

**For Immediate Release
October 21, 2005**

Company Press Release

NorCal Community Bancorp Announces Record Third Quarter Results

ALAMEDA, Calif. – (BUSINESS WIRE) – October 21, 2005. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced record results for the quarter ended September 30, 2005. Net income for the three months ended September 30, 2005 increased \$259,000 or 47% to \$814,000, compared to net income of \$555,000 in the third quarter of 2004. Earnings per diluted share increased 46% to \$0.41 in the third quarter of 2005, compared to \$0.28 in the third quarter of 2004.

Net income for the nine months ended September 30, 2005 increased \$534,000 or 36% to \$2.0 million, compared to net income of \$1.5 million for the nine months ended September 30, 2004. Earnings per diluted share increased 35% to \$1.01 for the nine months ended September 30, 2005, compared to \$0.75 for the nine months ended September 30, 2004.

The return on average assets for the third quarter of 2005 was 1.36% and the return on average equity was 21.05%, compared to 1.09% and 17.17%, respectively, in the third quarter of 2004. The return on average assets and return on average equity for the first nine months of 2005 were 1.21% and 18.43%, respectively, compared to 1.02% and 15.99% for the same period in 2004.

Net interest income was \$3.1 million and \$8.5 million in the third quarter and first nine months of 2005, respectively, compared to \$2.4 million and \$7.0 million for the same periods in 2004. The net interest margin for the third quarter and first nine months of 2005 was 5.40% and 5.41%, respectively. Both periods increased 32 basis points compared to the same periods in 2004. Increases in market rates in 2005 have helped to increase the Company’s yield on earning assets by 77 basis points in the third quarter of 2005 compared to 2004 and 66 basis points for the nine months ended September 30, 2005 compared to the same period in 2004. Partially offsetting the rise in earning asset yields were increases in the Company’s cost of funds. The cost of funds rose 68 basis points to 1.63% in the third quarter of 2005 compared to 0.95% in 2004 and 44 basis points to 1.37% for the nine months ended September 30, 2005 compared to 0.93% in 2004.

Non-interest income increased \$77,000 or 40% in the third quarter of 2005, compared to the third quarter of 2004. Greater SBA generated fee income was a significant factor in the increase in non-interest income in the third quarter of 2005. For the nine months ended September 30, 2005 non-interest income increased \$133,000 or 19% compared to the same period in 2004.

Non-interest expense increased \$202,000 or 12% in the third quarter of 2005, compared to the third quarter of 2004 and \$613,000 or 12% for the nine months ended September 30, 2005 compared to the nine months ended September 30, 2004. The increase in non-interest expense in 2005 compared to 2004 was primarily the result of increased staffing and other related costs associated with the strengthening of the Company’s internal infrastructure.

At September 30, 2005, the Company’s total assets were \$245.8 million, an increase of \$39.3 million or 19%, compared to September 30, 2004. Total loans and leases were \$185.1 million at September 30, 2005, an increase of \$26.1 million or 16%, compared to September 30, 2004. Total deposits were \$225.1 million at September 30, 2005, an increase of \$36.5 million or 19%,

compared to September 30, 2004. Included in total deposits at September 30, 2005 were temporary deposits totaling approximately \$19 million. Management does not anticipate that these funds will remain on deposit past the fourth quarter of 2005.

President and CEO, Stephen G. Andrews stated, "We are very pleased with the results of NorCal Community Bancorp and its subsidiary, Bank of Alameda. We continue to post strong earnings which are fueled by loan growth and excellent credit quality. The markets that we serve remain economically strong."

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, a Loan Production Office in Walnut Creek and an administrative office in Alameda.

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			Nine Months Ended		
	Sept. 30, 2005	Sept. 30, 2004	% Change	Sept. 30, 2005	Sept. 30, 2004	% Change
Net interest income	\$ 3,076	\$ 2,446	26%	\$ 8,534	\$ 7,028	21%
Provision for loan and lease losses	145	90	61%	370	270	37%
Noninterest income	269	192	40%	827	694	19%
Noninterest expense	<u>1,853</u>	<u>1,651</u>	12%	<u>5,661</u>	<u>5,048</u>	12%
Income before provision for income taxes	1,347	897	50%	3,330	2,404	39%
Provision for income taxes	<u>533</u>	<u>342</u>	56%	<u>1,310</u>	<u>918</u>	43%
Net income	<u>\$ 814</u>	<u>\$ 555</u>	47%	<u>\$ 2,020</u>	<u>\$ 1,486</u>	36%
Net income per basic share	\$ 0.47	\$ 0.32	47%	\$ 1.17	\$ 0.86	36%
Net income per diluted share	\$ 0.41	\$ 0.28	46%	\$ 1.01	\$ 0.75	35%
Average shares outstanding	1,725,202	1,724,452		1,724,886	1,724,452	
Diluted average shares	1,978,621	1,976,169		1,988,657	1,987,557	

SELECTED FINANCIAL RATIOS (Annualized):

Return on average assets	1.36%	1.09%	1.21%	1.02%
Return on average equity	21.05%	17.17%	18.43%	15.99%
Average shareholders' equity to average assets	6.44%	6.37%	6.57%	6.40%
Net interest margin	5.40%	5.08%	5.41%	5.09%
Efficiency ratio	55.39%	62.60%	60.48%	65.37%

AT PERIOD END:

Loans and leases	\$ 185,147	\$ 159,032
Allowance for loan and lease losses	\$ 2,353	\$ 2,057
Assets	\$ 245,808	\$ 206,531
Shareholders' equity	\$ 15,599	\$ 13,041
Deposits	\$ 225,105	\$ 188,570
Total risk-based capital ratio	10.79%	11.84%
Allowance for loan and lease losses to total loans and leases	1.27%	1.29%
Shares outstanding	1,725,202	1,724,452