



BAY COMMERCIAL BANK REPORTS OPERATING 2011 RESULTS

WALNUT CREEK, California – February 1, 2012 -- Bay Commercial Bank (OTCBB:BCML) today reported fourth quarter and full year 2011 operating results.

The Bank reported total assets as of December 31, 2011 of \$270 million including loans outstanding of \$212 million compared to December 31, 2010 total assets of \$174 million and total loans outstanding of \$136 million. At December 31, 2011, total deposits were \$220 million compared to total deposits at December 31, 2010 of \$140 million. The Bank's net income for the fourth quarter 2011 was \$6,802,000 or \$1.49 per share compared to net income for the same period in 2010 of \$36,000 or \$0.01 per share. For the full year 2011, the Bank reported net income of \$7,314,000 compared to net income of \$621,000 for 2010. For 2011 net income to shareholders was \$1.92 per share compared to \$0.26 per share for 2010. The increase in net income for 2011 compared to 2010 was comprised primarily of a bargain purchase gain related to the merger with Global Trust Bank totaling \$7,650,000 partially offset by merger related expenses totaling \$1,580,000.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "We are pleased with the results of our recent merger with Global Trust Bank and the positive impact it has had for the shareholders of both banks. Importantly, the integration has been smooth and seamless to our new clients. Our focus continues to be on partnering with other institutions who share our vision."

"We are also implementing our organic growth initiatives which include the March opening of our branch office in Napa, Ca, while seeking out a suitable branch office location on the Peninsula."

The Bank offers a full range of loan and deposit products and services to businesses and their affiliates throughout the Bay Area, including SBA/USDA loans. Its full service branches in California are located at 1280 Civic Drive, Walnut Creek, 155 Grand Avenue, Oakland, 3895 E. Castro Valley Blvd, Castro Valley, and 700 E. El Camino Real, Mountain View. 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 also offers business Escrow Services.

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, 2011

	Quarter Ending <u>12/31/2011</u>	Quarter Ending <u>12/31/2010</u>	Year Ending <u>12/31/2011</u>	Year Ending <u>12/31/2010</u>
<i>Balance Sheet</i>				
(dollars in thousands)				
Total Assets	\$ 269,611	\$ 173,977	\$ 269,611	\$ 173,977
Total Loans	212,387	136,195	212,387	136,195
Total Deposits	219,815	139,457	219,815	139,457
Shareholders' Equity	48,517	33,496	48,517	33,496

Operating Results

(dollars in thousands)

Interest income	\$ 3,328	\$ 2,083	\$ 10,323	\$ 8,127
Interest expense	605	435	1,775	1,782
Net interest income	2,723	1,648	8,548	6,345
Provision for loan losses	330	675	1,687	1,431
Non-interest income	7,799	107	8,237	365
Non-interest expense	3,719	1,082	7,765	4,278
Net Income before tax	6,473	(2)	7,333	1,001
Income tax expense(benefit)	(329)	(38)	19	380
Net Income	\$ 6,802	\$ 36	\$ 7,314	\$ 621

Ratios and Data

Net interest margin	4.71%	4.09%	4.62%	4.33%
Efficiency ratio	35.3%	61.7%	46.3%	63.8%
Leverage capital ratio	20.6%	20.2%	20.6%	20.2%
Income per share - basic	\$ 1.49	\$ 0.01	\$ 1.92	\$ 0.26
Common stock - weighted average	4,579,761	3,549,794	3,809,402	2,344,315
Income per share - diluted	\$ 1.49	\$ 0.01	\$ 1.92	\$ 0.26
Common stock - diluted weighted average	4,579,761	3,549,794	3,809,402	2,344,315

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