



Grandpoint Capital, Inc., and NCAL Bancorp Terminate Definitive Agreement to Merge

Los Angeles, Calif., January 28, 2013 -- Grandpoint Capital, Inc., and NCAL Bancorp (OTCBB:NCAL), the parent company of National Bank of California, announced today that they have terminated the definitive agreement under which Grandpoint Capital would have acquired NCAL Bancorp and National Bank of California would have become a wholly owned subsidiary of Grandpoint Capital.

“While we are disappointed with this turn of events, we will continue to explore opportunities for a future partnership,” the companies said in a joint statement.

National Bank of California is a full-service commercial bank, which was founded in 1982. The Bank offers customized services to small and mid-sized businesses as well as individuals through five regional offices in Los Angeles, the San Fernando Valley, the San Gabriel Valley and Orange County. At December 31, 2012, the Bank had total assets of \$378 million.

Grandpoint Capital is a bank holding company with four wholly owned banking subsidiaries: Grandpoint Bank, Regents Bank, N.A., Bank of Tucson and The Biltmore Bank of Arizona. At December 31, 2012, Grandpoint Capital had consolidated assets of approximately \$2.1 billion.

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Contact:

NCAL Bancorp
Henry P. Homsher
President
(310) 882-4800

Grandpoint Capital, Inc.
Penny Maines
SVP & Director of Corporate Communications
(213) 542-2716