BAY COMMERCIAL BANK REPORTS YEAR END 2005 RESULTS

WALNUT CREEK, California – (BUSINESS WIRE) – March 3, 2006 -- Bay Commercial Bank (OTCBB:BCML) today announces its 4th quarter and year ended 2005 operating results.

The Bank reported total assets as of December 31, 2005 of $43.3 million including loans outstanding of $35.9 million compared to December 31, 2004 total assets of $25.6 million and total loans outstanding of $15.3 million. At December 31, 2005, total deposits were $29.7 million compared to total deposits at December 31, 2004 of $11.6 million. The Bank's operating income for the fourth quarter 2005 was $14,000 or $0.01 per share compared to a loss for the same period in 2004 of $330,000, or a loss of $0.22 per share. The Bank's operating loss for the year ended 2005 was $526,000 or $0.34 per share compared to a loss in 2004 of $732,000, or a loss of $0.48 per share. The 2004 operating results are for the period beginning when the Bank commenced operations on July 20, 2004 through December 31, 2004.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "We are please with our progress over the past eighteen months. In 2005 our goal was to achieve sensible growth resulting in sustainable earnings with an eye toward preserving capital to support future growth. We believe we are close to achieving that goal, and we expect to continue to build the financial strength of the Bank 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 offices are located at 1280 Civic Drive, Suite 100, Walnut Creek, California and at 1111 Broadway, Suite 110, 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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Selected Financial Data
December 31, 2005

		Quarter Ending 12/31/2004	Quarter Ending 12/31/2005		Year Ending 12/31/2004	Year Ending 12/31/2005
Balance Sheet						
(dollars in thousands)						
Total Assets		$ 25,554	$ 43,347		$ 25,554	$ 43,347
Total Loans		15,275	35,908		15,275	35,908
Total Deposits		11,589	29,748		11,589	29,748
Shareholders' Equity		13,880	13,406		13,880	13,406
Operating Results						
(dollars in thousands)						
Interest Income		$ 251	$ 771		$ 323	$ 2,330
Interest Expense		41	251		50	639
Net Interest Income		210	520		273	1,691
Provision for loan losses		92	50		175	295
Non-interest Income		2	19		3	62
Non-interest Expense		450	475		833	1,984
Net Loss		$ (330)	$ 14		$ (732)	$ (526)
Ratios and Data						
Net Interest Margin		3.60%	4.67%		3.47%	4.71%
Efficiency ratio		212%	88%		302%	113%
Leverage capital ratio		58.6%	31.2%		58.6%	29.6%
Loss Per share - basic		$ (0.22)	$ 0.01		$ (0.48)	$ (0.34)
Common Stock		1,540,000	1,540,000		1,540,000	1,540,000

END