BUSINESS BANCSHARES, INC.

FOR IMMEDIATE RELEASE

BUSINESS BANCSHARES, INC. AND THE BUSINESS BANK OF ST. LOUIS ANNOUNCE FIRST QUARTER 2013 PROFIT INCREASE OF 79 PERCENT AND 58 PERCENT, RESPECTIVELY;
Net Income Available to Common Shareholders Increased 173 Percent

St. Louis, MO., May 28, 2013 – Business Bancshares, Inc., parent holding company for The Business Bank of St. Louis, and The Business Bank of St. Louis today announced first quarter 2013 financial results.

Business Bancshares, Inc. reported net income of $868 thousand for the first quarter of 2013 compared to net income of $485 thousand for the same time period a year ago, a 79% increase. Net income available to common shareholders increased 173% to $767 thousand from $281 thousand for the first quarter of 2012. Earnings per common share increased to $0.35 per share from $0.13 in the year ago quarter.

The Company reported total assets as of March 31, 2013 of $510 million, an increase of $5 million when compared to March 31, 2012. Net loans increased $19 million during the same period. Total shareholders' equity is $47.4 million, a decrease of $5.4 million from a year earlier as the Company had repaid $9.5 million of the U.S. Treasury's investment in the organization as of March 31, 2013. The Company repaid the remaining $7.25 million of the outstanding Treasury investment on April 24th, 2013. Common Shareholders' Equity increased $3.1 million from a year earlier to $40.2 million. Capital ratios are significantly above the "well-capitalized" thresholds. Nonperforming assets as a percentage of total assets declined to 2.15%, compared to 3.88%, twelve months earlier.

"Our earnings and growth momentum continued in the first quarter of 2013," said Larry Kirby, Chief Executive Officer and President of Business Bancshares Inc. and The Business Bank of St. Louis. "We continue to focus our efforts on business development and being the preferred lender for businesses in the St. Louis area."

The Business Bank of St. Louis, the primary subsidiary of Business Bancshares, Inc., reported net income for the first quarter of 2013 of $1.0 million, compared to $661 thousand during the first quarter of 2012, a 58% increase. Nonperforming assets as a percentage of total assets declined to 2.07% at March 31, 2013 from 3.38% at March 31, 2012.

"We are excited about the great start to 2013 and the continued growth and improvement to earnings for the organization," said Charles Thal, Chairman of The Business Bank of St. Louis.

Business Bancshares, Inc. is a single bank holding company and parent of The Business Bank of St. Louis. The Business Bank was founded in 2002 and operates a full service banking facility from its single location at 8000 Maryland Avenue in Clayton, Missouri.

Financial Highlights - Business Bancshares, Inc.
(In Thousands of Dollars, Except Per Share Data)

	As Of		Change	
	3/31/2013	3/31/2012	$	%
Balance Sheet Data				
Total Assets	$510,214	$505,654	$4,560	0.90%
Net Loans	384,397	365,514	18,883	5.17%
Total Deposits	442,926	413,662	29,264	7.07%
Total Shareholders' Equity	47,400	52,785	(5,385)	-10.20%
Common Shareholders' Equity	40,150	37,035	3,115	8.41%
Book Value Per Common Share	$18.55	$17.35	$1.20	6.92%
Common Shares Outstanding	2,164,664	2,135,164		
Capital Ratios				
Tier 1 Risk-based Capital	13.14%	15.05%		
Total Risk-based Capital	14.40%	16.31%		
Leverage Ratio	11.75%	12.77%		
Asset Quality				
Nonperforming Loans to Total Loans	1.24%	3.74%		
Nonperforming Assets to Total Assets	2.15%	3.88%		

	Year-To-Date		Change	
	3/31/2013	3/31/2012	$	%
Net Income	$868	$485	$383	78.97%
Net Income Available to Common Shareholders	767	281	486	172.95%
Diluted Earnings Per Common Share (EPS)	$0.35	$0.13	$0.22	169.23%
Performance Ratios				
Return on Average Assets	0.70%	0.39%		
Return on Average Common Equity	7.74%	3.03%		
Net Interest Margin	3.32%	3.39%		
Efficiency Ratio	70.43%	63.91%		

Financial Highlights - The Business Bank of St. Louis
(In Thousands of Dollars)

	As Of		Change	
	3/31/2013	3/31/2012	$	%
Balance Sheet Data				
Total Assets	$508,539	$500,938	$7,601	1.52%
Net Loans	384,250	364,223	20,027	5.50%
Total Deposits	445,298	414,645	30,653	7.39%
Total Shareholders' Equity	54,478	58,955	(4,477)	-7.59%
Capital Ratios				
Tier 1 Risk-based Capital	12.28%	14.00%		
Total Risk-based Capital	13.54%	15.27%		
Leverage Ratio	11.01%	11.87%		
Asset Quality				
Nonperforming Loans to Total Loans	1.19%	3.40%		
Nonperforming Assets to Total Assets	2.07%	3.38%		

	Year-To-Date		Change	
	3/31/2013	3/31/2012	$	%
Net Income	$1,043	$661	$382	57.79%
Performance Ratios				
Return on Average Assets	0.84%	0.54%		
Return on Average Equity	7.68%	4.49%		
Net Interest Margin	3.49%	3.57%		
Efficiency Ratio	65.75%	59.61%		