

BAY COMMERCIAL BANK REPORTS FIRST QUARTER 2006 RESULTS

WALNUT CREEK, California – May 5, 2006 -- Bay Commercial Bank (OTCBB:BCML) today announces its 1st quarter 2006 operating results.

The Bank reported total assets as of March 31, 2006 of \$46.1 million including loans outstanding of \$40.5 million compared to March 31, 2005 total assets of \$29.4 million and total loans outstanding of \$21.1 million. At March 31, 2006, total deposits were \$32.5 million compared to total deposits at March 31, 2005 of \$15.7 million. The Bank's operating loss for the first quarter 2006 was \$32,000 or \$0.02 per share compared to a loss for the same period in 2005 of \$220,000, or a loss of \$0.14 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. We expect to continue to build the financial strength of the Bank throughout 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			
March 31, 2006			
	Quarter	Quarter	Year
	Ending	Ending	Ending
	3/31/2006	3/31/2005	12/31/2005
<i>Balance Sheet</i>			
(dollars in thousands)			
Total Assets	\$ 46,080	\$ 29,387	\$ 43,347
Total Loans	40,512	21,143	35,908
Total Deposits	32,546	15,666	29,748
Shareholders' Equity	13,419	13,643	13,406
<i>Operating Results</i>			
(dollars in thousands)			
Interest Income	\$ 826	\$ 356	\$ 2,330
Interest Expense	248	64	639
Net Interest Income	578	292	1,691
Provision for loan losses	55	85	295
Non-interest Income	20	10	62
Non-interest Expense	575	437	1,984
Net Loss	<u>\$ (32)</u>	<u>\$ (220)</u>	<u>\$ (526)</u>
<i>Ratios and Data</i>			
Net Interest Margin	5.41%	4.41%	4.71%
Efficiency ratio	96%	145%	113%
Leverage capital ratio	30.2%	51.0%	29.6%
Loss Per share - basic	\$ (0.02)	\$ (0.14)	\$ (0.34)
Common Stock	1,540,000	1,540,000	1,540,000

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