

PRESS RELEASE

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Landmark National Bank Reports 2003 Results

SAN DIEGO, Calif. - February 27, 2004 /Send2Press Newswire/ -- Landmark National Bank (OTC BB: LMRK), which commenced operation August 26, 2002, reports deposits of \$30,812,000 as of December 31, 2003 compared to \$6,999,000 as of December 31, 2002, an increase of 340%.

During the same period, loans grew from \$1,541,000 to \$18,248,000, an increase of 1,084% and total assets grew from \$17,111,000 to \$38,994,000, an increase of 128%. Landmark National Bank's net loss for the year ended December 31, 2003 was \$2,058,000 or \$1.77 per share.

The bank significantly expanded its operation during the year with the opening of a second full service office in La Jolla as well as a two day per week banking facility at White Sands of La Jolla (retirement community).

In addition to the La Jolla Village office and White Sands of La Jolla facility, Landmark National Bank has a full service banking facility in Solana Beach. Landmark National Bank offers traditional full-service banking to individual customers, professionals and small- and medium-sized businesses. In addition to a variety of deposit accounts, the bank offers a mix of loan products that include commercial, professional and industrial lending packages, and Small Business Administration loans as well as consumer, installment, home equity, construction and real estate loans.

Landmark National Bank's Lomas Santa Fe office and Corporate Headquarters are located at 937 Lomas Santa Fe Drive (I-5 and Lomas Santa Fe Drive) in Solana Beach and the La Jolla Village office is located at 7817 Ivanhoe Avenue in La Jolla.

Certain statements in this press release, including statements regarding the anticipated development and expansion of the 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, regulatory matters and those discussed in filings by the Bank with the Office of the Comptroller of the Currency.

For more information, call 800.509.4008, contact info@landmarknationalbank.com or visit <http://www.landmarknationalbank.com>.

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(OTC Bulletin Board: LMRK)

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*IMPORTANT NOTE TO MEDIA:

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