

For Immediate Release
July 20, 2007

Company Press Release

**NorCal Community Bancorp Announces Results for the Second Quarter
and New Capital Raised**

ALAMEDA, Calif. – (BUSINESS WIRE) – July 20, 2007. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced results for the quarter ended June 30, 2007. Net income for the three months ended June 30, 2007 decreased \$24,000 or 3% to \$772,000, compared to net income of \$796,000 in the second quarter of 2006. Earnings per diluted share decreased to \$0.24 in the second quarter of 2007 compared to \$0.26 for the same period in 2006, an 8% decrease.

Net income for the six months ended June 30, 2007 decreased \$158,000 or 10% to \$1.381 million, compared to net income of \$1.539 million for the six months ended June 30, 2006. Earnings per diluted share decreased 14% to \$0.43 per share for the six months ended June 30, 2007, compared to \$0.50 for the six months ended June 30, 2006.

The return on average assets for the second quarter of 2007 was 1.16% and the return on average equity was 13.10%, compared to 1.29% and 16.57%, respectively, in the second quarter of 2006. The return on average assets and return on average equity for the first six months of 2007 were 1.07% and 12.06%, respectively, compared to 1.29% and 17.10% for the same period in 2006.

At June 30, 2007, the Company’s total assets were \$267.7 million, an increase of \$11.9 million or 5% compared to June 30, 2006. Total loans and leases were \$234.8 million at June 30, 2007, an increase of \$24.6 million or 12% compared to June 30, 2006. Total deposits were \$219.0 million at June 30, 2007, an increase of \$10.9 million or 5% compared to June 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 expenses from increased staffing and equity compensation expense in the first six months of 2007 compared to the same period in 2006. These expenses are expected to continue throughout the remainder of 2007.

Effective July 1, 2007, the Company announced the closing of a private placement of Convertible Preferred Stock which raised over \$1 million in new capital. The offering was targeted towards a group of investors that will assist in accelerating the growth and profitability of our new Oakland office by providing a premium stock conversion if certain deposit goals are met over a fifteen month period. President and CEO, Stephen G. Andrews stated, “Our new group of investors will be an integral part of the success of our Oakland office. They will work closely with our executives in marketing the branch and providing introductions to potential customers.”

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, 2007	June 30, 2006(1)	% Change	June 30, 2007	June 30, 2006(1)	% Change
Net interest income	\$ 3,725	\$ 3,406	9%	\$ 7,246	\$ 6,625	9%
Provision for loan and lease losses	20	80	-75%	40	230	-83%
Noninterest income	180	219	-18%	355	406	-13%
Noninterest expense	2,622	2,220	18%	5,308	4,249	25%
Income before provision for income taxes	1,263	1,325	-5%	2,253	2,552	-12%
Provision for income taxes	491	529	-7%	872	1,013	-14%
Net income	\$ 772	\$ 796	-3%	\$ 1,381	\$ 1,539	-10%
Net income per basic share	\$ 0.26	\$ 0.29	-10%	\$ 0.46	\$ 0.57	-19%
Net income per diluted share	\$ 0.24	\$ 0.26	-8%	\$ 0.43	\$ 0.50	-14%
Average shares outstanding	3,016,296	2,770,266		2,978,822	2,679,539	
Diluted average shares	3,223,780	3,115,977		3,223,538	3,065,528	

SELECTED FINANCIAL RATIOS (Annualized):

Return on average assets	1.16%	1.29%	1.07%	1.29%
Return on average equity	13.10%	16.57%	12.06%	17.10%
Average shareholders' equity to average assets	8.88%	7.81%	8.85%	7.52%
Net interest margin	5.88%	5.85%	5.89%	5.84%
Efficiency ratio	67.13%	61.23%	69.83%	60.43%

AT PERIOD END:

Loans and leases	\$ 234,838	\$ 210,283
Allowance for loan and lease losses	\$ 2,926	\$ 2,722
Assets	\$ 267,733	\$ 249,600
Shareholders' equity	\$ 24,135	\$ 20,153
Deposits	\$ 218,992	\$ 208,116
Total risk-based capital ratio	13.80%	13.07%
Allowance for loan and lease losses to total		
loans and leases	1.24%	1.29%
Shares outstanding	3,041,328	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.