

**For Immediate Release**  
**February 21, 2008**

**Company Press Release**

**NorCal Community Bancorp Announces Results for the Year and Fourth Quarter**

ALAMEDA, Calif. – (BUSINESS WIRE) – February 21, 2008. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced results for the fourth quarter and year ended December 31, 2007. Net income for the three months ended December 31, 2007 decreased \$298,000 or 32% to \$638,000, compared to net income of \$936,000 in the fourth quarter of 2006. Earnings per diluted share decreased to \$0.20 in the fourth quarter of 2007 compared to \$0.30 for the same period in 2006, a 33% decrease. Net income for the year ended December 31, 2007 was \$2.9 million, a decrease of \$469,000 or 14%, compared to net income of \$3.3 million for the year ended December 31, 2006. Earnings per diluted share decreased to \$0.87 for 2007 compared to earnings per diluted share of \$1.07 in 2006, a decrease of 19%.

The return on average assets for the fourth quarter of 2007 was 0.92% and the return on average shareholders’ equity was 9.52%, compared to 1.48% and 17.14%, respectively, in the fourth quarter of 2006. The return on average assets and return on average shareholders’ equity for the year ended December 31, 2007 were 1.08% and 11.68%, respectively, compared to 1.36% and 16.97% for year ended December 31, 2006.

At December 31, 2007, the Company’s total assets were \$275.2 million, an increase of \$14.4 million or 6% compared to December 31, 2006. Total loans were \$247.9 million at December 31, 2007, an increase of \$33.6 million or 16% compared to December 31, 2006. Total deposits were \$216.5 million at December 31, 2007, a decrease of \$10.5 million or 5% compared to December 31, 2006. Included in total deposits at December 31, 2006 were temporary deposits totaling approximately \$15 million which substantially left the Company during the course of 2007.

During the fourth quarter of 2007 the Company made a \$225,000 provision to its allowance for loan and lease losses in order to additionally reserve for estimated losses in the loan portfolio based on managements’ most recent assessment of the portfolio. This compares to a provision of \$40,000 made during the fourth quarter of 2006. This increase in the loan and lease loss provision reflects managements’ preparation for a deteriorating economic environment.

Included in 2007 results are expenses associated with the opening of the Company’s new 7,500 square foot downtown Oakland Commercial Banking Center and the expanded Customer Service Center located in Alameda. The Company also realized greater expenses from increased staffing and equity compensation expense during 2007 compared to 2006.

President and CEO, Stephen G. Andrews stated, “We are generally pleased with the 2007 operating results achieved during such uncertain market conditions. As we enter 2008 and celebrate our tenth anniversary amidst a deepening economic slowdown, we do so having established a solid foundation of stability over the prior decade that should serve us well during future periods.”

A copy of the Company's information and disclosure statement pursuant to Securities and Exchange Commission Rule 15c2-11 can be found on the home page of the Company's website at [www.bankofalameda.com](http://www.bankofalameda.com) under the Investor Relations section.

Cautionary Statement: This release may contain certain forward-looking statements that are subject to risks and uncertainties that could cause actual results and events to differ materially from those stated herein. Words such as "anticipate," "believe," "estimate," "expect," "should," "intend," "project," and words or phrases of similar meaning are intended to identify forward-looking statements. Management's assumptions and projections are based on their anticipation of future events and actual performance may differ materially from that projected.

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**NorCal Community Bancorp**  
**FINANCIAL HIGHLIGHTS**

(Dollar amounts in thousands, except share and per share data)  
(Unaudited)

<b>FOR THE PERIOD:</b>	<b>Three Months Ended</b>			<b>Year Ended</b>		
	<b>Dec. 31, 2007</b>	<b>Dec. 31, 2006</b>	<b>% Change</b>	<b>Dec. 31, 2007</b>	<b>Dec. 31, 2006</b>	<b>% Change</b>
Net interest income	\$ 3,730	\$ 3,540	5%	\$ 14,871	\$ 13,711	8%
Provision for loan and lease losses	225	40	463%	335	390	-14%
Noninterest income	176	182	-3%	719	766	-6%
Noninterest expense	2,690	2,138	26%	10,607	8,553	24%
Income before provision for income taxes	991	1,544	-36%	4,648	5,534	-16%
Provision for income taxes	353	608	-42%	1,774	2,191	-19%
Net income	\$ 638	\$ 936	-32%	\$ 2,874	\$ 3,343	-14%
Net income per basic share	\$ 0.21	\$ 0.33	-36%	\$ 0.96	\$ 1.21	-21%
Net income per diluted share	\$ 0.20	\$ 0.30	-33%	\$ 0.87	\$ 1.07	-19%
Average shares outstanding	3,040,453	2,856,032		3,005,677	2,770,620	
Diluted average shares	3,228,829	3,158,117		3,306,183	3,112,696	

**SELECTED FINANCIAL RATIOS (Annualized):**

Return on average assets	0.92%	1.48%	1.08%	1.36%
Return on average equity	9.52%	17.14%	11.68%	16.97%
Average shareholders' equity to average assets	9.66%	8.64%	9.24%	8.03%
Net interest margin	5.55%	5.90%	5.82%	5.89%
Efficiency ratio	68.88%	57.45%	68.04%	59.08%

**AT PERIOD END:**

Loans and leases	\$ 247,868	\$ 214,263
Allowance for loan and lease losses	\$ 3,195	\$ 2,885
Assets	\$ 275,227	\$ 260,813
Shareholders' equity	\$ 26,743	\$ 22,034
Deposits	\$ 216,459	\$ 227,005
Total risk-based capital ratio	14.60%	13.77%
Allowance for loan and lease losses to total loans and leases	1.29%	1.35%
Common shares outstanding	3,043,791	2,923,251