



BAY COMMERCIAL BANK ANNOUNCES STOCK REPURCHASE PROGRAM

WALNUT CREEK, California – July 29, 2013 -- Bay Commercial Bank (OTCQB: BCML) (the “Bank”) today announced its plans to repurchase up to 241,500 shares of the Company’s outstanding common stock or approximately 5% of the total outstanding common stock. The repurchase program, subject regulatory approval, is anticipated to begin on August 12, 2013.

The Bank has engaged McAdams – Wright – Ragen Incorporated as the broker to administer the repurchase program. Interested shareholders should contact Joey Warmenhoven, Senior Vice President Community Bank Specialist, at (866) 662-0351 or (503) 922-4885. Mr. Warmenhoven’s email address is jwarmenhoven@mwrinc.com.

George J. Guarini, Chief Executive Officer of the Bank, stated “In light of the current environment for community banks nationwide, we believe the Stock Repurchase Program is in the best interest of our shareholders. We do not expect this program to hinder our growth strategies either organically or strategically through mergers, combinations or acquisitions.”

Bay Commercial Bank offers a full-range of loan, including SBA and USDA guaranteed loans, and deposit products and services to businesses and their affiliates throughout the Greater Bay Area. Bay Commercial Bank also offers business escrow services and facilitates tax free exchanges through its Bankers Exchange Division. Its full service branches in California are located at 500 Ygnacio Valley Road, Walnut Creek; 155 Grand Avenue, Oakland; 3895 E. Castro Valley Blvd, Castro Valley; 700 E. El Camino Mountain View; and 960 School Street, Napa. Bay Commercial Bank is a member of FDIC and is an Equal Housing Lender. It is traded on the Over the Counter Bulletin Board under the symbol BCML. The Bank can be found on the web at www.baycommercialbank.com.

The Bank has made forward-looking statements in this Press Release that are subject to risks and uncertainties. Forward-looking statements include information concerning the Bank’s possible or assumed future results of operations. Also, when the Bank uses such words as “believe,” “expect,” “anticipate,” “plan,” “could,” “intend,” or similar expressions, it is making forward-looking statements. Readers should not place undue reliance on the forward-looking statements, which reflect management’s view only as of the date hereof. The Bank’s actual results could differ materially from those expressed in any forward-looking statements as a result of certain factors, including (1) changes in interest rates, (2) significant changes in banking laws or regulations, (3) increased competition in the markets served by the entities, (4) other-than-expected credit losses due to adverse changes in the economy, (5) earthquake or other natural disasters impacting the condition of real estate collateral, (6) unexpected difficulties in the post-merger integration, and (7) legal, tax and accounting changes. . The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

Contact:

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