

Grandpoint.



REGENTS BANCSHARES

**Grandpoint Capital, Inc., and Regents Bancshares, Inc., Complete Merger
Dan C. Yates Named President of Grandpoint Capital, Inc.**

Los Angeles and San Diego, Calif., January 27, 2012 – Grandpoint Capital, Inc., a Los Angeles-based bank holding company, and Regents Bancshares, Inc., the parent company of La Jolla, Calif.-based Regents Bank, announced today that they have completed the merger of the two holding companies after receiving all shareholder and regulatory approvals. Regents Bank is now a wholly-owned subsidiary of Grandpoint Capital.

Regents Bank will continue to operate under its existing name with its current management team, led by President and CEO Dan C. Yates and Chairman Thomas C. Young. Regents has banking offices in San Diego, La Jolla, Carlsbad and El Cajon, Calif., as well as in Vancouver, Wash. At December 31, 2011, Regents had total assets of \$345 million.

“Our partnership with Grandpoint further strengthens Regents’ ability to provide our unique brand of Entrepreneurial Banking to clients and to better meet their growing credit needs as their businesses expand and prosper,” said Dan C. Yates, president and CEO of Regents Bank. “We share a common vision and client-focused business philosophy with our new holding company, which makes this merger an ideal fit for Regents.”

“We are delighted to welcome Regents to Grandpoint Capital,” said Don. M. Griffith, chairman and CEO of Grandpoint Capital, Inc. “Regents is a first-class bank. We are fortunate to have them lead our entry into San Diego County and guide our growth in this important region.” On January 19, 2012, Grandpoint Capital announced a definitive agreement to acquire California Community Bank, which has four offices in San Diego County. When the California Community merger closes, which is expected in the third quarter 2012, it will be merged into Regents.

In addition to his continuing role as CEO of Regents, Yates was appointed president of Grandpoint Capital, Inc., by the Grandpoint board of directors. “Dan is an accomplished banker whose experience and insights will be invaluable to Grandpoint Capital as we continue to grow our organization,” said Griffith. “Dan has been very successful in establishing a unique style of consultative banking at Regents, which he will help us introduce to the sales culture at Grandpoint Bank.”

About Grandpoint Capital

Grandpoint Capital is a bank holding company with three wholly owned subsidiaries: Grandpoint Bank, Regents Bank and Peoria LLC. The company is also a majority owner of the Bank of Tucson. At

January 27, 2012, Grandpoint Capital had total assets of approximately \$1.5 billion and in excess of \$210 million in shareholders' equity. The company is headquartered at 333 South Grand Avenue, Suite 4250, Los Angeles, Calif.

About Regents Bank

Founded in 2001, Regents Bank is headquartered at 875 Prospect St., La Jolla, Calif. The bank specializes in serving small to mid-size businesses. Regents 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. The bank offers customers a unique brand of Entrepreneurial Banking, providing strategies and solutions drawn from decades of experience in serving business owners. Regents operates banking offices in downtown San Diego, La Jolla, Carlsbad and El Cajon, Calif., as well as in Vancouver, Wash. At December 31, 2011, Regents Bank had total assets of \$345 million. More information about Regents Bank may be obtained by visiting regentsbank.com.

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