

**For Immediate Release
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Stellar Business Bank Announces Approval of Planned Merger

COVINA, Calif., Stellar Business Bank (OTC Bulletin Board: SLRB) today announced the receipt of shareholder approval for the planned merger of Stellar Business Bank with and into AltaPacific Bank, a wholly owned subsidiary of AltaPacific Bancorp. The shareholders of Stellar Business Bank approved the merger at a special meeting held on Thursday, February 2, 2012, and AltaPacific Bancorp's shareholders approved the merger at a special meeting held on February 1, 2012. The merger has been approved by all of the appropriate government authorities and regulatory agencies and is expected to close at 5:01 p.m. on Friday, February 17, 2012.

Under the terms of the merger agreement, shareholders of Stellar Business Bank will receive 0.8443 shares of AltaPacific Bancorp stock in exchange for each share of Stellar Business Bank common stock. The combined companies will have assets in excess of \$202 million and equity capital in excess of \$43 million.

“Collectively, we believe this merger is in the best interests of our combined shareholders, as well as providing an expanded format for our customers (extremely well-capitalized composite financial institution, expanded legal lending limits, geographic diversification), and, in addition, the combined entity will provide a substantive platform for future acquisitions. Two quality institutions are combining, with a strengthened leadership team of talented and seasoned business professionals. The process of building a stronger, combined organization committed to growing and building shareholder value and serving the needs of business professionals has been an exciting journey. We want to thank our shareholders, directors, employees and customers for their loyalty, support and commitment to this ongoing enterprise,” stated Timothy P. Walbridge, President and Chief Executive Officer.

Forward-Looking Statements:

Certain statements in this press release, including statements regarding the anticipated development and expansion of the business of the combined company following the proposed transaction, and the intent, belief and current expectations of Stellar Business Bank, its directors or its officers with respect thereto, are "forward-looking" statements (as such term is defined in the "Safe Harbor" provisions of the Private Securities Litigation Reform Act of 1995). Such forward-looking statements are subject to risks and uncertainties and therefore the results of the combined company following the proposed transaction may differ materially from those expressed or implied by such forward-looking statements. Factors that may cause actual results to differ materially from those

contemplated by such forward-looking statements include, among others, the following possibilities: (1) competitive pressures among depository and other financial institutions may increase significantly; (2) revenues may be lower than expected; (3) changes in the interest rate environment may reduce interest margins; (4) general economic conditions, either nationally or regionally, may be less favorable than expected, resulting in, among other things, a deterioration in credit quality and/or a reduced demand for credit; (5) legislative or regulatory changes, including changes in accounting standards and tax laws, may adversely affect the businesses in which AltaPacific is engaged; (6) competitors may have greater financial resources and develop products that enable such competitors to compete more successfully than AltaPacific; and (7) adverse changes may occur in the securities markets or with respect to inflation. Stellar Business Bank cautions readers not to place undue reliance on any forward-looking statements. Stellar Business Bank does not undertake, and specifically disclaims any obligation, to revise any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements.