



**For Immediate Release
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Stellar Business Bank Announces 2008 Operating Results

COVINA, Calif., Stellar Business Bank (OTC Bulletin Board: SLRB) announced its year-end 2008 financial results. As of December 31, 2008, the Bank reported total assets of \$105.1 million, a 120% increase from the prior year-end. Total deposits were \$72.6 million, a 178% increase from the prior year-end. As of December 31, 2008, net loans totaled \$30.8 million, an increase of 210% from the year-end 2007, with an additional \$2.0 million in unfunded loan commitments, and no residential “sub prime” mortgage loans.

The Bank reported an unaudited year-to-date loss of \$2.3 million or (\$1.01) basic loss per share, which includes a loan loss provision of \$0.8 million. These numbers also reflect the impact of accounting rules that require companies to include stock compensation as an expense.

“2008 was a challenging year for the economy as a whole, the financial services industry in general, and de-novo or ‘newly formed banks,’ who are within the first three years of operations, in particular,” stated Timothy P. Walbridge, President & CEO. “Despite

these challenges, Stellar enjoyed significant growth in total assets, deposits and loans. We believe we are strategically poised to take advantage of continued loan and investment opportunities in 2009 and beyond, with a mission to attain and retain profitable operations on an ongoing basis and to enhance shareholder value. We believe we have the management and staff, Board of Directors, customers and opportunities to realize this vision. We look forward to continuing to be your local community Bank of choice.”

The numbers in this press release are unaudited. Certain statements in this press release, including statements regarding the anticipated development and expansion of Stellar Business Bank’s business, and the intent, belief or current expectations of the Bank, its directors or its officers, are “forward looking” statements (as such term is defined in the Private Securities Litigation Reform Act of 1995). Because such statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking statements. These risks and uncertainties include, but are not limited to, risks related to the local and national economy, the Bank’s performance, including its ability to generate loan and deposit growth, changes in interest rates, regulatory matters and those discussed in filings by the Bank with the Federal Deposit Insurance Corporation. Member FDIC

**STELLAR BUSINESS
BANK
Balance Sheet
(Unaudited)**

ASSETS

12/31/2008

Cash and Cash Equivalents	\$1,633,795
Fed Funds Sold	17,265,000
Investment Securities Available for Sale	43,326,749
Time Certificates of Deposit	9,495,000
Equity Securities	606,700
Loans	31,170,185
Allowance for Loan Losses	(384,845)
Loans, Net	30,785,340
Premises and Equipment, Net	1,488,741
Accrued Interest Receivable and Other Assets	589,885
Total Assets	\$105,191,210

LIABILITIES and EQUITY

Deposits	
Noninterest-Bearing Deposits	\$7,269,878
Interest Bearing Deposits	65,405,332
Total Deposits	72,675,210
Federal Home Loan Bank Advance	12,000,000
Accrued Interest Payable and Other Liabilities	621,623
Total Liabilities	85,296,833
Stockholders' Equity	
Common Stock	23,371,107
Accumulated Deficit	(4,482,805)
Accumulated Other Comprehensive Income	1,006,075
Total Stockholders' Equity	19,894,377
Total Liability & Stocholders' Equity	\$105,191,210

**STELLAR BUSINESS
BANK
Statement of Operations
(Unaudited)**

**January 1, 2008
thru December 31, 2008**

Interest and Loan Fee Income	\$3,586,862
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Interest Expense	<u>(1,689,377)</u>
Net Interest and Loan Fee Income	1,897,485
Provision for Credit Losses	<u>(827,844)</u>
Net Interest Income after Provision for Credit Losses	1,069,641
Gain on Sale of Available for Sale Security	39,973
Other Income	26,994
Operating Expenses	<u>(3,452,945)</u>
Net Loss (Before Taxes)	<u><u>(2,316,337)</u></u>
Basic Loss Per Share	(\$1.01)
Book Value Per Share	\$8.67
Shares Outstanding	2,295,271