

Bank of Alameda Continues East Bay Expansion

ALAMEDA, Calif.--(BUSINESS WIRE)--March 12, 2004--Stephen G. Andrews President and CEO of NorCal Community Bancorp (the "Company") parent company for Bank of Alameda, today announced plans for the Bank of Alameda to expand to the city of Oakland by establishing a commercial banking center to be located at 1111 Broadway in the APL Building at City Center. The Bank will enjoy a visible ground floor location.

According to Andrews, "This will be the Company's fifth branch, continuing a planned expansion into Alameda County and the East Bay by Bank of Alameda." The commercial banking center will be a full service branch offering courier service, cash management products and loans.

Andrews further stated, "The East Bay is an attractive and vibrant marketplace, especially in the City of Oakland where housing, retail, and transportation projects are proliferating and numerous projects are waiting in the wings or are in the pipeline." Andrews feels that "the growing pie presented by the greater Oakland market place and the region's existing business infrastructure provide fertile ground for the Bank's target audience of small business enterprises."

Heading up the new office, will be East Bay banking veteran and Bank of Alameda vice president, Allyson Fattore, who joined the Bank in 2003. Ms. Fattore has been a fixture in the Oakland market for most of her career targeting small to medium sized companies and professionals. Ms. Fattore will also be joined by Michael Farstad, vice president and commercial lending officer to assist in the branch's business development efforts.

Bank of Alameda Chief Lending Officer Troy Williams indicated, "Our full suite of business lending including SBA and trade finance loans will allow us to address the entire Oakland market, and offer small and mid-sized business concerns the high touch attention that many larger competitors fail to deliver."

The parent company of Bank of Alameda recently reported record year end financial results. As of December 31, 2003, the Company's total assets were \$181.9 million an increase of 21% compared to December 31, 2002. The Company reported net income of \$1.768 million, or \$0.91 per diluted share for the year ended December 31, 2003, an increase of \$568,000 or 47%, compared to net income of \$1.2 million, or \$0.67 per diluted share for the year ended December 31, 2002.

Founded in March 1998, Bank of Alameda presently operates from three branches in the City of Alameda and one Commercial Banking Center serving the East Bay, located in the City of Emeryville.

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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