



**BAY COMMERCIAL BANK
ANNOUNCES THE ADDITION OF
MS. IZABELLA ZHU**

October 3, 2013 – Walnut Creek, California. Today, Bay Commercial Bank (OTC:BCML) is pleased to announce the addition of Ms. Izabella Zhu to its Management Team as Senior Vice President and Chief Risk Officer. Her addition demonstrates the Bank's commitment to building a strong enterprise risk management culture and to assuring high confidence from shareholders, clients and regulators while pursuing its growth strategies.

Prior to joining the Bank, Ms. Zhu was a Senior Financial Institutions Examiner and a founding and inaugural member of the Examiner Council at the California Department of Business Oversight. Ms. Zhu earned a Master degree in Public Administration in International Development from Harvard University and a Bachelor degree in International Economics from Peking University. Ms. Zhu is also a Certified Fiduciary Investment Risk Specialist®.

Ms. Zhu's contact information is as follows:
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