

For Immediate Release
October 19, 2007

Company Press Release

NorCal Community Bancorp Announces Results for the Third Quarter

ALAMEDA, Calif. – (BUSINESS WIRE) – October 19, 2007. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced results for the quarter ended September 30, 2007. Net income for the three months ended September 30, 2007 decreased \$14,000 or 2% to \$855,000, compared to net income of \$869,000 in the third quarter of 2006. Earnings per diluted share decreased to \$0.26 in the third quarter of 2007 compared to \$0.27 for the same period in 2006, a 5% decrease.

Net income for the third quarter of 2007 increased \$82,000, or 11% compared to the second quarter of 2007.

Net income for the nine months ended September 30, 2007 decreased \$171,000 or 7% to \$2.236 million, compared to net income of \$2.407 million for the nine months ended September 30, 2006. Earnings per diluted share decreased 12% to \$0.69 per share for the nine months ended September 30, 2007, compared to \$0.79 for the nine months ended September 30, 2006.

The return on average assets for the third quarter of 2007 was 1.26% and the return on average equity was 13.25%, compared to 1.39% and 16.57%, respectively, in the third quarter of 2006. The return on average assets and return on average equity for the first nine months of 2007 were 1.13% and 12.48%, respectively, compared to 1.32% and 16.90% for the same period in 2006.

At September 30, 2007, the Company’s total assets were \$264.7 million, an increase of \$12.7 million or 5% compared to September 30, 2006. Total loans and leases were \$238.2 million at September 30, 2007, an increase of \$27.1 million or 13% compared to September 30, 2006. Total deposits were \$217.2 million at September 30, 2007, an increase of \$894,000 compared to September 30, 2006.

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 in the first nine months of 2007 compared to the same period in 2006. These expenses are expected to continue throughout the remainder of 2007.

President and CEO, Stephen G. Andrews stated, “We are very pleased with the third quarter results of NorCal Community Bancorp and its subsidiary, Bank of Alameda. We feel the Company is well positioned to ride out the nation’s unsettled banking environment which has been fueled by the subprime mortgage crises. Our loan portfolio does not carry these type credits and continues to perform well in spite of the slowing economy.”

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 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)

FOR THE PERIOD:	Three Months Ended			Nine Months Ended		
	Sept. 30, 2007	Sept. 30, 2006(1)	% Change	Sept. 30, 2007	Sept. 30, 2006(1)	% Change
Net interest income	\$ 3,895	\$ 3,546	10%	\$ 11,141	\$ 10,171	10%
Provision for loan and lease losses	70	120	-42%	110	350	-69%
Noninterest income	188	179	5%	543	584	-7%
Noninterest expense	<u>2,609</u>	<u>2,166</u>	20%	<u>7,917</u>	<u>6,414</u>	23%
Income before provision for income taxes	1,404	1,439	-2%	3,657	3,991	-8%
Provision for income taxes	549	570	-4%	1,421	1,584	-10%
Net income	<u>\$ 855</u>	<u>\$ 869</u>	-2%	<u>\$ 2,236</u>	<u>\$ 2,407</u>	-7%
Net income per basic share	\$ 0.28	\$ 0.31	-9%	\$ 0.75	\$ 0.88	-15%
Net income per diluted share	\$ 0.26	\$ 0.27	-5%	\$ 0.69	\$ 0.79	-12%
Average shares outstanding	3,040,654	2,855,778		2,999,659	2,738,931	
Diluted average shares	3,229,628	3,155,237		3,225,796	3,064,338	

SELECTED FINANCIAL RATIOS (Annualized):

Return on average assets	1.26%	1.39%	1.13%	1.32%
Return on average equity	13.25%	16.57%	12.48%	16.90%
Average shareholders' equity to average assets	9.54%	8.38%	9.09%	7.82%
Net interest margin	5.97%	5.99%	5.91%	5.89%
Efficiency ratio	63.90%	58.15%	67.76%	59.64%

AT PERIOD END:

Loans and leases	\$ 238,220	\$ 211,143
Allowance for loan and lease losses	\$ 2,997	\$ 2,843
Assets	\$ 264,693	\$ 251,983
Shareholders' equity	\$ 26,070	\$ 21,080
Deposits	\$ 217,202	\$ 216,308
Total risk-based capital ratio	14.87%	13.58%
Allowance for loan and lease losses to total loans and leases	1.26%	1.35%
Common shares outstanding	3,047,522	2,855,778

(1) All share and per share data have been retroactively restated to reflect a 3-for-2 stock split on December 7, 2006.