



## **BAY COMMERCIAL BANK REPORTS FIRST QUARTER 2007 RESULTS**

WALNUT CREEK, California – April 27, 2007 -- Bay Commercial Bank (OTCBB:BCML) today announces its 1st quarter 2007 operating results.

The Bank reported total assets as of March 31, 2007 of \$83.1 million including loans outstanding of \$62.4 million compared to March 31, 2006 total assets of \$46.1 million and total loans outstanding of \$40.5 million. At March 31, 2007, total deposits were \$68.6 million compared to total deposits at March 31, 2006 of \$32.5 million. The Bank's operating income for the first quarter 2007 was \$199,000 or \$0.13 per share compared to a loss for the same period in 2006 of \$32,000, or a loss of \$0.02 per share.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "We continue to be pleased with our progress since opening in July 2004, particularly considering today's challenging banking environment given the current yield curve. We expect to continue to build the financial strength of the Bank throughout 2007."

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](http://www.baycommercialbank.com). The Bankers Exchange Services Division can be found at [www.BES1031.com](http://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, 2007**

	Quarter Ending <u>3/31/2007</u>	Quarter Ending <u>3/31/2006</u>	Year Ending <u>12/31/2006</u>	Year Ending <u>12/31/2005</u>
<b><u>Balance Sheet</u></b>				
(dollars in thousands)				
Total Assets	\$ 83,060	\$ 46,080	\$ 74,679	\$ 43,347
Total Loans	62,410	40,512	58,373	35,908
Total Deposits	68,613	32,546	60,427	29,748
Shareholders' Equity	14,153	13,419	13,844	13,406
<b><u>Operating Results</u></b>				
(dollars in thousands)				
Interest income	\$ 1,503	\$ 826	\$ 4,374	\$ 2,330
Interest expense	640	248	1,570	639
Net interest income	863	578	2,804	1,691
Provision for loan losses	42	55	288	295
Non-interest income	68	20	102	62
Non-interest expense	689	575	2,235	1,983
Net Income (loss) before tax	200	(32)	383	(525)
Income tax (benefit)	1	-	(44)	1
Net Income (loss)	<u>\$ 199</u>	<u>\$ (32)</u>	<u>\$ 427</u>	<u>\$ (526)</u>
<b><u>Ratios and Data</u></b>				
Net interest margin	4.49%	5.41%	5.22%	4.71%
Efficiency ratio	74.0%	96.2%	76.9%	113%
Leverage capital ratio	18.2%	30.2%	19.5%	29.6%
Income (Loss) per share - basic	\$ 0.13	\$ (0.02)	\$ 0.28	\$ (0.34)
Common stock	1,549,794	1,540,000	1,540,000	1,540,000

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