BAY COMMERCIAL BANK ANNOUNCES THE OPENING OF ITS INTEGRATED BANKING SERVICES DIVISION
AND FINALIZES YEAR END 2006 RESULTS

WALNUT CREEK, California – (BUSINESS WIRE) – March 14, 2007 -- Bay Commercial Bank (OTCBB:BCML) today announces the opening of its new division Integrated Banking Services (IBS) and reports final year end 2006 operating results.

Integrated Banking Services, based in the Bank's Oakland office, will focus on developing business with various specialty industries including homeowners' associations, property management companies, and non-profit organizations. Mr. Dane Clark, Vice President, will manage the new division.

The Bank reported total assets as of December 31, 2006 of $74.7 million including loans outstanding of $58.4 million compared to December 31, 2005 total assets of $43.3 million and total loans outstanding of $35.9 million. At December 31, 2006, total deposits were $60.4 million compared to total deposits at December 31, 2005 of $29.7 million. The Bank's net income for the year ended December 31, 2006 was $427,000 or $0.28 per share compared to a net loss in 2005 of $526,000, or a loss of $0.34 per share.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "We are excited with the prospective business opportunities that this new division, Integrated Bank Services, brings to the Bank. Mr. Clark has extensive hands-on experience providing client services to these specialty industries.   In addition, the audit of the Bank's year end operating results has been concluded. Our operating results for 2006 are better than we expected. We are very pleased with the Bank's financial performance in 2006. "

The Bank offers a full range of loan and deposit products and services to businesses and their affiliates throughout the Bay Area. Its headquarter office is located at 1280 Civic Drive, Suite 100, Walnut Creek, California. The Bank has one branch at 155 Grand Ave, 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 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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Bay Commercial Bank

Selected Financial Data
December 31, 2006

	Year Ending 12/31/2005	Year Ending 12/31/2006
Balance Sheet		
(dollars in thousands)		
Total Assets	$ 43,347	$ 74,679
Total Loans	35,908	58,373
Total Deposits	29,748	60,427
Shareholders' Equity	13,406	13,844
Operating Results		
(dollars in thousands)		
Interest income	$ 2,330	$ 4,374
Interest expense	639	1,570
Net interest income	1,691	2,804
Provision for loan losses	295	288
Non-interest income	62	102
Non-interest expense	1,983	2,235
Net income/(loss) before income tax	(525)	383
Income tax (benefit)/expense	1	(44)
Net income/(loss)	$ (526)	$ 427
Ratios and Data		
Net interest margin	4.71%	5.22%
Efficiency ratio	113.1%	76.9%
Leverage capital ratio	29.6%	29.6%
Income/(loss) per share - basic	$ (0.34)	$ 0.28
Common stock	1,540,000	1,540,000

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