

United Commerce Bancorp

Company Press Release Dated April 11, 2007

United Commerce Bancorp Releases First Quarter 2007 Earnings

Total assets at March 31, 2007 reached \$151 million, compared to \$140 million one year ago, an \$11 million increase. At March 31, 2007 total deposits were \$136 million, up 8% from last year. Total loans increased 6%, to \$127 million. Net income for the first quarter of 2007 was \$189,000, compared to \$198,000 in 2006, a decrease of 4.4%. Earnings per share were \$0.20 for the quarter compared to \$0.21 during the same period in 2006. The book value of United Commerce Bancorp stock was \$11.99 as of March 31, 2007, compared to \$10.85 one year ago, an increase of 11%. There are 965,333 shares outstanding, and the stock closed March 31, 2007 at \$15.50 per share.

Thomas G. Risen, Chairman, President and CEO, commented: “Our customers continue to refer their friends to United Commerce Bank, which I am pleased to report has helped us to continue our growth with an increase in total assets of 9% over one year ago. Although first quarter earnings decreased slightly from first quarter 2006, this decrease was expected due to the slowing real estate market and the current interest rate environment. Your management team continues to make loan and investment quality our highest priority, and a substantial part of the equation is interest rate risk. We plan to continue our diligence in refraining from short-term gains at the potential expense of long-term profitability. Even with our conservative approach, our net interest margin increased 6% over the same period last year. While the residential mortgage market has slowed substantially, United Commerce Bank continues to be one of the leading mortgage lenders in the market. As always, I invite you to help keep our community strong by doing business with your local community bank.”

United Commerce Bancorp was formed May 31, 2005 and is the parent company of United Commerce Bank, which opened for business on January 31, 2000 and was the first new bank chartered in Bloomington in more than 100 years. United Commerce Bancorp trades on the OTC Bulletin Board under the symbol of UCBN.

United Commerce Bancorp, 211 South College Avenue, Bloomington, IN

www.unitedcommercebank.com

Condensed Balance Sheet
(in thousands)

	Mar. 31, 2007	Mar. 31, 2006
Cash and cash equivalents	\$ 9,827	\$ 4,948
Investment securities	12,361	12,528
Loans, net of allowance for losses	125,269	118,428
Premises and equipment	2,064	2,167
Other assets	<u>1,588</u>	<u>1,472</u>
Total Assets	\$ 151,109	\$ 139,543
Total deposits	136,240	125,478
Other liabilities	3,298	3,590
Total stockholders' equity	<u>11,571</u>	<u>10,475</u>
Total Liabilities and Stockholders' Equity	\$ 151,109	\$ 139,543

Condensed Statements of Operations
(in thousands)

	1 st Qtr 2007	1st Qtr 2006
Interest income	\$ 2,613	\$ 2,137
Interest expense	<u>1,459</u>	<u>1,050</u>
Net interest income	1,154	1,087
Provision for loan losses	68	63
Noninterest income	138	190
Noninterest expense	<u>940</u>	<u>918</u>
Pre-tax Net Income	\$ 284	\$ 296
Taxes	<u>95</u>	<u>98</u>
Net Income	\$ 189	\$ 198