



**GRANDPOINT CAPITAL, INC., SIGNS DEFINITIVE AGREEMENT
TO ACQUIRE SANTA ANA BUSINESS BANK**

LOS ANGELES AND SANTA ANA, CALIFORNIA, January 7 , 2010 – Grandpoint Capital, Inc., and Santa Ana Business Bank announced today that they have signed a definitive agreement in which Grandpoint Capital will acquire Santa Ana Business Bank and invest additional new capital in the Bank. Under the terms of the agreement, Santa Ana Business Bank will become a wholly owned subsidiary of Grandpoint Capital, and Santa Ana Business Bank's current shareholders will receive cash for their shares in an amount to be determined at the time of the closing, based in part on Santa Ana Business Bank's shareholders' equity at that time.

Completion of the transaction is subject to regulatory and Santa Ana Business Bank shareholder approvals. Following the successful completion of these steps, it is anticipated the transaction will close during the first quarter of 2010.

"We are extremely pleased to have the opportunity to acquire a business bank with a market focus that complements our future growth strategy," said Don M. Griffith, chairman and chief executive officer of Grandpoint Capital, Inc. "Our planned capitalization will enable us to make this acquisition and invest the resources necessary to build a robust banking franchise," said Griffith, a Southern California banking veteran.

"This is an important event for our bank," said Larry G. Frampton, president and chief executive officer of Santa Ana Business Bank. "It will ensure that our clients continue to enjoy the highly personalized service they've come to expect from us, along with a broader choice of products and services. The enhanced capital will support higher loan limits, which will help the bank attract additional clients. This transaction will also provide growth opportunities for our employees, maximize value for our shareholders, and ensure a continued investment in our local communities."

Grandpoint Capital, Inc., is headquartered in downtown Los Angeles. Santa Ana Business Bank is the only business bank headquartered in Santa Ana, Calif. The Bank provides highly-customized financial services for small- to medium-sized businesses.

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