

**For Immediate Release
April 21, 2006**

Company Press Release

NorCal Community Bancorp First Quarter Results

ALAMEDA, Calif. – (BUSINESS WIRE) – April 21, 2006. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced results for the quarter ended March 31, 2006. Net income for the three months ended March 31, 2006 increased \$181,000 or 32% to \$742,000, compared to net income of \$561,000 in the first quarter of 2005. Earnings per diluted share increased 31% to \$0.37 in the first quarter of 2006, compared to \$0.28 in the first quarter of 2005.

The return on average assets for the first quarter of 2006 was 1.28% and the return on average equity was 17.72%, compared to 1.06% and 16.23%, respectively, in the first quarter of 2005.

Net interest income was \$3.2 million for the three months ended March 31, 2006, compared to \$2.7 million in the first quarter of 2005. The increase in net interest income is primarily attributed to growth in the Company’s loan portfolio in 2006, compared to 2005. The first quarter 2006 net interest margin was 5.83%, compared to 5.31% for the first quarter of 2005.

Non-interest income decreased \$156,000 or 45% in the first quarter of 2006, compared to the first quarter of 2005. SBA loan sales and servicing fee income of \$159,000 was a substantial factor in the increase in non-interest income in the first quarter of 2005. The Company had no such sale fee income in the first quarter of 2006.

Non-interest expense increased \$85,000 or 4% in the first quarter of 2006, compared to the first quarter of 2005. The increase in non-interest expense in 2006 was primarily the result of increased staffing and related benefit costs. The Company has also commenced leasing additional office space during the first quarter of 2006 in the cities of Alameda and Oakland. The additional locations will expand our administrative offices and branch banking sites.

At March 31, 2006, the Company’s total assets were \$245.1 million, an increase of \$30.5 million or 14%, compared to March 31, 2005. Total loans and leases were \$205.1 million at March 31, 2006, an increase of \$42.6 million or 26%, compared to March 31, 2005. Total deposits were \$218.3 million at March 31, 2006, an increase of \$22.3 million or 11%, compared to March 31, 2005.

President and CEO, Stephen G. Andrews stated, “We are pleased with NorCal Community Bancorp’s and its subsidiary, Bank of Alameda first quarter results. We will continue to focus on delivering customer-friendly banking and strive to provide satisfying returns for our shareholders.”

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 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.

Contact:

NorCal Community Bancorp
Steve Andrews (510) 748-8930
www.norcalcommunitybancorp.com

NorCal Community Bancorp
FINANCIAL HIGHLIGHTS

(Dollar amounts in thousands, except share and per share data)
(Unaudited)

FOR THE PERIOD:	Three Months Ended		
	Mar. 31, 2006	Mar. 31, 2005	% Change
Net interest income	\$ 3,218	\$ 2,655	21%
Provision for loan losses	150	120	25%
Noninterest income	187	343	-45%
Noninterest expense	<u>2,029</u>	<u>1,944</u>	4%
Income before provision for income taxes	1,226	934	31%
Provision for income taxes	<u>484</u>	<u>373</u>	30%
Net income	<u><u>\$ 742</u></u>	<u><u>\$ 561</u></u>	32%
Net income per basic share	\$ 0.43	\$ 0.33	32%
Net income per diluted share	\$ 0.37	\$ 0.28	31%
Average shares outstanding	1,725,202	1,724,452	
Diluted average shares	2,009,081	1,996,498	

SELECTED FINANCIAL RATIOS (Annualized):

Return on average assets	1.28%	1.06%
Return on average equity	17.72%	16.23%
Average shareholders' equity to average assets	7.59%	6.52%
Net interest margin	5.83%	5.31%
Efficiency ratio	59.58%	64.83%

AT PERIOD END:

Loans and leases	\$ 205,102	\$ 162,485
Allowance for loan and lease losses	\$ 2,630	\$ 2,229
Assets	\$ 245,132	\$ 214,647
Shareholders' equity	\$ 17,189	\$ 14,096
Deposits	\$ 218,278	\$ 195,934
Total risk-based capital ratio	12.77%	11.94%
Allowance for loan and leases losses to total loans and leases	1.28%	1.37%
Shares outstanding	1,725,202	1,724,452