

**For Immediate Release**  
**April 27, 2005**

**Company Press Release**

**NorCal Community Bancorp First Quarter Results**

ALAMEDA, Calif. – (BUSINESS WIRE) – April 27, 2005. NorCal Community Bancorp (the “Company”) (OTC Bulletin Board: NCLC), parent company for Bank of Alameda, today announced results for the quarter ended March 31, 2005. Net income for the three months ended March 31, 2005 increased \$86,000 or 18% to \$561,000, compared to net income of \$475,000 in the first quarter of 2004. Earnings per diluted share increased 17% to \$0.28 in the first quarter of 2005, compared to \$0.24 in the first quarter of 2004.

The return on average assets for the first quarter of 2005 was 1.06% and the return on average equity was 16.23%, compared to 1.02% and 15.93%, respectively, in the first quarter of 2004.

Net interest income was \$2.7 million for the three months ended March 31, 2005, compared to \$2.3 million in the first quarter of 2004. The increase in net interest income is primarily attributed to growth in the Company’s loan portfolio in 2005, compared to 2004. The first quarter 2005 net interest margin was 5.31%, compared to 5.12% for the first quarter of 2004.

Non-interest income increased \$95,000 or 38% in the first quarter of 2005, compared to the first quarter of 2004. SBA 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, compared to 2004. This fee income was partially offset by a decrease of \$37,000 in service charges on deposit accounts.

Non-interest expense increased \$271,000 or 16% in the first quarter of 2005, compared to the first quarter of 2004. The increase in non-interest expense in 2005 was primarily the result of increased staffing and other related costs associated with strengthening the Company’s internal infrastructure. The Company also experienced two unrelated operating losses in 2005, totaling \$80,000. The Company has subsequently been reimbursed on one of these operating losses. The reimbursement will be reported in the second quarter results as an operating recovery.

At March 31, 2005, the Company’s total assets were \$214.6 million, an increase of \$25.9 million or 14%, compared to March 31, 2004. Total loans were \$162.5 million at March 31, 2005, an increase of \$18.6 million or 13%, compared to March 31, 2004. Total deposits were \$195.9 million at March 31, 2005, an increase of \$29.2 million or 17%, compared to March 31, 2004.

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 look to provide satisfying returns to 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.

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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>Mar. 31, 2005</b>	<b>Mar. 31, 2004</b>	<b>% Change</b>
Net interest income	\$ 2,655	\$ 2,278	17%
Provision for loan losses	120	90	33%
Noninterest income	343	248	38%
Noninterest expense	1,944	1,673	16%
Income before provision for income taxes	934	763	22%
Provision for income taxes	373	288	30%
Net income	\$ 561	\$ 475	18%
Net income per basic share	\$ 0.33	\$ 0.28	18%
Net income per diluted share	\$ 0.28	\$ 0.24	17%
Average shares outstanding	1,724,452	1,724,452	
Diluted average shares	1,996,498	1,990,189	

**SELECTED FINANCIAL RATIOS (Annualized):**

Return on average assets	1.06%	1.02%
Return on average equity	16.23%	15.93%
Average shareholders' equity to average assets	6.52%	6.38%
Net interest margin	5.31%	5.12%

**AT PERIOD END:**

Loans and leases	\$ 162,485	\$ 143,897
Allowance for loan and lease losses	\$ 2,229	\$ 1,940
Assets	\$ 214,647	\$ 188,710
Shareholders' equity	\$ 14,096	\$ 12,156
Deposits	\$ 195,934	\$ 166,759
Total risk-based capital ratio	11.94%	12.29%
Allowance for loan and leases losses to total loans and leases	1.37%	1.35%
Shares outstanding	1,724,452	1,724,452