



BAY COMMERCIAL BANK OPENS A FULL SERVICE BRANCH IN NAPA

Walnut Creek, CA – April 11, 2012, Bay Commercial Bank (OTCQB: BCML) announced the opening of its full service branch in Napa, CA on March 26, 2012. The office is located in Napa Square at 960 School St., across from City Hall. A grand opening is scheduled for Wednesday, May 16th from 4:30 pm to 7 pm.

Mike Ledwich and Jaime Buffington, who joined the Bay Commercial Bank family in 2011, are responsible for Relationship Management while Peggy Chiprez serves as the Client Service Manager. All of these professionals are life long Napa residents and have served the Napa Community for many years.

George Guarini, CEO of Bay Commercial Bank said “We are pleased to have the opportunity to deliver our extensive menu of banking services in the Napa Community. Our vision has been to provide a community banking presence in Napa for several years, and now we are here. We look forward to meeting members of the Napa community at our Grand Opening on Wednesday, May 16th.”

Guarini continued "We have maintained a Five Star rating by Bauer Financial, throughout the worst economic cycle in the last 80 years. Presently, total assets exceed \$285 million with a capital base of more than \$48 million.”

About Bay Commercial Bank:

Bay Commercial Bank offers a full-range of loan, including SBA and USDA guaranteed loans, and deposit products and services to businesses and their affiliates throughout the Greater Bay Area. Its full services branches in California are located at 1280 Civic Drive, Walnut Creek; 155 Grand Avenue, Oakland; 3895 E. Castro Valley Blvd, Castro Valley; 700 E. El Camino Mountain View; and 960 School Street, Napa. Bay Commercial Bank is a member of FDIC and is an Equal Housing Lender. It is traded on the Over the Counter Bulletin Board under the symbol BCML.OB. Our web address is www.baycommercialbank.com. The Bankers Exchange Services Division, which facilitates tax free exchanges, can be found at www.BES1031.com. Bay Commercial Bank also offers business escrow services.

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