

The Doctors Bank Offers Exclusive Cash Management Program through Greenbook Financial Services, Inc.

Business Elite Package drives heightened efficiency into doctors' practice income streams

MANHATTAN BEACH, Calif. — December 5, 2006 — Beach Business Bank (OTCBB:BBBC) (the "Bank"), through its division, The Doctors Bank, in conjunction with Greenbook Financial Services, Inc., today announced the release of a sophisticated suite of services that will allow doctors to achieve greater cash management, the Greenbook Business Elite Banking Package. This exclusive program gives physicians and dentists the banking tools needed to maximize the efficiency of their practice income, turning what is typically a stagnant asset into a growing pool of assets.

"The Doctors Bank, a division of Beach Business Bank, specializes in the unique business banking needs of physicians and dentists across the country," said Robert M. Franko, President & CEO, Beach Business Bank. "We are pleased we can continue to provide innovative and sophisticated programs like the Greenbook Elite Banking Package to help health professionals make the most of their hard-earned income."

The Greenbook Elite Banking Package offers many substantial advantages through a broad range of features. The Business Elite Checking Account includes Image Deposit, a state-of-the-art service that allows the doctors' staff to scan and submit checks, making deposits in just minutes without ever leaving the office. This revolutionary system sends secure electronic images of checks directly to The Doctors Bank, saving the doctor valuable time and money. In addition, for those who qualify, a line of credit is linked directly to the account.

Greenbook-affiliated doctors can also establish a Business Elite Money Market Account for their practice income and pension plan savings that earn interest at a special Annual Percentage Yield (APY) equal to the Fed Funds Target Rate as determined by the Federal Reserve Bank. For example, as of November 28, 2006, the APY is 5.25%.

"We firmly believe that a doctor's income should be working as tirelessly as he or she does — and The Doctors Bank is helping Greenbook achieve that goal," said Robert S. Holcomb, President & CEO, Greenbook Financial Services, Inc. "When practice earnings are managed properly and allowed to compound and grow at a high rate of return, a doctor 'creates' tens or hundreds of thousands of dollars in incremental savings over the course of his or her career."

The Greenbook Elite Banking Package also offers the doctor a Personal Elite Checking Account that earns interest at that same high APY. Doctors are allowed to make unlimited deposits, with no limit on the number of checks they write (free initial set of checks). The ATM/Debit card is free and can be used at ATMs all over the world; as an added benefit, the Bank will reimburse the doctor for any out-of-network charges assessed on their cash withdrawals. In addition, with free online services such as bill pay and transfers between accounts, doctors can enjoy the convenience of accessing all of their accounts online 24 hours a day.

“With exclusive programs like the Greenbook Business Elite Banking Package, doctors have an unprecedented opportunity to improve the way they manage their earnings,” continued Holcomb. “Greenbook considers it a smart first step toward achieving a doctor’s financial objectives in the shortest possible time.”

Beach Business Bank is headquartered at 1230 Rosecrans Avenue, Lobby Level, in Manhattan Beach, CA, and has a second full-service branch at 180 East Ocean Boulevard, Lobby Level, in Long Beach, CA. The Bank is first and foremost a community business bank serving Los Angeles, Long Beach, and the South Bay area residents and businesses. The Bank also has a division named The Doctors Bank, which serves physicians and dentists nationwide. In addition, Beach Business Bank, as a nationwide Preferred Lender, provides loans to small businesses, focused around the SBA 7(a), 504, and Express lending programs. For more information on the Bank, please visit www.beachbusinessbank.com or call 866-862-3878 or 310-536-2260; and in Long Beach, call 562-435-8600.

Greenbook Financial Services, Inc., provides integrated financial planning services to targeted market segments. Greenbook employs a conservative approach committed to regulatory compliance that seeks to avoid losses from inefficient tax planning, uncompensated investment risk and ineffective business structures. Greenbook designs, implements and administers a balanced platform of practice structure optimization, risk management, portfolio design and asset protection services to address the unique earning, spending and savings patterns of high-net worth clientele. GB326.112706

"Safe Harbor" statement under the Private Securities Litigation Reform Act of 1995:

The financial information in this press release is based on our unaudited financial results. Certain statements in this press release, including statements regarding the anticipated development and expansion of the Bank's business, and the intent, belief, and 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). Such forward-looking statements are subject to risks and uncertainties and therefore the Bank's actual results may differ materially from those expressed or implied by such forward-looking statements. The risks and uncertainties that the Bank is subject to include, but are not limited to, risks related to the local and national economy, including fluctuations in interest rates and costs and changes in economic policy; the ability of the Bank to perform in accordance with its plans; competition; regulatory matters; and other risks detailed in its filings with the State of California Department of Financial Institutions and the Federal Deposit Insurance Corporation. The Bank cautions readers not to place undue reliance on any forward-looking statements. The 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.

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