

Bay Commercial Bank Reports 1st Quarter 2005 Results

Wednesday April 27, 2:51 pm ET

WALNUT CREEK, Calif.--(BUSINESS WIRE)--April 27, 2005--Bay Commercial Bank (OTCBB:[BCML - News](#)) today announces its 1st quarter 2005 operating results.

The Bank reported total assets as of March 31, 2005 of \$29.4 million including loans of \$21.1 million compared to December 31, 2004 total assets of \$25.6 million and total loans outstanding of \$15.3 million. At March 31, 2005, total deposits were \$15.7 million compared to total deposits at December 31, 2004 of \$11.6 million. The Bank's operating loss for the quarter ended March 31, 2005 was \$219,700 or a loss per share of \$0.14 compared to an operating loss for the fourth quarter 2004 of \$330,000 or a loss per share of \$0.22.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated, "We continue to be pleased with the Bank's progress. Our business development efforts are beginning to payoff. We have made some recent additions to our business development personnel and continue to see positive results."

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.

Selected Financial Data

March 31, 2005

Balance Sheet	Quarter	Quarter	Year	Change	
	Ending 3/31/2005	Ending 12/31/2004	Ending 12/31/2004	\$	%
(dollars in thousands)					
Total Assets	\$29,387	\$25,554	\$25,554	\$3,833	15.0%
Total Loans	21,143	15,275	15,275	5,868	38.4%
Total Deposits	15,666	11,589	11,589	4,077	35.2%
Shareholders' Equity	13,643	13,880	13,880	(237)	-1.7%

Operating Results

(dollars in thousands)					
Interest Income	\$356	\$251	\$323	\$105	33%
Interest Expense	64	41	50	23	46%
Net Interest Income	92	210	273	82	30%
Provision for loan					

losses	85	92	175	(7)	-4%
Non-interest Income	10	2	3	8	267%
Non-interest Expense	436	450	833	(14)	-2%
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Net Loss	\$ (219)	\$ (330)	\$ (732)	\$111	15%
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Ratios and Data

Net Interest Margin	4.41%	3.60%	3.47%	0.81%
Efficiency ratio	145%	212%	302%	(68)%
Leverage capital ratio	51.0%	58.6%	58.6%	(7.8)%
Loss Per share	\$ (0.14)	\$ (0.22)	\$ (0.48)	\$0.08
Common Stock	1,540,000	1,540,000	1,540,000	-

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