



The Private
BANK of the PENINSULA

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FOR IMMEDIATE RELEASE

PRESS RELEASE

The Private Bank of the Peninsula Releases First Quarter Results.

Palo Alto, CA – April 27, 2009 – The Private Bank of the Peninsula, a subsidiary of Peninsula Bank Holding Co., today announced its results for the first quarter of 2009.

“We are very pleased to report a profit for the first quarter which can be attributed to some of the initiatives we implemented over the past year,” stated Mark D. Mordell, Chairman of the Board. “However, the economic crisis has impacted every business and individual in this country, including our client base. We need to continue working diligently to navigate through these difficult times,” Mordell added.

	Financial Results In thousands (unaudited)				
	<u>3/31/09</u>	<u>3/31/08</u>	<u>Increase</u>	<u>12/31/08</u>	<u>Increase</u>
Assets	\$277,310	\$212,852	30 %	\$271,507	2 %
Loans	\$215,679	\$150,492	43 %	\$201,886	7 %
Deposits	\$247,577	\$195,959	26 %	\$247,998	0 %
Shareholders' Equity*	\$28,739	\$16,011		\$22,634	

* The Shareholders' Equity balance includes the impact of the secondary stock offering concluded on June 30, 2008 in which \$8.6 million of capital was raised and the \$6 million of TARP funds that were received on January 30, 2009.

	<u>Quarter Ending 3/31/09</u>	<u>Quarter Ending 3/31/08</u>
Net Income	\$342	\$307
Earnings Per Share	\$0.13	\$0.16

“We are encouraged that our loan portfolio is continuing to grow and that we are maintaining our core deposits in these challenging times. We have improved our net interest margin and the efficiency of our operations, which together have contributed to our profitability,” said Kenneth D. Brenner, the Bank’s Chief Executive Officer.

About the Bank

The Private Bank of the Peninsula, a subsidiary of Peninsula Bank Holding Co. (OTCBB:PBKH), is headquartered in Palo Alto, California. The Private Bank focuses on the banking needs of businesses, entrepreneurs and business leaders, not-for-profit organizations and individuals in the greater San Francisco Bay Area. A true community bank with a team of veteran bankers, The Private Bank offers access to senior level decision-makers who are dedicated to helping clients with all their banking and financing needs. Personalized, responsive, exceptional service is The Private Bank of the Peninsula’s standard.

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