



For Immediate Release
July 20, 2009

Company Press Release

NorCal Community Bancorp Announces Second Quarter 2009 Financial Results

ALAMEDA, Calif. – (BUSINESS WIRE) – July 20, 2009. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today reported a second quarter net loss of \$377,000, or (\$0.12) per diluted share, compared with net income of \$360,000, or \$0.11 per diluted share, for the same period a year ago. For the six months ended June 30, 2009 the Company reported a net loss of \$37,000, or (\$0.01) per diluted share, compared with net income of \$888,000, or \$0.27 per diluted share for the same period in 2008.

The second quarter and first half losses are primarily attributable to increased loan loss provisions associated with declining real estate values coupled with adverse State economic conditions and a 178%, or \$160,000 increase in FDIC insurance expense. The insurance expense increase was due to higher premium rates and a special assessment levied in June 2009, both of which have been imposed on all FDIC insured banks.

As of June 30, 2009, total assets were \$263.6 million, down from \$282.3 million at June 30, 2008. Total deposits decreased to \$216.4 million at June 30, 2009, compared to \$225.8 million at June 30, 2008. Total loans and leases have decreased \$13.8 million, or 5% to \$239.6 million at June 30, 2009 compared to June 30, 2008.

The allowance for loan and lease losses stood at 2.83% of total loans and leases at June 30, 2009 compared to 1.32% at June 30, 2008. At June 30, 2009, non-performing loans and OREO were 6.32% of total assets or \$16.7 million. “The Company is concentrating its efforts to reduce the problem assets either through working with our borrowers to restructure certain loans or the acquisition and eventual sale of the collateral. Each problem credit is looked at on a case by case basis with every effort being afforded to maximize repayment and minimize losses,” stated Stephen G. Andrews, President and Chief Executive Officer.

The Company and its subsidiary, Bank of Alameda both remain “well capitalized” as defined under regulatory capital guidelines. The total risk-based capital ratio at June 30, 2009 stood at 14.59% and 13.09%, respectively, at the Company and Bank, in excess of the 10% required by regulators to maintain “well capitalized” status.

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			Six Months Ended		
	June 30, 2009	June 30, 2008	% Change	June 30, 2009	June 30, 2008	% Change
Net interest income	\$ 3,103	\$ 3,466	-10%	\$ 6,232	\$ 7,205	-14%
Provision for loan and lease losses	1,550	290	434%	2,050	590	247%
Noninterest income	232	109	113%	459	306	50%
Noninterest expense	2,520	2,753	-8%	4,876	5,554	-12%
(Loss) Income before provision for income taxes	(735)	532	-238%	(235)	1,367	-117%
Provision for income tax (benefit) expense	(358)	172	-308%	(198)	479	-141%
Net (loss) income	\$ (377)	\$ 360	-205%	\$ (37)	\$ 888	-104%
Basic (loss) earnings per share	\$ (0.12)	\$ 0.12	-200%	\$ (0.01)	\$ 0.30	-103%
Diluted (loss) earnings per share	\$ (0.12)	\$ 0.11	-209%	\$ (0.01)	\$ 0.27	-104%
Average shares outstanding	3,130,814	3,010,722		3,130,814	2,993,417	
Diluted average shares for the period	3,164,769	3,241,555		3,166,030	3,265,761	

SELECTED FINANCIAL RATIOS (Annualized):

Return on average assets	-0.57%	0.51%	-0.03%	0.64%
Return on average equity	-6.11%	5.32%	-0.30%	6.57%
Average shareholders' equity to average assets	9.32%	9.64%	9.27%	9.75%
Net interest margin	4.83%	5.12%	4.88%	5.37%
Efficiency ratio	75.57%	77.01%	72.88%	73.95%

AT PERIOD END:

Loans and leases	\$ 239,633	\$ 253,482
Allowance for loan and lease losses	\$ 6,782	\$ 3,346
Assets	\$ 263,643	\$ 282,321
Shareholders' equity	\$ 24,168	\$ 27,180
Deposits	\$ 216,410	\$ 225,760
Total risk-based capital ratio - Consolidated	14.59%	14.81%
Total risk-based capital ratio - Bank of Alameda	13.09%	13.96%
Allowance for loan and lease losses to total loans and leases	2.83%	1.32%
Non-performing assets to total assets	6.32%	2.95%
Common shares outstanding	3,172,444	3,094,125