



## **BAY COMMERCIAL BANK ANNOUNCES SUCCESSFUL COMPLETION OF THE MERGER WITH GLOBAL TRUST BANK**

**WALNUT CREEK**, California, October 18, 2011 -- Bay Commercial Bank (**OTCQB: BCML**) announced today the successful merger of Global Trust Bank, Mountain View, California into Bay Commercial Bank, effective after close of business today.

George Guarini, President and Chief Executive Officer of Bay Commercial Bank, said: "We are extremely pleased and proud to be able to announce our first acquisition by merger. Since announcing the merger in May of this year, not only did we obtain the required state and federal regulatory approvals to consummate the merger, but we were also accepted for membership in the Federal Reserve System."

"We welcome the clients, employees and shareholders of the former Global Bancorp/ Global Trust Bank and look forward to jointly capitalizing on the strengths of both our banks. The combination of our banks strengthens not only Bay Commercial Bank's already strong capital base, but enhances our Northern California footprint in serving Contra Costa, Alameda, and Santa Clara Counties. In addition, we continue to be pleased with the progress of our Napa County initiative and look forward to increasing our presence there."

"We will continue to provide a mix of commercial, industrial and real estate loans as well as loans guaranteed by the Small Business Administration and USDA. In addition, we offer 1031 tax-free exchange and business escrow services. Unparalleled 'access to decision makers' allows our clients to react quickly in coping with the uncertainties inherent in today's economic environment."

Guarini continued, "With total assets now exceeding \$270 million, and a capital base of \$46 million, we continue to maintain a 5 star rating by Bauer Financial. ([http://www.bauerfinancial.com/btc\\_ratings.asp](http://www.bauerfinancial.com/btc_ratings.asp)). Given the environment, we remain focused on credit quality with an eye toward strategic growth."

### **About Bay Commercial Bank:**

Bay Commercial Bank offers a full-range of loan and deposit products and services to businesses and their affiliates throughout the Greater Bay Area. Its full services branches in California are located at 1280 Civic Drive, Walnut Creek; 155 Grand Avenue, Oakland; 3895 E. Castro Valley Blvd, Castro Valley; and 700 E. El Camino Real,

Mountain View. Bay Commercial Bank is a member of FDIC and is an Equal Housing Lender. It is traded on the Over the Counter Bulletin Board under the symbol BCML.OB. Our web address is [www.baycommercialbank.com](http://www.baycommercialbank.com). The Bankers Exchange Services Division, which facilitates tax free exchanges, can be found at [www.BES1031.com](http://www.BES1031.com). Bay Commercial Bank also offers business escrow services.

***Forward Looking Statements:***

*Certain matters discussed in this press release constitute "forward-looking statements" (as defined under federal securities laws) within the meaning of the Private Securities Litigation Reform Act of 1995, and are subject to the safe harbors created by that Act. Forward-looking statements are statements that do not relate strictly to historical or current facts and often include such words as "believe," "expect," "anticipate," "intend," "plan," "estimate," or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could," or "may." Forward-looking statements describe future plans, strategies and expectations and are based on currently available information, expectations, assumptions, projections, and management's judgment about Bay Commercial Bank, the banking industry and general economic conditions. Forward-looking statements are not guarantees of future performance, nor should they be relied upon as representing management's views as of any subsequent date. Future events are difficult to predict, and the expectations described above are necessarily subject to risk and uncertainty that may cause actual results to differ materially.*

*Forward-looking statements involve significant risks and uncertainties and actual results may differ materially from those presented, either expressed or implied, in this Press Release. Factors that might cause such differences include, but are not limited to: Bay Commercial Bank's ability to successfully execute its business plans and achieve its objectives; changes in general economic, real estate and financial market conditions, either nationally or locally in areas in which Bay Commercial Bank conducts its operations; changes in interest rates; litigation; future credit loss experience; increased competitive challenges and expanding product and pricing pressures among financial institutions; legislation or regulatory changes which adversely affect Bay Commercial Bank's operations or business; loss of key personnel; changes in accounting policies or procedures as may be required by accounting standards authorities and regulatory agencies; and the ability to satisfy the extensive requirements imposed on banks by law and regulation.*

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