

PEOPLES & COMPANY

CORPORATE COMMUNICATIONS ◊ INVESTOR RELATIONS ◊ MARKETING SERVICES

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NEWS

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First Business Bank Opens Full-Service Office in Carlsbad

SAN DIEGO, CA – First Business Bank (FBBN.OB) announced that it has converted its Carlsbad loan/deposit production office to a full-service office effective immediately. Located at 3142 Tiger Run Court, Suite 107, in Carlsbad, CA (92010), the location was opened as a loan/deposit production office in September 2008 and now has received regulatory approval to provide First Business Bank's complete suite of business and personal products and services. First Business Bank operates other full-service offices in Del Mar Heights and Ramona.

"The expansion of services at this location is another step in the planned growth of First Business Bank within San Diego County," said Nathan Rogge, bank President. "The North County coastal area has attracted thousands of professionals and small and medium-sized companies that can best be served by a local bank offering a portfolio of services tailored to meet their specialized needs. Together, the Carlsbad and Del Mar Heights locations put us in an excellent position to establish our brand identity throughout San Diego's growing North County coastal business and professional community."

According to Rogge, "Business and consumer customers will be able to open accounts, transact deposit and withdrawal services, obtain loans and lines-of-credit and receive the exceptional personal service people know they can expect from First Business Bank."

Rogge added that deposits at the Carlsbad location have grown rapidly and reached \$8 million by the end of the year.

Sandy Apodaca is Vice President and Branch Manager of the Carlsbad office and Sheree Keller is Vice President and Business Banking Associate.

The Carlsbad office will be open from 9:00 am to 5:00 pm Monday through Friday. Apodaca and Keller can be reached at (760) 599-7044.

First Business Bank is exclusively focused on serving the special needs of professionals and small and medium-sized enterprises. Established in 2001, First Business Bank is dedicated to providing business professionals with simple, fast and effective solutions. Experienced bankers deliver highly tailored financial solutions while providing customers with educational and networking opportunities. For more information, contact First Business Bank at (858) 847-4780, 12265 El Camino Real, Suite 100, San Diego, CA 92130, or visit the company's website at www.fbbank.com.

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Note to Editors: A color photograph of the Carlsbad office is available in electronic format by contacting Dan Peoples at 858-552-1456.