



BAY COMMERCIAL BANK REPORTS FIRST QUARTER 2010 RESULTS

WALNUT CREEK, California – April 8, 2010 -- Bay Commercial Bank (OTCBB:BCML) today announces its 1st quarter 2010 operating results.

The Bank reported total assets as of March 31, 2010 of \$143.2 million including loans outstanding of \$124.8 million compared to March 31, 2009 total assets of \$112.4 million and total loans outstanding of \$101.2 million. At March 31, 2010, total deposits were \$126.3 million compared to total deposits at March 31, 2009 of \$91.4 million. The Bank's operating income for the first quarter 2010 was \$288,000 or \$0.19 per share compared to net income for the same period in 2009 of \$38,000, or \$0.02 per share. The increase in operating income in 2010 compared to the same period in 2009 of \$250,000 was comprised primarily of higher net interest income and non-interest income partially offset by higher operating expenses and income tax expenses.

George J. Guarini, Chief Executive Officer of Bay Commercial Bank, stated "We are pleased with the Bank's financial performance for the first quarter 2010. We remain focused on maintaining strong credit quality and liquidity. In addition, we continue to evaluate capital and acquisition strategies that will allow the Bank to continue to take advantage of today's 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 full services branches in California are located at 1280 Civic Drive, Walnut Creek, 155 Grand Avenue, Oakland, and 3895 E. Castro Valley Blvd, Castro Valley. 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, 2010						
			Quarter	Quarter		Year
			Ending	Ending		Ending
			<u>3/31/2010</u>	<u>3/31/2009</u>		<u>12/31/2009</u>
						<u>12/31/2008</u>
<u>Balance Sheet</u>						
(dollars in thousands)						
Total Assets			\$ 143,228	\$ 112,374		\$ 143,408
Total Loans			124,824	101,210		131,820
Total Deposits			126,339	91,357		126,550
Shareholders' Equity			16,327	15,681		16,035
						15,629
<u>Operating Results</u>						
(dollars in thousands)						
Interest income			\$ 2,019	\$ 1,433		\$ 7,225
Interest expense			463	512		2,509
Net interest income			1,556	921		4,716
Provision for loan losses			45	40		430
Non-interest income			85	55		299
Non-interest expense			1,103	869		3,955
Net Income before tax			493	67		630
Income tax			205	29		271
Net Income			\$ 288	\$ 38		\$ 359
						\$ 320
<u>Ratios and Data</u>						
Net interest margin			4.53%	3.50%		3.55%
Efficiency ratio			67.2%	89.0%		78.9%
						80.6%
Leverage capital ratio			11.3%	14.4%		10.4%
Income per share - basic			\$ 0.19	\$ 0.02		\$ 0.23
Common stock			1,549,794	1,549,794		1,549,794
Income per share - diluted			\$ 0.18	\$ 0.02		\$ 0.23
Common stock - diluted			1,563,171	1,549,794		1,562,057
						1,549,794

END