

For Immediate Release
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OTC BB: "CKNA"

CHINO COMMERCIAL BANK, N.A. Posts 50.3% Increase in Net Income.

Chino, California.....The Board of Directors of Chino Commercial Bank, N.A. announced the results of operations for the first quarter of 2005 with net income for the quarter of \$177,067 or \$0.22 per share, setting a 50.3% increase over net income of \$117,755 or \$0.14 per share for the first quarter of 2004. Net income per fully diluted share was \$0.20 and \$0.13 for the quarters ending March 31, 2005 and 2004, respectively. Dann H. Bowman, President and Chief Executive Officer stated, "We are very pleased with the continued growth and earnings of the Bank. The first quarter results represent a new record in earnings for the Bank, and continue to build the stockholders' equity for even more growth in the future."

Total Assets increased by 31.9% to \$84.4 million, as compared with total assets of \$64.0 million at the end of the same quarter last year; and increased 9.6% or \$7.4 million as compared to \$77.1 million at December 31, 2004. Total Deposits increased 33.9% to \$78.0 million at the end of the first quarter, as compared with \$58.2 million at the end of the same quarter last year. Deposits also increased 10.3% during the first quarter as compared to \$70.7 million at December 31, 2004. Total Loans increased 29.7% to \$36.9 million at March 31, 2005 as compared to \$28.4 million at March 31, 2004 and \$34.4 million at December 31, 2004. To date, the Bank has had no delinquencies greater than \$1,000, no non-accrual or non-performing loans or other real estate owned.

The increased earnings for the quarter were primarily due to an increase in the net interest margin of \$255,055. The Bank posted net interest income of \$880,738 for the three months ended March 31, 2005 as compared to \$625,683 for the same quarter last year. This increase in income was partially offset by an increase in general and administrative expenses of \$137,950 due to numerous increases in expenses but primarily resulting from an increase in salary and benefits expense and client service charges plus an increase in the provision for loan losses of \$17,068.

Average interest-earning assets were \$72.4 million with average interest-bearing liabilities of \$15.1 million yielding a net interest margin of 4.86% for the first quarter of 2005 as compared to average interest-bearing assets of \$52.8 million with average interest-bearing liabilities of \$12.1 million yielding a net interest margin of 4.74% for the three months ended March 31, 2004.

General and administrative expenses were \$707,027 for the three months ended March 31, 2005 as compared to \$569,077 for the three months ended March 31, 2004. The largest component of general and administrative expenses was salary and benefits expense of \$334,496 for the first quarter of 2005 as compared to \$307,814 for the first quarter of 2004. Salary and benefits increased due to higher average full-time equivalent staff, salary increases, accrued incentive compensation, and accrued retirement expenses for the first quarter of 2005 as compared to the first quarter of 2004. The largest increase

to general and administrative expense was attributable to Other expenses that increased by \$87,220 for the comparable three-month periods due to increases in client service charges, courier, and various other expense categories. The three months ended March 31, 2004 reflects a recovery of \$8,453 from an operating loss recorded in the fourth quarter of 2003. Other general and administrative expenses that increased were Audit and professional fees, which increased \$6,804, and Advertising and marketing expenses, which increased \$5,184.

FORWARD-LOOKING STATEMENTS

The statements contained in this release that are not historical facts are forward-looking statements based upon management's current expectations and beliefs concerning future developments and their potential effect on Chino Commercial Bank. There can be no assurances that future developments affecting Chino Commercial Bank will be the same as those anticipated by management.

Actual results may differ from those projected in the forward-looking statements. These forward-looking statements involve risks and uncertainties. These include, but are not limited to, the following risks; (1) changes in performance of the financial markets; (2) changes in the demand for and market acceptance of Chino Commercial Bank's products and services; (3) changes in general economic conditions including interest rates, presence of competitors with greater financial resources, and the impact of competitive products and pricing; (4) the effect of Chino Commercial Bank's policies; (5) the continued availability of adequate funding sources.

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