

**For Immediate Release
February 17, 2006**

Company Press Release

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

ALAMEDA, Calif. – (BUSINESS WIRE) – February 17, 2006. 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, 2005. Net income for the three months ended December 31, 2005 increased \$226,000 or 35% to \$878,000, compared to net income of \$652,000, in the fourth quarter of 2004. Earnings per diluted share increased to \$0.44 in the fourth quarter of 2005 compared to \$0.33 for the same period in 2004, a 33% increase. Net income for the year ended December 31, 2005 was \$2.898 million, an increase of \$760,000 or 36%, compared to net income of \$2.138 million, for the year ended December 31, 2004. Earnings per diluted share increased to \$1.46 for 2005 compared to earnings per diluted share of \$1.08 in 2004, an increase of 35%.

The return on average assets for the fourth quarter of 2005 was 1.47% and the return on average equity was 21.57%, compared to 1.21% and 19.24%, respectively in the fourth quarter of 2004. The return on average assets and return on average equity for the year ended December 31, 2005 were 1.28% and 19.28%, respectively, compared to 1.08% and 16.90% for year ended December 31, 2004.

At December 31, 2005, the Company’s total assets were \$230.1 million, an increase of \$18.0 million or 8% compared to December 31, 2004. Total loans were \$188.3 million at December 31, 2005, an increase of \$20.2 million or 12% compared to December 31, 2004. Total deposits were \$208.2 million at December 31, 2005, an increase of \$14.9 million or 8% compared to December 31, 2004.

President and CEO, Stephen G. Andrews stated, “Our operating results represent a solid performance by the Company in 2005. We look forward to 2006 as a year to expand our name recognition in the East Bay and continue to invest and build upon our infrastructure. On behalf of the Board of Directors we would like to thank our shareholders, customers and most importantly our dedicated 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			Twelve Months Ended		
	Dec. 31, 2005	Dec. 31, 2004	% Change	Dec. 31, 2005	Dec. 31, 2004	% Change
Net interest income	\$ 3,254	\$ 2,587	26%	\$ 11,788	\$ 9,615	23%
Provision for loan and lease losses	120	90	33%	490	360	36%
Noninterest income	213	293	-27%	984	968	2%
Noninterest expense	<u>1,835</u>	<u>1,724</u>	6%	<u>7,440</u>	<u>6,753</u>	10%
Income before provision for income taxes	1,512	1,066	42%	4,842	3,470	40%
Provision for income taxes	<u>634</u>	<u>414</u>	53%	<u>1,944</u>	<u>1,332</u>	46%
Net income	<u>\$ 878</u>	<u>\$ 652</u>	35%	<u>\$ 2,898</u>	<u>\$ 2,138</u>	36%
Net income per basic share	\$ 0.51	\$ 0.38	34%	\$ 1.68	\$ 1.24	35%
Net income per diluted share	\$ 0.44	\$ 0.33	33%	\$ 1.46	\$ 1.08	35%
Average shares outstanding	1,725,202	1,724,452		1,724,965	1,724,452	
Diluted average shares	1,996,553	1,976,586		1,988,701	1,985,485	

SELECTED FINANCIAL RATIOS (Annualized):

Return on average assets	1.47%	1.21%	1.28%	1.08%
Return on average equity	21.57%	19.24%	19.28%	16.90%
Average shareholders' equity to average assets	6.81%	6.29%	6.63%	6.37%
Net interest margin	5.74%	5.08%	5.50%	5.10%
Efficiency ratio	52.91%	59.86%	58.43%	63.81%

AT PERIOD END:

Loans and leases	\$ 188,287	\$ 168,097
Allowance for loan and lease losses	\$ 2,472	\$ 2,084
Assets	\$ 230,105	\$ 212,120
Shareholders' equity	\$ 16,444	\$ 13,633
Deposits	\$ 208,209	\$ 193,329
Total risk-based capital ratio	11.17%	11.40%
Allowance for loan and lease losses to total loans and leases	1.31%	1.24%
Shares outstanding	1,725,202	1,724,452