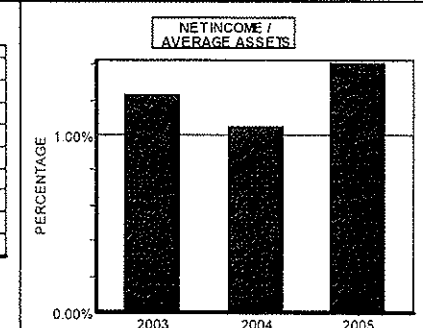
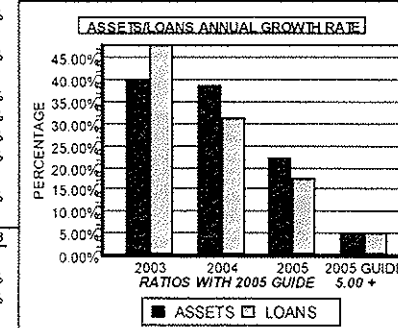
FAX: (714) 532-2618

FINANCIAL (000)			PERFORMANCE:				
STATEMENT OF CONDITION			AS % OF AVG. TT ASSETS:				
	12/31/2005	12/31/2004	12/31/2003	2005	2004	2003	
ASSETS:							
Cash & Due From Banks				6.58%	6.09%	6.36%	
Non-interest	12,614	9,976	7,608	1.39%	1.54%	1.62%	
Interest Bearing	0	0	0	4.19%	4.38%	4.49%	
Securities	55,441	25,512	18,228	3.28%	3.84%	3.87%	
Fed Funds Sold/Sec. Purch Resale	0	17,240	8,475	2.39%	1.71%	1.87%	
Loans & Leases Held for Sale	0	0	0	1.43%	1.05%	1.23%	
Loans & Leases (Net Unearned Inc.)	94,003	79,954	60,954	AS % OF TT OPER. INC.:			
Less Reserves	1,192	1,000	785	Total Oper. Expense	63.64%	71.96%	70.66%
Net Loans	92,811	78,954	60,169	Non-Int. Income	15.37%	19.35%	18.35%
Fixed Assets	781	941	522	Total Oper. Inc. less Non-Int. Exp.	52.16%	40.71%	42.17%
OREO	0	0	0	AS % OF TT OPER. EXP.:			
Intangible Assets	0	0	0	Non-Int. Expense	78.32%	87.58%	86.19%
CSV of BOLI	2,449	2,372	n.r.	AS % OF NET OPER. INC.:			
Other Assets	2,137	1,414	n.r.	Income Taxes	40.40%	38.67%	34.14%
TOTAL ASSETS	166,433	136,409	98,476	Cash Dividends	0.00%	0.00%	0.00%
LIABILITIES				AS % OF BEG. TT LOANS:			
Non-Interest Bearing Deposits	26,518	13,113	17,232	Net Loan Loss	0.01%	0.09%	0.00%
Interest Bearing Deposits	120,848	110,166	69,944	AS % OF TOTAL LOANS:			
Total Deposits	147,366	123,279	87,176	Delinquent Loans	0.00%	0.00%	0.00%
FHLB Advances	0	0	0	Loan Loss Reserves	1.27%	1.25%	1.29%
Repos and S/T Borrowings	1,700	0	0	OREO	0.00%	0.00%	0.00%
Other Liabilities	668	451	265	Interest Spread Factor	4.66%	4.38%	4.57%
Subordinated Notes/Deb.	0	0	0	AS % OF AVG. EQUITY CAPITAL:			
TOTAL LIABILITIES	149,734	123,730	87,441	Net Income	14.69%	10.37%	100.00%
EQUITY CAPITAL				FINANCIAL RATIOS			
Preferred Stock	0	0	0	2005	2004	2003	
Common Stock	12,576	10,714	10,299	AS % OF TOTAL ASSETS:			
Surplus	0	0	0	Total Capital	10.0%	9.3%	11.2%
Undivided Profits	4,123	1,965	736	Total Deposits	88.5%	90.4%	88.5%
TOTAL EQUITY CAPITAL	16,699	12,679	11,035	AS % OF AVG. SECURITIES:			
TOTAL LIABILITIES & CAPITAL	166,433	136,409	98,476	Securities Interest Income	5.6%	5.3%	4.1%
Accum. Other Comp. Income	0	0	0	AS % OF AVG. LOANS:			
STATEMENT OF INCOME (000)				2005	2004	2003	
Interest & Fees on Loans & Leases	5,758	4,424	3,689	AS % OF TOTAL DEPOSITS:			
Interest on Deposits	0	0	0	Total Loans & Discounts	63.8%	64.9%	69.9%
Interest on Securities	2,254	1,158	535	Demand Deposits	18.0%	10.6%	19.8%
Interest on Fed Funds	417	183	153	Core Deposits	81.6%	81.2%	43.2%
TOTAL INTEREST INCOME	8,429	5,765	4,377	AS % OF AVG. TIME/SAV:			
Service Charges	1,350	1,207	906	Savings Interest Expense	1.2%	0.7%	0.9%
Trust Income	0	0	0	AS % OF TT OPER. INC.:			
Other Income	181	176	78	Service Chg. Income	13.6%	16.9%	16.9%
TOTAL NON-INTEREST INCOME	1,531	1,383	984	Savings Interest Expense	13.8%	8.9%	9.8%
TOTAL OPERATING INCOME	9,960	7,148	5,361	Non-Interest Expense	49.8%	63.0%	60.9%
Interest on Deposits	1,373	639	523	Payroll Expense	21.1%	25.3%	25.4%
Interest on Borrowings	1	0	0	Quarters Expense	7.7%	9.9%	8.2%
Interest on Subord. Debt.	0	0	0	Amort. Exp. of Intangible Assets	0.0%	0.0%	0.0%
TOTAL INTEREST EXPENSE	1,374	639	523	Other Non-Interest Expense	19.0%	24.1%	24.2%
Payroll Expense	2,104	1,809	1,364	Loan Loss Provision	2.0%	3.7%	3.1%
Quarters Expense	765	709	439	AS % OF TT LIABILITIES:			
Other Non-Interest Expense	1,896	1,720	1,297	Cash, Fed Funds & Securities	45.6%	42.6%	39.2%
Amort. Expense of Intangible Assets	0	0	0	AS % OF NET LOANS:			
Loan Loss Reserves Provision	200	267	185	Non-performing Assets	0.0%	0.0%	0.0%
TOTAL NON-INTEREST EXPENSE	4,965	4,505	3,265	(Non-accrual assets & OREO)			
TOTAL OPERATING EXPENSE	6,339	5,144	3,788	EMPLOYEES:			
Net Operating Income	3,621	2,004	1,573	Total Number	27	28	25
Security Gains (Losses)	0	0	0	Payroll per Employee	77,926	64,607	54,560
Income Taxes	1,463	775	537	Assets per Employee (000)	6,164	4,872	3,939
Extraordinary Items (Net)	0	0	0	TT Oper. Inc. per Empl.(000)	368.9	255.3	214.4
NET INCOME (LOSS)	2,158	1,229	1,036	CAPITAL CHANGES (000):			
ALLOCATIONS OF NET INCOME				2005	2004	2003	
To Cash Dividends (000)	0	0	0	Net New Equity Capital	1,862	415	12
To Undivided Profits (000)	2,158	1,229	1,036	Other Eq. Cap. Add/Ded	0	0	0
Net Loan Chargeoffs (000)	8	52	0	Net Shareholder Change	4,020	1,644	1,048

PREMIER PERFORMANCE KEY RATIOS AND GRAPHS

ANNUAL GROWTH RATES:	2005 GUIDE	2005	2004	2003
Total Assets Annual Growth	5.00 +	22.01%	38.52%	40.34%
Total Loans Annual Growth	5.00 +	17.57%	31.17%	47.96%
Gross Income Annual Growth	5.00 +	39.34%	33.33%	37.67%

OTHER KEY RATIOS:	2005	2004	2003	
Net Op. Inc.+Loan Loss Res./Avg TT Assets	1.30 +	2.52%	1.93%	2.06%
Net Loan Losses / Beginning Total Loans	0.80 -	0.01%	0.09%	0.00%
Equity Return / Beg. Capital from Oper.	12.00 +	17.02%	11.14%	10.37%
Total Equity Return / Beginning Equity Capital	12.00 +	17.02%	11.14%	10.37%



SECURITIES-TYPES AND AMOUNTS:	DEC 31, 2005		DEC 31, 2004		DEC 31, 2003	
	Dollars (000)	Percent	Dollars (000)	Percent	Dollars (000)	Percent
U.S. Treasury, U.S. Agencies & Corp.	55,000	99.2	25,000	58.5	17,500	65.5
State & Political Subdivisions	0	0.0	0	0.0	0	0.0
Other Securities	441	0.8	512	1.2	728	2.7
Fed Funds Sold-Sec.Purch.Agree.Resale	0	0.0	17,240	40.3	8,475	31.7
Total Securities	55,441	100.0	42,752	100.0	26,703	100.0
Securities HTM	55,441		23,512		18,228	
Market Value Securities HTM	54,205		25,332		18,044	
Securities AFS	0		0		0	
Market Value Securities AFS	0		0		0	
Market Value of Total Securities	54,205		42,572		26,519	

LOANS-TYPES AND AMOUNTS:	DEC 31, 2005		DEC 31, 2004		DEC 31, 2003	
	Dollars (000)	Percent	Dollars (000)	Percent	Dollars (000)	Percent
Real Estate-Construct. & Land Dev.	6,994	7.4	4,650	5.8	1,487	2.4
Real Estate-Farm	0	0.0	0	0.0	0	0.0
Real Estate-Residential	6,718	7.1	4,504	5.6	3,269	5.3
Real Estate-Apartments	1,980	2.1	1,332	1.7	1,353	2.2
Real Estate-Nonfarm Nonres. Properties	49,805	52.9	42,864	53.5	36,729	60.1
Financial Institutions	0	0.0	0	0.0	0	0.0
Farmers	0	0.0	0	0.0	0	0.0
Commercial & Industrial	26,196	27.8	24,638	30.8	16,763	27.4
Consumer-Installment-Personal	2,266	2.4	1,991	2.5	1,041	1.7
Lease Financing	0	0.0	0	0.0	0	0.0
Other	193	0.2	121	0.2	479	0.8
Total Loans	94,152	100.0	80,100	100.0	61,121	100.0
Unearned Income	149		146		167	

LOAN MATURITIES & REPRICING:	DEC 31, 2005		DEC 31, 2004		DEC 31, 2003	
	Dollars (000)	Percent	Dollars (000)	Percent	Dollars (000)	Percent
3 Months or Less Maturity	41,184	43.7	36,505	45.6	25,575	41.8
3 to 12 Months Maturity	10,810	11.5	2,804	3.5	2,648	4.3
1 to 5 Years Maturity	35,680	37.9	26,120	32.6	8,533	14.0
Over 5 Years Maturity	6,478	6.9	14,671	18.3	24,365	39.9
TOTAL	94,152	100.0	80,100	100.0	61,121	100.0

Loan & Lease Delinquencies	DEC 31, 2005		DEC 31, 2004		DEC 31, 2003	
	Dollars (000)	Percent	Dollars (000)	Percent	Dollars (000)	Percent
30-89 Days	0	0.0	0	0.0	0	0.0
+90 Days	0	0.0	0	0.0	0	0.0
Non-Accrual	0	0.0	0	0.0	0	0.0
Total Delinquencies	0	0.0	0	0.0	0	0.0
Other Real Estate Owned	0.0		0.0		0.0	

SENIOR MANAGEMENT AND DIRECTORS:			
Name	Title	Years in Banking	Years in Present Position
Larry Sallinger	President, C.E.O., Director	41	6
Jerro Otsuki	Ex. Vice Pres., C.F.O., Director	19	6
Richard Bianchini	Ex. Vice Pres., S.L.O.	25	6

Outside Directors (Year-End 2005)

Name	Title	Years on Bank Board
Daniel T. Armstrong		6
Joseph S. Barza, Chm.		6
Miguel Gonzalez		6
Oscar Gonzalez		6
Timothy D. Miller		6
Warren D. Parchan		6
Gary W. Remland		6
Uka Solanki		6
Janice L. Swift		6
David A. Valentine, V. Chm.		6

HISTORICAL AND AREA DATA:

Opened in Orange, California on November 17, 2000 with \$6,300,000 in capital.

TOTAL EQUITY CAPITAL is inclusive of Capital Stock, Surplus, Undivided Profits, Contingency and Capital Reserves. TOTAL CAPITAL is inclusive of Total Equity Capital plus Capital Notes or Debentures. NET SHAREHOLDER RETURN is determined by adding net additions to Equity Capital, plus cash dividends, minus additional capital stock sold or converted, or capital contributions by parent holding company. This figure, divided by the beginning of the year total Equity Capital=NET SHAREHOLDER RETURN AS % OF BEGINNING EQUITY CAPITAL. NET LOAN LOSS is loan loss write-offs, less loss recoveries for the year, as reflected in the Reserve for Possible Losses Account. INTEREST SPREAD FACTOR=Total Interest Income minus total Interest Expense as % of Average Assets. ANNUAL DEPOSIT GROWTH RATE covers total deposits and is based on the deposit increase divided by the beginning of the year Total Deposits. MARKET VALUE PER SHARE is based on the last sale, over-the-counter quote, or as reported by the bank. Data and information were developed from official reports filed with the banking regulatory agencies and from information provided directly by the subject bank's representatives. n.r. means not reported, n.c. not calculated.

CAPITAL STATUS/FDICIA

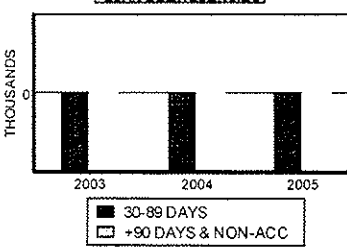
Tier 1 Risk Based Capital	14.61%
TT Risk Based Capital	15.65%
Leverage Capital Ratio	9.39%
Capital Rating	WELL CAPITALIZED

PERFORMANCE CLASS:

2005 - Super Premier

2002-05 - Super Premier

LOAN DELINQUENCIES



BRANCH OFFICE DATA

Available from the Findley Reports

Domestic Offices (Year-End 2005)

Total Opened, including Head Office:	2
Total Approved and Unopened:	0
Total Pending Approval:	0

EXPLANATIONS AND FOOTNOTES:

\$ - In 2003, no FHLB advances.
 \$ - In 2003, CSV of BOLI was \$2,276,000.
 * - In 2003, issued 975 shares due to exercise of warrants for \$12,000 in added capital. In 2004, issued 38,195 new shares due to exercise of warrants for \$415,000. In 2005, exercised warrants for 232,792 shares for added capital of \$1,862,000.

CAPITAL STOCK

Year original stock issued:	2000	Price Per Share of Original Issue:	\$10.00
Original number of Shares Issued:	808,950	Original Par Value Per Share:	n.r.
Senior Management and Directors' Approx. Percentage Beneficial Ownership of Outstanding Stock:			23.00%

Stock Ticker Symbol: OCBK

CAPITAL & SURPLUS

	2005	2004	2003
Beginning Capital & Surplus	12,679,000	11,035,000	9,987,000
Retained Earnings	2,158,000	1,229,000	1,036,000
Cash Dividends/Fractional Shares/Adjustments	1,862,000	415,000	12,000
Ending Capital & Surplus	16,699,000	12,679,000	11,035,000

NUMBER OF SHARES & EQUITY RETURN

	2005	2004	2003
Total Number of Shares Outstanding (Year End)	2,008,866	1,776,074	1,149,462
Effective Equity Return Per Share for Year	1.07	0.69	0.90

DIVIDEND AND SHARE ACTIVITY

	2005	2004	2003
Cash Dividends Per Share for Year	\$0.00	\$0.00	\$0.00
Stock Dividends for Year	0%	51%	0%
Shares Issued in Stock Dividend (Split) During Year	0	588,417	0
Shares Issued Per Stock Option Plan During Year	232,792	38,195	975
Shares Repurchased or Retired During Year	0	0	0
Shares Sold in Stock Issued to Public During Year	0	0	0
Total Number of Shareholders (Year End Approx.)	375	400	375

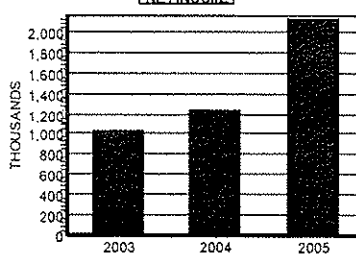
BOOK AND MARKET VALUE

	2005	2004	2003
Book Value Per Share (Year End)	\$8.31	\$7.14	\$9.60
Market Value Per Share (Year End)	\$17.00	\$15.00	\$17.00

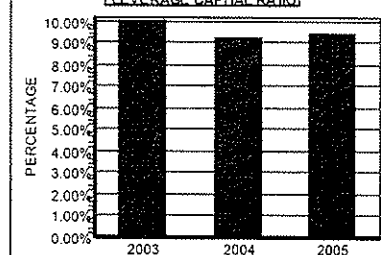
STOCK INVESTMENT PERFORMANCE

	2005	2004	2003
Equity Return as % of Market Value	6.32%	4.61%	5.30%
Cash Dividend as % of Market Value	0.00%	0.00%	0.00%
Market Value as % of Book Value	204.51%	210.12%	177.08%

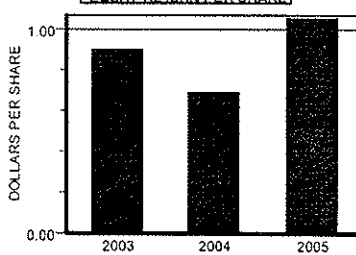
NET INCOME



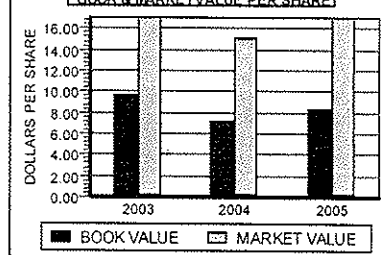
LEVERAGE CAPITAL RATIO



EQUITY RETURN PER SHARE



BOOK & MARKET VALUE PER SHARE



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