



## BEACH BUSINESS BANK

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Press Release

Source: Beach Business Bank

### Beach Business Bank Announces Public Offering of Common Stock

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MANHATTAN BEACH, Calif., May 3 /PRNewswire-FirstCall/ -- Beach Business Bank (OTC Bulletin Board: [BBBC - News](#)) announced that on April 15, 2005, it commenced a public offering on a "best efforts" basis of up to 1,500,000 shares of its common stock at a purchase price of \$10 per share. Subscribers to the offering will also receive a warrant to purchase one share of common stock for each five shares of common stock purchased. Each warrant entitles the holder to purchase one share of common stock at an exercise price of \$10 per share until May 31, 2006, the expiration date of the warrant. Beach Business Bank is offering its common stock and warrants exclusively through its Offering Circular, dated April 15, 2005, which contains the terms of the offering and other relevant information about the bank, its business, and the offering. Copies of the Offering Circular may be obtained by contacting Beach Business Bank.

Since opening for business on June 1, 2004 with initial capital of approximately \$10,700,000, Beach Business Bank has been a full service bank which serves the surrounding South Bay area from its headquarters in Manhattan Beach, CA, as well as the greater Los Angeles County area. With the net proceeds of the offering, the bank plans to support further growth in assets and to open a full service branch in Long Beach, CA, subject to regulatory approval. Beach Business Bank's primary focus is on business banking, with special emphasis on loans guaranteed by the U.S. Small Business Administration.

Beach Business Bank is headquartered at 1230 Rosecrans Avenue, Suite 120, in Manhattan Beach, CA 90266. For more information about the Bank, please visit <http://www.beachbusinessbank.com> or call (866) 862-3878 or (310) 536-2260.

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

This release contains forward looking statements that are subject to risks and uncertainties, including, but not limited to, changes in economic conditions in Beach Business Bank's (the "Bank") market areas, changes in policies by regulatory agencies, the impact of competitive loan products, loan demand risks, the quality or composition of the loan or investment portfolios, increased costs and operational challenges inherent in conducting the Bank's business, fluctuations in interest rates and changes in the relative differences between short and long term interest rates, levels of non-performing assets, results of operations, the economic impact of terrorist actions and other considerations and risks detailed from time to time in the Bank's filings with its regulators, the California Department of Financial Institutions and the Federal Deposit Insurance Corporation, and in the Offering Circular. 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. These risks could cause the Bank's actual results for 2005 and beyond to differ materially from those expressed in any forward looking statements by, or on behalf of the Bank.