



BAY COMMERCIAL BANK REPORTS FIRST QUARTER 2009 RESULTS

WALNUT CREEK, California – April 23, 2009 -- Bay Commercial Bank (OTCBB:BCML) today announces its 1st quarter 2009 operating results.

The Bank reported total assets as of March 31, 2009 of \$112.4 million including loans outstanding of \$101.2 million compared to March 31, 2008 total assets of \$102.2 million and total loans outstanding of \$82.4 million. At March 31, 2009, total deposits were \$91.4 million compared to total deposits at March 31, 2008 of \$81.5 million. The Bank's operating income for the first quarter 2009 was \$38,000 or \$0.02 per share compared to net income for the same period in 2008 of \$111,000, or \$0.07 per share. The decline in operating income in 2009 compared to the same period in 2008 of \$73,000 was comprised primarily of higher compensations related expenses due to an increase in the number of employees, higher FDIC premiums due to an assessment rate increase and costs related to the branch purchase expected to close in the second quarter 2009.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "Notwithstanding our planned acquisition of the Castro Valley Office from Community Banks of Northern California, we continue to evaluate capital and acquisition strategies that will allow the Bank to continue to take advantage of today's economic environment."

The Bank offers a full range of loan and deposit products and services to businesses and their affiliates throughout the Bay Area. Its offices are located at 1280 Civic Drive, Suite 100, Walnut Creek, California and at 155 Grand Avenue, Suite 100, Oakland, California. Bay Commercial Bank is a member of FDIC and is an Equal housing lender. Bay Commercial Bank is traded on the bulletin board under the symbol BCML.OB and the Bank can be found at www.baycommercialbank.com. The Bankers Exchange Services Division can be found at www.BES1031.com.

The Bank has made forward-looking statements in this Press Release that are subject to risks and uncertainties. Forward-looking statements include information concerning the Bank's possible or assumed future results of operations. Also, when the Bank uses such words as "believe," "expect," "anticipate," "plan," "could," "intend," or similar expressions, it is making forward-looking statements. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The Bank's actual results could differ materially from those anticipated in any forward-looking statements as a result of certain factors, including those set forth in "Risk Factors" and elsewhere in its Offering Circular and are incorporated herein by reference. The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

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Selected Financial Data
March 31, 2009

	Quarter Ending <u>3/31/2009</u>	Quarter Ending <u>3/31/2008</u>	Year Ending <u>12/31/2008</u>	Year Ending <u>12/31/2007</u>
<i><u>Balance Sheet</u></i>				
(dollars in thousands)				
Total Assets	\$ 112,374	\$ 102,237	\$ 108,884	\$ 90,710
Total Loans	101,210	82,440	98,093	79,766
Total Deposits	91,357	81,497	87,812	69,793
Shareholders' Equity	15,681	15,371	15,629	15,238
<i><u>Operating Results</u></i>				
(dollars in thousands)				
Interest income	\$ 1,433	\$ 1,499	\$ 5,764	\$ 6,354
Interest expense	512	572	2,074	2,508
Net interest income	921	927	3,690	3,846
Provision for loan losses	40	30	273	232
Non-interest income	55	159	821	275
Non-interest expense	869	851	3,636	2,856
Net Income before tax	67	205	602	1,033
Income tax (benefit)	29	94	282	(174)
Net Income	\$ 38	\$ 111	\$ 320	\$ 1,207
<i><u>Ratios and Data</u></i>				
Net interest margin	3.50%	4.12%	3.79%	4.81%
Efficiency ratio	89.0%	78.4%	80.6%	69.3%
Leverage capital ratio	14.4%	16.6%	14.6%	17.2%
Income per share - basic	\$ 0.02	\$ 0.07	\$ 0.21	\$ 0.78
Common stock	1,549,794	1,549,794	1,549,794	1,549,794
Income per share - diluted	\$ 0.02	\$ 0.07	\$ 0.21	\$ 0.77
Common stock - diluted	1,549,794	1,551,533	1,549,794	1,584,036

END