

BAY COMMERCIAL BANK REPORTS FIRST QUARTER 2008 RESULTS

WALNUT CREEK, California – April 22, 2008 -- Bay Commercial Bank (OTCBB:BCML) today announces its 1st quarter 2008 operating results.

The Bank reported total assets as of March 31, 2008 of \$102.2 million including loans outstanding of \$82.4 million compared to March 31, 2007 total assets of \$83.1 million and total loans outstanding of \$62.4 million. At March 31, 2008, total deposits were \$81.5 million compared to total deposits at March 31, 2007 of \$68.6 million. The Bank's operating income for the first quarter 2008 was \$111,000 or \$0.07 per share compared to net income for the same period in 2007 of \$199,000, or \$0.13 per share. The Bank's 2008 operating results are on a fully taxed basis as the Bank utilized all of its net operating loss tax benefit in 2007.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "We are pleased with our progress since opening in 2004. We have substantially recovered all of our organizational expenses and initial operating losses. The challenges for the future are to stay ahead of the economic conditions causing operating losses at other financial institutions. We believe the Bank is positioned to avoid these problems. We are evaluating strategies that will allow the Bank and its shareholders to benefit from the present economic environment."

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
March 31, 2008

	Quarter Ending <u>3/31/2008</u>	Quarter Ending <u>3/31/2007</u>	Year Ending <u>12/31/2007</u>	Year Ending <u>12/31/2006</u>
<i><u>Balance Sheet</u></i>				
(dollars in thousands)				
Total Assets	\$ 102,237	\$ 83,060	\$ 90,710	\$ 74,679
Total Loans	82,440	62,410	79,766	58,373
Total Deposits	81,497	68,613	69,793	60,427
Shareholders' Equity	15,371	14,153	15,238	13,844

Operating Results

(dollars in thousands)				
Interest income	\$ 1,499	\$ 1,503	\$ 6,354	\$ 4,374
Interest expense	572	640	2,508	1,570
Net interest income	927	863	3,846	2,804
Provision for loan losses	30	42	232	288
Non-interest income	159	68	275	102
Non-interest expense	851	689	2,856	2,235
Net Income before tax	205	200	1,033	383
Income tax (benefit)	94	1	(174)	(44)
Net Income	<u>\$ 111</u>	<u>\$ 199</u>	<u>\$ 1,207</u>	<u>\$ 427</u>

Ratios and Data

Net interest margin	4.12%	4.49%	4.81%	5.22%
Efficiency ratio	78.4%	74.0%	69.3%	76.9%
Leverage capital ratio	16.6%	18.0%	17.2%	19.5%
Income per share - basic	\$ 0.07	\$ 0.13	\$ 0.78	\$ 0.28
Common stock	1,549,794	1,549,794	1,549,794	1,540,000
Income per share - diluted	\$ 0.07	\$ 0.12	\$ 0.77	\$ 0.27
Common stock - diluted	1,551,533	1,597,015	1,584,036	1,598,502

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