

BAY COMMERCIAL BANK REPORTS SECOND QUARTER 2007 RESULTS

WALNUT CREEK, California – October 30, 2007 -- Bay Commercial Bank (OTCBB:BCML) today announces its 3rd quarter and year to date 2007 operating results.

The Bank's operating income for the third quarter 2007 was \$434,000 or \$0.28. per share compared to income for the same period in 2006 of \$96,000, or \$0.06 per share. The Bank's year to date September 2007 operating income totaled \$837,000 or \$0.54 per share compared to income for the same period in 2006 of \$97,000, or \$0.06 per share. The Bank recorded an income tax benefit of \$161,000 during the third quarter 2007 primarily to recognize the tax benefit of previous net operating losses.

The Bank reported total assets as of September 30, 2007 of \$85.7 million including loans outstanding of \$75.0 million compared to September 30, 2006 total assets of \$69.7 million and total loans outstanding of \$51.4 million. At September 30, 2007, total deposits were \$70.4 million compared to total deposits at September 30, 2006 of \$55.8 million.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, announced the appointment of James Apple as Chairman of the Bank. Mr. Apple has served on the Board and has been Chair of the loan committee, since the Bank opened in July 2004. Mr. Guarini stated "We are pleased to have Mr. Apple as our Chairman. He brings a wealth of relevant business experience as Co-Founder of the Buck Horn Grille Restaurant chain and Co-Owner/Developer of the Sedona Rouge Hotel, in Sedona, Arizona. This blend of non-real estate and real estate experience should serve the Bank well." Mr. Apple also has been involved in retail and office development in Salt Lake City.

Jim Apple, Chairman, said "I am pleased to continue as an active member of the Board and look forward to assisting with the growth and success of the Bank".

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. The Bankers Exchange Services Division can be found 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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Selected Financial Data

September 30, 2007

	Quarter Ending <u>9/30/2007</u>	Quarter Ending <u>9/30/2006</u>	Year to date <u>9/30/2007</u>	Year to Date <u>9/30/2006</u>	Year Ending <u>12/31/2006</u>
<i>Balance Sheet</i>					
(dollars in thousands)					
Total Assets	\$ 85,746	\$ 69,720	\$ 85,746	\$ 69,720	\$ 74,679
Total Loans	74,960	51,429	74,960	51,429	58,373
Total Deposits	70,384	55,804	70,384	55,804	60,427
Shareholders' Equity	14,837	13,655	14,837	13,655	13,844

Operating Results

(dollars in thousands)

Interest income	\$ 1,641	\$ 1,173	\$ 4,679	\$ 2,974	\$ 4,374
Interest expense	606	414	1,867	968	1,570
Net interest income	1,035	759	2,812	2,006	2,804
Provision for loan losses	85	105	172	200	288
Non-interest income	61	24	172	69	102
Non-interest expense	738	582	2,135	1,778	2,235
Net Income before tax	273	96	677	97	383
Income tax (benefit)	(161)	-	(160)	-	(44)
Net Income	\$ 434	\$ 96	\$ 837	\$ 97	\$ 427

Ratios and Data

Net interest margin	5.20%	5.53%	4.84%	5.53%	5.22%
Efficiency ratio	67.3%	74.3%	71.5%	85.7%	76.9%
Leverage capital ratio	18.2%	24.4%	18.2%	24.4%	19.5%
Income per share - basic	\$ 0.28	\$ 0.06	\$ 0.54	\$ 0.06	\$ 0.28
Common stock	1,549,794	1,540,000	1,549,794	1,540,000	1,540,000

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