



BAY COMMERCIAL BANK REPORTS YEAR END 2009 RESULTS

WALNUT CREEK, California – (BUSINESS WIRE) – January 27, 2010 -- Bay Commercial Bank (OTCBB:BCML) today announces its 4th quarter and full year 2009 operating results.

The Bank reported total assets as of December 31, 2009 of \$143.3 million including loans outstanding of \$131.8 million compared to December 31, 2008 total assets of \$108.9 million and total loans outstanding of \$98.1 million. At December 31, 2009, total deposits were \$126.5 million compared to total deposits at December 31, 2008 of \$87.8 million. The Bank's net income for the fourth quarter 2009 was \$219,000 or \$0.14 per share compared to net income for the same period in 2008 of \$84,000, or \$0.05 per share. The Bank's net income for the year ended December 31, 2009 was \$359,000 or \$0.23 per share compared to a net income in 2008 of \$320,000, or \$0.21 per share. The Bank's year to date 2009 operating results include one-time costs totaling \$120,000 related to the acquisition of the Castro Valley branch and the FDIC special Assessment.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "We are pleased with the Bank's financial performance in 2009 given the present economic environment. We remain focused on maintaining strong credit quality and liquidity in these challenging times. In addition, we continue to evaluate capital and acquisition strategies that will allow the Bank to prudently grow both internally and through strategic acquisitions."

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

Bay Commercial Bank
December 31, 2009

	Quarter Ending <u>12/31/2009</u>	Quarter Ending <u>12/31/2008</u>	Year Ending <u>12/31/2009</u>	Year Ending <u>12/31/2008</u>
<i><u>Balance Sheet</u></i>				
(dollars in thousands)				
Total Assets	\$ 143,408	\$ 108,884	\$ 143,408	\$ 108,884
Total Loans	131,820	98,093	131,820	98,093
Total Deposits	126,550	87,812	126,550	87,812
Shareholders' Equity	16,035	15,629	16,035	15,629

Operating Results

(dollars in thousands)				
Interest income	\$ 2,070	\$ 1,430	\$ 7,225	\$ 5,764
Interest expense	634	525	2,509	2,074
Net interest income	1,436	905	4,716	3,690
Provision for loan losses	130	65	430	273
Non-interest income	92	64	299	821
Non-interest expense	1,022	750	3,955	3,636
Net Income before tax	376	154	630	602
Income tax expense	157	70	271	282
Net Income	\$ 219	\$ 84	\$ 359	\$ 320

Ratios and Data

Net interest margin	3.87%	3.42%	3.53%	3.79%
Efficiency ratio	66.9%	77.4%	78.9%	80.6%
Leverage capital ratio	10.5%	14.6%	10.5%	14.6%
Income per share - basic	\$ 0.14	\$ 0.05	\$ 0.23	\$ 0.21
Common stock	1,549,794	1,549,794	1,549,794	1,549,794
Income per share - diluted	\$ 0.14	\$ 0.05	\$ 0.23	\$ 0.21
Common stock - diluted	1,549,794	1,549,794	1,549,794	1,549,794

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