

**For Immediate Release  
July 25, 2006**

**Company Press Release**

## **NorCal Community Bancorp Announces Second Quarter Results**

ALAMEDA, Calif. – (BUSINESS WIRE) – July 25, 2006. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced results for the quarter ended June 30, 2006. Net income for the three months ended June 30, 2006 increased \$152,000 or 24% to \$796,000, compared to net income of \$644,000 in the second quarter of 2005. Earnings per diluted share increased 19% to \$0.38 in the second quarter of 2006, compared to \$0.32 in the second quarter of 2005.

Net income for the six months ended June 30, 2006 increased \$334,000 or 28% to \$1.5 million, compared to net income of \$1.2 million for the six months ended June 30, 2005. Earnings per diluted share increased 25% to \$0.75 for the six months ended June 30, 2006, compared to \$0.60 for the six months ended June 30, 2005.

The return on average assets for the second quarter of 2006 was 1.29% and the return on average equity was 16.57%, compared to 1.20% and 17.74%, respectively, in the second quarter of 2005. The return on average assets and return on average equity for the first six months of 2006 were 1.29% and 17.10%, respectively, compared to 1.13% and 17.00% for the same period in 2005.

Net interest income was \$3.4 million and \$6.6 million in the second quarter and first six months of 2006, respectively, compared to \$2.8 million and \$5.5 million for the same periods in 2005. The increase in net interest income is primarily attributed to growth in the Company’s loan portfolio in 2006, compared to 2005. The net interest margin for the second quarter and first six months of 2006 was 5.85% and 5.84%, respectively.

Non-interest income decreased \$5,000 or 2% in the second quarter of 2006, compared to the second quarter of 2005. Decreased SBA sales fee income and service charge fee income on deposit accounts were the primary factors contributing to this decrease. For the six months ended June 30, 2006 non-interest income decreased \$152,000 or 12% compared to the same period in 2005. In 2005 the Company reported SBA loan sales income of \$153,000. There was no such income reported in 2006.

Non-interest expense increased \$355,000 or 19% in the second quarter of 2006, compared to the second quarter of 2005 and \$440,000 or 12% for the six months ended June 30, 2006 compared to the six months ended June 30, 2005. The increase in non-interest expense in 2006 was primarily the result of increased staffing and related benefit costs. The Company also commenced leasing additional office space during 2006 in the cities of Alameda and Oakland. The additional locations will be used to expand our administrative offices and branch banking sites.

At June 30, 2006, the Company’s total assets were \$249.6 million, an increase of \$26.7 million or 12%, compared to June 30, 2005. Total loans and leases were \$210.3 million at June 30, 2006, an increase of \$27.5 million or 15%, compared to June 30, 2005. Total deposits were \$208.1 million at June 30, 2006, an increase of \$12.1 million or 6%, compared to June 30, 2005.

President and CEO, Stephen G. Andrews stated, “We are very pleased with the first half results of NorCal Community Bancorp and its subsidiary, Bank of Alameda. We will continue to strive to be the community bank of choice in the East Bay marketplace and look forward to the relocation of our new branch office in the City of Oakland in the fourth quarter of 2006.”

Founded in March 1998, Bank of Alameda operates from three branches in the City of Alameda, single branches located in Emeryville and Oakland, a Loan Production Office in Walnut Creek and an administrative office in Alameda.

A copy of the Company’s information and disclosure statement pursuant to Securities and Exchange Commission Rule 15c2-11 can be found on the home page of the Company’s website at [www.bankofalameda.com](http://www.bankofalameda.com) under the Investor Relations section.

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)

<b>FOR THE PERIOD:</b>	<b>Three Months Ended</b>			<b>Six Months Ended</b>		
	<b>June 30, 2006</b>	<b>June 30, 2005</b>	<b>% Change</b>	<b>June 30, 2006</b>	<b>June 30, 2005</b>	<b>% Change</b>
Net interest income	\$ 3,406	\$ 2,794	22%	\$ 6,625	\$ 5,458	21%
Provision for loan and lease losses	80	105	-24%	230	225	2%
Noninterest income	219	224	-2%	406	558	-27%
Noninterest expense	2,220	1,865	19%	4,249	3,809	12%
Income before provision for income taxes	1,325	1,048	26%	2,552	1,982	29%
Provision for income taxes	529	404	31%	1,013	777	30%
Net income	\$ 796	\$ 644	24%	\$ 1,539	\$ 1,205	28%
Net income per basic share	\$ 0.43	\$ 0.37	16%	\$ 0.86	\$ 0.70	23%
Net income per diluted share	\$ 0.38	\$ 0.32	19%	\$ 0.75	\$ 0.60	25%
Average shares outstanding	1,846,844	1,724,996		1,786,359	1,724,725	
Diluted average shares	2,077,318	1,988,216		2,043,685	1,992,423	

**SELECTED FINANCIAL RATIOS (Annualized):**

Return on average assets	1.29%	1.20%	1.29%	1.13%
Return on average equity	16.57%	17.74%	17.10%	17.00%
Average shareholders' equity to average assets	7.81%	6.75%	7.52%	6.64%
Net interest margin	5.85%	5.51%	5.84%	5.42%
Efficiency ratio	61.23%	61.79%	60.43%	63.31%

**AT PERIOD END:**

Loans and leases	\$ 210,283	\$ 182,789
Allowance for loan and lease losses	\$ 2,722	\$ 2,205
Assets	\$ 249,600	\$ 222,873
Shareholders' equity	\$ 20,153	\$ 14,808
Deposits	\$ 208,116	\$ 196,016
Total risk-based capital ratio	13.07%	11.07%
Allowance for loan and lease losses to total loans and leases	1.29%	1.21%
Shares outstanding	1,903,852	1,725,202