

**For Immediate Release
February 18, 2005**

Company Press Release

NorCal Community Bancorp Announces Record Results for the Year and Fourth Quarter

ALAMEDA, Calif. – (BUSINESS WIRE) – February 18, 2005. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced record results for the fourth quarter and year ended December 31, 2004. Net income for the three months ended December 31, 2004 increased \$107,000 or 20% to \$652,000, compared to net income of \$545,000, in the fourth quarter of 2003. Earnings per diluted share increased to \$0.33 in the fourth quarter of 2004 compared to \$0.28 for the same period in 2003, an 18% increase. Net income for the year ended December 31, 2004 was \$2.138 million, an increase of \$368,000 or 21%, compared to net income of \$1.770 million, for the year ended December 31, 2003. Earnings per diluted share increased to \$1.08 for 2004 compared to earnings per diluted share of \$0.93 in 2003, an increase of 16%.

The return on average assets for the fourth quarter of 2004 was 1.21% and the return on average equity was 19.24%, compared to 1.19% and 18.95%, respectively in the fourth quarter of 2003. The return on average assets and return on average equity for the year ended December 31, 2004 were 1.08% and 16.90%, respectively, compared to 1.04% and 16.26% for year ended December 31, 2003.

Net interest income was \$2.6 million and \$9.6 million in the fourth quarter and full year of 2004, respectively, compared to \$2.3 million and \$8.4 million in the same periods in 2003. The increase in net interest income is primarily attributed to the growth in the Company’s loan portfolio in 2004 compared to 2003.

Non-interest income decreased \$12,000 or 4% and \$210,000 or 18% in the fourth quarter and full year of 2004 compared to the same periods in 2003. Changes to the SBA government guaranteed lending program prompted lower than expected sales fee income for the Company in 2004 compared to 2003. A slow down in mortgage brokerage activity due to rising interest rates also led to lower mortgage fees in 2004 compared to 2003.

Non-interest expense increased \$106,000 or 7% and \$496,000 or 8% in the fourth quarter and full year of 2004 compared to the same periods in 2003. The increase in non-interest expense in 2004 was primarily the result of increased staffing and other related costs to support the Company’s growth and expansion including the opening of the Bank’s newest full service commercial banking center in Oakland, CA. Also included in 2004 expenses are the costs associated with the upgrades in the Company’s online banking suite of products.

At December 31, 2004, the Company’s total assets were \$212.1 million, an increase of \$30.2 million or 17% compared to December 31, 2003. Total loans were \$168.1 million at December 31, 2004, an increase of \$30.6 million or 22% compared to December 31, 2003. Total deposits were \$193.3 million at December 31, 2004, an increase of \$32.8 million or 20% compared to December 31, 2003.

President and CEO, Stephen G. Andrews stated, "NorCal Community Bancorp and its subsidiary, Bank of Alameda produced another year of excellent growth and strong profitability. We expanded our franchise in 2004 with the opening of our second Commercial Banking Center in the City of Oakland and a Loan Production Office in the City of Walnut Creek. The opening of these new offices has assisted us in achieving our positive loan and deposit growth." Andrews further added, "On behalf of the Board of Directors we would like to thank our shareholders, customers and talented staff for a very successful year."

Founded in March 1998, Bank of Alameda operates from three branches in the City of Alameda, two Commercial Banking Offices located in Emeryville and Oakland and a Loan Production Office in Walnut Creek.

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 state 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 | | | Year Ended Ended | | |
|------------------------------------------|---------------------------|-------------------------|---------------------|-------------------------|-------------------------|---------------------|
| | Dec 31, 2004 | Dec 31, 2003 | % Change | Dec 31, 2004 | Dec 31, 2003 | % Change |
| Net interest income | \$ 2,587 | \$ 2,257 | 15% | \$ 9,615 | \$ 8,421 | 14% |
| Provision for loan and lease losses | 90 | 120 | -25% | 360 | 480 | -25% |
| Noninterest income | 293 | 305 | -4% | 968 | 1,178 | -18% |
| Noninterest expense | 1,724 | 1,618 | 7% | 6,753 | 6,257 | 8% |
| Income before provision for income taxes | 1,066 | 824 | 29% | 3,470 | 2,862 | 21% |
| Provision for income taxes | 414 | 279 | 48% | 1,332 | 1,092 | 22% |
| Net income | \$ 652 | \$ 545 | 20% | \$ 2,138 | \$ 1,770 | 21% |
| Net income per basic share | \$ 0.38 | \$ 0.32 | 20% | \$ 1.24 | \$ 1.03 | 21% |
| Net income per diluted share | \$ 0.33 | \$ 0.28 | 18% | \$ 1.08 | \$ 0.93 | 16% |
| Average shares outstanding | 1,724,452 | 1,724,452 | | 1,724,452 | 1,724,425 | |
| Diluted average shares | 1,976,586 | 1,953,822 | | 1,985,485 | 1,899,333 | |

SELECTED FINANCIAL RATIOS (Annualized):

| | | | | |
|------------------------------------------------|--------|--------|--------|--------|
| Return on average assets | 1.21% | 1.19% | 1.08% | 1.04% |
| Return on average equity | 19.24% | 18.95% | 16.90% | 16.26% |
| Average shareholders' equity to average assets | 6.29% | 6.27% | 6.37% | 6.40% |
| Net interest margin | 5.08% | 5.17% | 5.10% | 5.21% |

AT PERIOD END:

| | | |
|------------------------------------------------------------------|------------|------------|
| Loans and leases | \$ 168,097 | \$ 137,456 |
| Allowance for loan and lease losses | \$ 2,084 | \$ 1,887 |
| Assets | \$ 212,120 | \$ 181,959 |
| Shareholders' equity | \$ 13,633 | \$ 11,640 |
| Deposits | \$ 193,329 | \$ 160,523 |
| Total risk-based capital ratio | 11.40% | 12.30% |
| Allowance for loan and lease losses to total loans and leases | 1.24% | 1.37% |
| Shares outstanding | 1,724,452 | 1,724,452 |