

For Immediate Release
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CHINO COMMERCIAL BANK, N.A. Posts 49.9% Increase in Net Income.

Chino, California.....The Board of Directors of Chino Commercial Bank, N.A. announced the results of operations for the three months ended September 30, 2005 with net income of \$243,810 or \$0.28 per diluted share, a 56.3% increase over net income of \$155,970 or \$0.18 per diluted share for the third quarter of 2004. Net income for the nine months ended September 30, 2005 was \$616,507 or \$0.70 per diluted share, a 49.9% increase over net income of \$411,196 or \$0.47 per diluted share for the nine months ended September 30, 2004. Dann H. Bowman, President and Chief Executive Officer stated, "We are extremely pleased with the continued strong growth and profitability of the Bank during the first three quarters of this year."

During the nine months ended September 30, 2005, Total Assets increased by 14.4% to \$88.2 million from \$77.1 million at December 31, 2004. Total Deposits increased 14.6% to \$81.1 million at September 30, 2005 as compared to \$70.7 million at December 31, 2004. Total Loans increased 15.1% to \$39.6 million at September 30, 2005 as compared to \$34.4 million at December 31, 2004. On September 30, 2005, the Bank had no delinquent loans over 30 days and no non-accrual or non-performing loans or other real estate owned.

The increased earnings for the nine months ended September 30, 2005 were primarily due to an increase in the net interest margin of \$800,280. The Bank posted net interest income of \$2,897,760 for the nine months ended September 30, 2005, an increase of \$800,280 or 38.2%, as compared to \$2,097,480 for the same period last year. These increases in income were partially offset by an increase in general and administrative expenses of \$397,886 resulting from increased Salary and benefits expense and Other expenses. The Bank posted net interest income of \$1,018,005 for the three months ended September 30, 2005, an increase of \$246,496 or 31.9%, as compared to \$771,509 for the same quarter last year. This increase in income was partially offset by an increase in general and administrative expenses of \$70,437 resulting from increases in salary and benefits expense, marketing and data and item processing fees.

Average interest-earning assets were \$76.3 million with average interest-bearing liabilities of \$17.1 million yielding a net interest margin of 5.08% for the nine months ended September 30, 2005 as compared to average interest-bearing assets of \$63.4 million with average interest-bearing liabilities of \$13.4 million yielding a net interest margin of 4.42% for the nine months ended September 30, 2004. The increase in net interest margin coincides with the growth in the loan portfolio and the steady rise in short-term yields on short term investments.

Average interest-earning assets were \$81.4 million with average interest-bearing liabilities of \$19.4 million yielding a net interest margin of 5.00% for the three months ended September 30, 2005 as compared to average interest-bearing assets of \$69.6 million with average interest-bearing liabilities of \$14.3 million yielding a net interest margin of 4.43% for the three months ended September 30, 2004.

General and administrative expenses were \$2,212,208 for the nine months ended September 30, 2005 as compared to \$1,814,322 for the nine months ended September 30, 2004. The largest component of general and administrative expenses was salary and benefits expense of \$1,065,997 for the nine months ended September 30, 2005 as compared to \$908,506 for the nine months ended September 30, 2004. Salary and benefits increased due to higher average full-time equivalent staff, salary increases, retirement accrual and accrued incentive compensation for the

nine months ended September 30, 2005 as compared to the nine months ended September 30, 2004. Also increased were Marketing expenses, which increased \$30,256, and Other expenses, which increased \$177,033 due primarily to client service charges and the reserve for undisbursed credit losses.

General and administrative expenses were \$720,792 for the three months ended September 30, 2005 as compared to \$650,355 for the three months ended September 30, 2004. The largest component of general and administrative expenses was salary and benefits expense of \$348,456 for the third quarter of 2005 as compared to \$306,428 for the third quarter of 2004. Salary and benefits increased due to higher average full-time equivalent staff, salary increases, and accrued incentive compensation for the third quarter of 2005 as compared to third quarter of 2004. Also increased were Advertising and marketing expenses, which increased \$15,510 for marketing campaigns.

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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