



BAY COMMERCIAL BANK REPORTS SECOND QUARTER 2011 RESULTS

WALNUT CREEK, California – July 11, 2011 -- Bay Commercial Bank (OTCBB:BCML) (the “Bank”) today announced its second quarter 2011 operating results.

The Bank reported total assets as of June 30, 2011 of \$168.6 million including loans outstanding of \$144.9 million compared to June 30, 2010 total assets of \$141.8 million and total loans outstanding of \$127.4 million. At June 30, 2011, total deposits were \$134.0 million compared to total deposits of \$124.7 million at June 30, 2010. The Bank’s net operating income for the second quarter 2011 was \$302,000 or \$0.09 per share compared to net income for the same period in 2010 of \$206,000, or \$0.13 per share. The increase of \$96,000 in net operating income for the second quarter 2011 compared to the same period in 2010 was comprised primarily of higher net interest margin and other non-interest revenue partially offset by operating expenses.

For the first six months of 2011, the Bank reported net income of \$196,000 compared to net income of \$494,000 for the first six months of 2010. For the most recent six month period, the net income to shareholders was \$0.06 per share, compared to \$0.32 per share for the first six months of 2010. The decrease in operating income for the six month periods ended June 30, 2011 compared to the same periods in 2010 was primarily the result of higher loan loss provisions in 2011.

George J. Guarini, Chief Executive Officer of the Bank, stated “We continue to focus on credit quality while being mindful of strategic objectives. Our planned merger with Global Trust Bank represents a meaningful step in the direction of external growth and an increased menu of services. At the same time, we are encouraged by the early returns of our Napa initiative which will provide organic growth support.”

Guarini, went on to say, "Feedback from prospective clients in markets within reach of Global Trust Bank has been very positive while business generation within the Napa Valley has proven favorable. We have identified several locations in Napa suitable for a regional office.”

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. The 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 and the Bank can be found on the web 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 expressed in any forward-looking statements as a result of certain factors, including (1) changes in interest rates, (2) significant changes in banking laws or regulations, (3) increased competition in the markets served by the entities, (4) other-than-

expected credit losses due to adverse changes in the economy, (5) earthquake or other natural disasters impacting the condition of real estate collateral, (6) unexpected difficulties in the post-merger integration, and (7) legal, tax and accounting changes. . 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

June 30, 2011

	Quarter Ending 6/30/2010	Quarter Ending 6/30/2011	Year to Date 6/30/2010	Year to Date 6/30/2011	Year Ending 12/31/2010
<i><u>Balance Sheet</u></i>					
(dollars in thousands)					
Total Assets	\$ 141,796	\$ 168,621	\$ 141,796	\$ 168,621	\$ 173,977
Total Loans	127,445	144,934	127,445	144,934	136,195
Total Deposits	124,737	134,018	124,737	134,018	139,457
Shareholders' Equity	16,536	33,696	16,536	33,696	33,496

Operating Results

(dollars in thousands)

Interest income	\$ 1,994	\$ 2,257	\$ 4,013	4,451	\$ 8,127
Interest expense	450	386	913	771	1,782
Net interest income	1,544	1,871	3,100	3,680	6,345
Provision for loan losses	209	175	254	1,108	1,431
Non-interest income	87	126	172	282	365
Non-interest expense	1,069	1,303	2,172	2,512	4,278
Net Income before tax	353	519	846	342	1,001
Income tax	147	217	352	146	380
Net Income	\$ 206	\$ 302	\$ 494	\$ 196	\$ 621

Ratios and Data

Net interest margin	4.53%	4.71%	4.45%	4.68%	4.33%
Efficiency ratio	65.5%	65.2%	66.4%	63.4%	63.8%
Leverage capital ratio	11.6%	20.1%	11.6%	20.1%	23.4%
Income per share - basic	\$ 0.13	\$ 0.09	\$ 0.32	\$ 0.06	\$ 0.26
Common stock	1,549,794	3,549,794	1,549,794	3,549,794	2,344,315
Income per share - diluted	\$ 0.13	\$ 0.09	\$ 0.32	\$ 0.06	\$ 0.26
Common stock - diluted	1,549,804	3,549,794	1,549,804	3,549,794	2,344,315

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