



BAY COMMERCIAL BANK REPORTS YEAR END 2007 RESULTS

WALNUT CREEK, California – (BUSINESS WIRE) – February 7, 2008 -- Bay Commercial Bank (OTCBB:BCML) today announces its 4th quarter and full year 2007 operating results.

The Bank reported total assets as of December 31, 2007 of \$90.7 million including loans outstanding of \$79.8 million compared to December 31, 2006 total assets of \$74.7 million and total loans outstanding of \$58.4 million. At December 31, 2007, total deposits were \$69.8 million compared to total deposits at December 31, 2006 of \$60.4 million. The Bank's net income for the fourth quarter 2007 was \$371,000 or \$0.24 per share compared to net income for the same period in 2006 of \$330,000, or \$0.21 per share. The Bank's net income for the year ended December 31, 2007 was \$1,207,000 or \$0.76 per share compared to a net income in 2006 of \$427,000, or \$0.28 per share.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "We are pleased with the Bank's financial performance in 2007. We believe the Bank is poised to withstand recent volatile economic developments. Our belief is that opportunities will unfold in the current market climate and we plan to continue to evaluate these new business opportunities and markets, while looking forward to continued success in 2008."

Mr. Jim Apple, Chairman of Bay Commercial Bank also announced the appointment of Mr. Don Morrow to the Board of Directors. Mr. Apple stated "Mr. Morrow is an outstanding business man and we look forward to his contribution to the growth and viability of Bay Commercial Bank". Mr. Morrow is the owner of Wind River Enterprises, DBA North Bay Auto Auction, located in Fairfield, CA.

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. Bankers Exchanges Services can be found on line 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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Bay Commercial Bank
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