



BAY COMMERCIAL BANK TO OPEN A FULL SERVICE OFFICE IN NAPA

Walnut Creek, CA – December 12, 2011, Bay Commercial Bank (OTCQB: BCML) announced it has received regulatory approval to open a full service branch office in Napa. The Napa Office of Bay Commercial Bank will be located in Napa Square, at 960 School St., across the street from City Hall, joining Charles Schwab, Wells Fargo and US Bank as tenants in the recently built development. An opening during the 1st qtr of 2012 is planned.

George Guarini, CEO of Bay Commercial Bank said “We will provide a mix of commercial, industrial and real estate loans as well as loans guaranteed by the Small Business Administration and USDA to the Napa community and surrounding areas. Unparalleled ‘access to decision makers’ allows our clients to react quickly in coping with the uncertainties inherent in today’s economic environment. We look forward to serving individuals with our full menu of financial services including 1031 tax-free exchange services and business escrow services.”

“Jaime Buffington and Mike Ledwich, lifelong Napers and long term local bankers, joined Bay Commercial Bank earlier this year and opened the Bay Commercial Bank Napa Loan Production Office. They will be based at our new location as soon as it is completed and will be joined by our soon to be announced office staff.”

Guarini continued, “With total assets exceeding \$274 million, and a capital base of \$48 million, we continue to maintain a 5 star rating by Bauer Financial. (http://www.bauerfinancial.com/btc_ratings.asp). Given the environment, we remain focused on credit quality with an eye toward strategic growth.”

About Bay Commercial Bank:

Bay Commercial Bank offers a full-range of loan 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; and 700 E. El Camino Mountain View. 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 service

Forward Looking Statements:

Certain matters discussed in this press release constitute “forward-looking statements” (as defined under federal securities laws) within the meaning of the Private Securities Litigation Reform Act of 1995, and are subject to the safe harbors created by that Act. Forward-looking statements are statements that do not relate strictly to historical or current facts and often include such words as “believe,” “expect,” “anticipate,” “intend,” “plan,” “estimate,” or words of similar meaning, or future or conditional verbs such as “will,” “would,” “should,” “could,” or “may.” Forward-looking statements describe future plans, strategies and expectations and are based on currently available information, expectations, assumptions, projections, and management's judgment about Bay Commercial Bank, the banking industry and general economic conditions. Forward-looking statements are not guarantees of future performance, nor should they be relied upon as representing management's views as of any subsequent date. Future events are difficult to predict, and the expectations described above are necessarily subject to risk and uncertainty that may cause actual results to differ materially.

Forward-looking statements involve significant risks and uncertainties and actual results may differ materially from those presented, either expressed or implied, in this Press Release. Factors that might cause such differences include, but are not limited to: Bay Commercial Bank's ability to successfully execute its business plans and achieve its objectives; changes in general economic, real estate and financial market conditions, either nationally or locally in areas in which Bay Commercial Bank conducts its operations; changes in interest rates; litigation; future credit loss experience; increased competitive challenges and expanding product and pricing pressures among financial institutions; legislation or regulatory changes which adversely affect Bay Commercial Bank's operations or business; loss of key personnel; changes in accounting policies or procedures as may be required by accounting standards authorities and regulatory agencies; and the ability to satisfy the extensive requirements imposed on banks by law and regulation.

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