



**Bank of Commerce Increases Business Lending Efforts**  
***Community Bank Receives \$3 Million From Capital Purchase Program***

CHARLOTTE, January 19, 2009 -- Bank of Commerce (BONC.OB) is increasing its business lending efforts thanks to a cash infusion of \$3 million from the US Treasury's Capital Purchase Program (CPP).

"Over this past year, the Bank of Commerce has increased its loans by a very respectable 64%. Loan demand remains strong in our market and we want to continue to serve our clients' credit needs, but in doing so we must be mindful of our capital levels," said Wes Sturges, President & CEO. "Normally a bank increases capital through secondary stock offerings; but the current economic conditions have severely restricted this market. This capital investment from the Treasury allows us to continue to help our clients achieve success."

Bank of Commerce serves the needs of independently owned businesses in the Charlotte, N.C. area. From a midtown Charlotte office at 100 Queens Road, we offer guidance to clients from experienced loan officers, in addition to start-up financing and other banking products, services and information.

Online banking, courier service and extended deposit hours are additional hallmarks of Bank of Commerce. The Bank's common stock is quoted in the over-the-counter market through the OTC Bulletin Board under the symbol "BONC.OB." For additional information, contact Bank of Commerce Headquarters, 100 Queens Road, Charlotte, N.C. (telephone 704-971-7000) or visit [www.BankofCommerceNC.com](http://www.BankofCommerceNC.com).

*This release contains certain forward-looking statements with respect to the financial condition, results of operations and business of Bank of Commerce. These forward-looking statements involve risks and uncertainties and are based on the beliefs and assumptions of management of the Bank and on the information available to management at the time that these disclosures were prepared. These statements can be identified by the use of words like "expect," "anticipate," "estimate" and "believe," variations of these words and other similar expressions. Readers should not place undue reliance on forward-looking statements as a number of important factors could cause actual results to differ materially from those in the forward-looking statements. The Bank does not undertake an obligation to update any forward-looking statements.*