

Business Wire Link: Beach Cities Commercial Bank Appoints New Chief Executive Officer

February 2, 2026

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IRVINE, Calif.–(BUSINESS WIRE)—Beach Cities Commercial Bank (OTCQB:BCCB) announced today the appointment of Thomas J. Inserra as President/Chief Executive Officer and Board Director effective Monday, February 2, 2026, following all necessary reviews and the issuances of non-objections by the FDIC and the DFPI, the Bank's regulatory agencies. The announcement was made by Ms. Angela Bienert, Chair of the Bank's Board of Directors, on behalf of the Board.

"We are pleased to welcome Mr. Inserra to Beach Cities Commercial Bank," said Ms. Bienert. "His proven success in leading small business banks, combined with his entrepreneurial background and commitment to serving the business community, makes him an excellent fit for our organization. We are confident that his leadership will support the Bank's continued growth and strengthen our ability to serve clients throughout Southern California."

Prior to joining Beach Cities Commercial Bank, Mr. Inserra served as Chief Executive Officer of Integro Bank. His career includes senior executive roles at several financial institutions, including Pacific Mercantile Bancorp (PMBC), Citibank, and Susquehanna Bank. He also previously held a regulatory role with the Federal Deposit Insurance Corporation (FDIC) in Washington, D.C.

Throughout his career, Mr. Inserra has demonstrated a strong commitment to helping small businesses succeed, both as a banker and as a serial entrepreneur. His most recent high-growth business venture was Integro Bank, an FDIC-insured institution based in Phoenix, Arizona, where he served as Founder, President, Chief Executive Officer, and Board Member.

Mr. Inserra holds diplomas from Purdue University and the Stonier Graduate School of Banking at the Wharton School of the University of Pennsylvania and earned a Master of Business Administration from the University of Phoenix.

"I am excited to join the Beach Cities Commercial Bank team and look forward to serving small business clients across California," said Mr. Inserra. "The Bank's relationship-driven approach and commitment to local decision-making align closely with my own values and experience."

Corporate Overview

Headquartered in Irvine, California, Beach Cities Commercial Bank is a community-based financial institution that provides a comprehensive range of commercial banking products and services to the communities it serves. The Bank is a full-service commercial bank offering business banking services throughout Los Angeles, Orange, San Diego, and Riverside Counties. Products and services include account analysis, commercial checking accounts, money market and savings accounts, IOLTA, online and mobile banking, treasury management, Zelle®, business lines of credit, business term loans, equipment financing, commercial real

estate financing, bridge financing, SBA loans and lines, California state loan guarantee loans, construction loans, and other deposit and loan products.

The Bank's headquarters is located at 100 Progress, Suite 150, Irvine, California 92618, with a branch office in Encinitas, California. Additional information is available at www.beachcitiescb.com.

CONTACT:

Najam Saiduddin
EVP & Chief Financial Officer
najam@beachcitiescb.com
949.704.2275

FORWARD-LOOKING STATEMENT: This news release contains a number of forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended and Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"). These statements may be identified using words such as "anticipate," "believe," "continue," "could," "estimate," "expect," "intend," "likely," "may," "outlook," "plan," "potential," "predict," "project," "should," "will" "would" and similar terms and phrases including references to assumptions. Forward-looking statements are based upon various assumptions and analyses made by the Bank (which includes the Bank) considering management's experience and its perception of historical trends. Current conditions and expected future developments, as well as other factors it believes are appropriate under the circumstances. These statements do not guarantee future performance and are subject to risks, uncertainties, and other factors (many of which are beyond the Bank's control) that could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. Accordingly, you should not place undue reliance on such statements. Factors that could affect the Bank's results include, without limitation, the following: the timing and occurrence or non-occurrence of events may be subject to circumstances beyond the Bank's control; there may be increases in competitive pressure among financial institutions or from non-financial institutions; changes in the interest rate environment may reduce interest margins; changes in deposit flows, loan demand or real estate values may adversely affect the business of the Bank; unanticipated or significant increases in loan losses; changes in accounting principles, policies or guidelines may cause the Bank's financial condition to be perceived differently; changes in corporate and/or individual income tax laws may adversely affect the Bank's financial condition or results of operations; general economic conditions, either nationally or locally in some or all areas in which the Bank conducts business, or conditions in the securities markets or the banking industry may be less favorable than the Bank currently anticipates; legislation or regulatory changes may adversely affect the Bank's business; technological changes may be more difficult or expensive than the Bank anticipates; there may be failures or breaches of information technology security systems; success or consummation of new business initiatives may be more difficult or expensive than the Bank anticipates; or litigation or other matters before regulatory agencies, whether currently existing or commencing in the future, may delay the occurrence or non-occurrence of events longer than the Bank anticipates.