

**For Immediate Release
October 26, 2006**

Company Press Release

NorCal Community Bancorp Announces Third Quarter Results

ALAMEDA, Calif. – (BUSINESS WIRE) – October 26, 2006. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced results for the quarter ended September 30, 2006. Net income for the three months ended September 30, 2006 increased \$55,000 or 7% to \$869,000, compared to net income of \$814,000 in the third quarter of 2005. Earnings per diluted share remained the same at \$0.41 for the three months ended September 30, 2006 and 2005.

Net income for the nine months ended September 30, 2006 increased \$387,000 or 19% to \$2.4 million, compared to net income of \$2.0 million for the nine months ended September 30, 2005. Earnings per diluted share increased 17% to \$1.18 for the nine months ended September 30, 2006, compared to \$1.01 for the nine months ended September 30, 2005.

The return on average assets for the third quarter of 2006 was 1.39% and the return on average equity was 16.57%, compared to 1.36% and 21.05%, respectively, in the third quarter of 2005. The return on average assets and return on average equity for the first nine months of 2006 were 1.32% and 16.90%, respectively, compared to 1.21% and 18.43% for the same period in 2005.

Net interest income was \$3.5 million and \$10.2 million in the third quarter and first nine months of 2006, respectively, compared to \$3.1 million and \$8.5 million for the same periods in 2005. The increase in net interest income is primarily attributed to growth in the Company’s loan portfolio in 2006, compared to 2005. The net interest margin for the third quarter and first nine months of 2006 was 5.99% and 5.89%, respectively.

Non-interest income decreased \$90,000 or 33% in the third quarter of 2006, compared to the third quarter of 2005. Decreased SBA sales fee income and service charge fee income on deposit accounts were the primary factors contributing to this decrease. For the nine months ended September 30, 2006 non-interest income decreased \$243,000 or 29% compared to the same period in 2005. In 2005 the Company reported SBA loan sales income of \$212,000. There was no such income reported in 2006.

Non-interest expense increased \$313,000 or 17% in the third quarter of 2006, compared to the third quarter of 2005 and \$753,000 or 13% for the nine months ended September 30, 2006 compared to the nine months ended September 30, 2005. The increase in non-interest expense in 2006 was primarily the result of increased staffing and related benefit costs. The Company also commenced leasing additional office space during 2006 in the cities of Alameda and Oakland. The additional locations will be used to expand our administrative offices and branch banking sites.

At September 30, 2006, the Company’s total assets were \$252.0 million, an increase of \$6.2 million or 3%, compared to September 30, 2005. Total loans and leases were \$211.1 million at September 30, 2006, an increase of \$26.0 million or 14%, compared to September 30, 2005. Total deposits were \$216.3 million at September 30, 2006, a decrease of \$8.8 million or 4%,

compared to September 30, 2005. Included in total deposits at September 30, 2005 were approximately \$19.0 million in temporary deposits.

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 look forward to ending the year with the opening of our new branch at 155 Grand Avenue, Oakland. This well appointed downtown office will be a full service branch and also maintain a group of professional business and real estate lenders.”

Founded in March 1998, Bank of Alameda operates from three branches in the City of Alameda, single branches located in Emeryville and Oakland, a Loan Production Office in Walnut Creek and administrative facilities in Alameda.

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.

Contact:
NorCal Community Bancorp
Steve Andrews (510) 748-8468
www.norcalcommunitybancorp.com

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, 2006	Sept. 30, 2005	% Change	Sept. 30, 2006	Sept. 30, 2005	% Change
Net interest income	\$ 3,546	\$ 3,076	15%	\$ 10,171	\$ 8,534	19%
Provision for loan and lease losses	120	145	-17%	350	370	-5%
Noninterest income	179	269	-33%	584	827	-29%
Noninterest expense	2,166	1,853	17%	6,414	5,661	13%
Income before provision for income taxes	1,439	1,347	7%	3,991	3,330	20%
Provision for income taxes	570	533	7%	1,584	1,310	21%
Net income	\$ 869	\$ 814	7%	\$ 2,407	\$ 2,020	19%
Net income per basic share	\$ 0.46	\$ 0.47	-2%	\$ 1.32	\$ 1.17	13%
Net income per diluted share	\$ 0.41	\$ 0.41	0%	\$ 1.18	\$ 1.01	17%
Average shares outstanding	1,903,852	1,725,202		1,825,954	1,724,886	
Diluted average shares	2,103,491	1,978,621		2,042,892	1,988,657	

SELECTED FINANCIAL RATIOS (Annualized):

Return on average assets	1.39%	1.36%	1.32%	1.21%
Return on average equity	16.57%	21.05%	16.90%	18.43%
Average shareholders' equity to average assets	8.38%	6.44%	7.82%	6.57%
Net interest margin	5.99%	5.40%	5.89%	5.41%
Efficiency ratio	58.15%	55.39%	59.64%	60.48%

AT PERIOD END:

Loans and leases	\$ 211,143	\$ 185,147
Allowance for loan and lease losses	\$ 2,843	\$ 2,353
Assets	\$ 251,983	\$ 245,808
Shareholders' equity	\$ 21,080	\$ 15,599
Deposits	\$ 216,308	\$ 225,105
Total risk-based capital ratio	13.58%	10.79%
Allowance for loan and lease losses to total loans and leases	1.35%	1.27%
Shares outstanding	1,903,852	1,725,202