**Regents Bank Reports Financial Results for Fourth Quarter 2011**

San Diego, California – Regents Bank reported net income of $439,000 for the quarter ended December 31, 2011, and $1.7 million for the full year 2011. The bank's solid financial performance was underscored by a strong capital position, ample liquidity and improved asset quality.

"We deliberately focused on reducing the level of problem assets during the fourth quarter as a prelude to growing the overall loan portfolio," explained Dan C. Yates, president and chief executive officer of Regents Bank. "The reduction in past due and non-accrual assets, to one-half percent of total loans, is reflected in our Texas ratio, which has steadily improved from 8.7 percent at the end of the first quarter to just three percent at year-end 2011. That ratio put us among the best of our banking peers." The Texas ratio is a measure of a bank's portfolio risk, with a higher ratio indicating more severe credit troubles. A Texas ratio of 100 percent or above is the threshold that generally classifies a bank with severe credit problems.

The bank's profitability for the full year 2011 was up significantly from 2010 earnings, which included Regents' only quarterly loss since its de novo period when the bank chose to boost reserves in the second quarter 2010. Net income in the fourth quarter 2011 increased modestly to $439,000, up from $430,000 posted at the end of the previous quarter, and was down from $698,000 in the prior year fourth quarter, due principally to the reduction in loan outstandings.

Total assets and total deposits at year-end 2011 increased approximately seven percent on a year-over-year basis to $344.6 million and $302.6 million, respectively. Both totals were down slightly from the third quarter 2011, which is consistent with historic trends. With the reduction in problem assets, total loans at December 31, 2011, dropped slightly from the prior year end to $211.9 million, but were marginally higher than the previous quarter.

Regents Bank continued to substantially exceed well capitalized standards at December 31, 2011. The total risk-based capital ratio was 18.8 percent; Tier 1 leverage ratio was 11.4 percent; and Tier 1 risk-based capital ratio was 17.5 percent. Federal banking agencies define a well-capitalized bank as having a total risk-based capital ratio equal to or greater than 10 percent; Tier 1 leverage capital ratio equal to or greater than five percent; and Tier 1 risk-based capital ratio equal to or greater than six percent.

"This past year, we put our effort into strengthening our balance sheet and making sure we have the liquidity and capital resources to weather a lukewarm economy and support the needs of our clients, who count on us to help their businesses grow and prosper," said Yates. "We are in an excellent position to lend to qualified borrowers and to continue delivering the consultative service Regents pioneered.

"Our new holding company, Grandpoint Capital, brings additional capital resources and product expertise that has enabled us to raise our lending limits and offer new product specialties," added Yates, <*who also serves as president of Grandpoint Capital*>. "We are also anticipating the new growth

opportunities created by our impending merger with California Community Bank."On January 19, 2012, Grandpoint Capital announced a definitive agreement to acquire Escondido-based California Community Bank. At the completion of the transaction, expected in the third quarter 2012, Cal Community's four San Diego County banking offices will be merged into Regents Bank. "Bringing Cal Community's banking team and well-placed branches into Regents will make quality business banking more accessible to San Diego County businesses and extend our reach to new prospects."

Founded in 2001, Regents Bank offers a wide range of financial services to its clients. The bank specialized in serving small to mid-size businesses. Regents Bank offers a full line of commercial business loans, SBA 504 real estate loans, investment real estate financing, an array of depository products, corporate cash management and private banking services. Regents Bank operates banking offices in downtown San Diego, La Jolla, Carlsbad and El Cajon, California, as well as in Vancouver, Washington. Regents Bank is a wholly owned subsidiary of Grandpoint Capital, Inc.

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