October 25, 2005

For further information, Contact: James L. Ryan

Bank of Walnut Creek (925) 932-5353 Ext. 200

Walnut Creek, CA . . .

BWC FINANCIAL CORP. DECLARES CASH DIVIDEND

BWC Financial Corp. announced that its Board of Directors declared a quarterly

cash dividend of \$0.09 per share to be distributed on or about November 11, 2005, to

shareholders of record as of November 4, 2005.

BWC Financial Corp. is the holding company for Bank of Walnut Creek and BWC

Mortgage Services.

Founded in 1980 and celebrating its 25th Anniversary Year in 2005, Bank of Walnut

Creek's headquarters and main office are at 1400 Civic Drive, Walnut Creek.

Additional branch offices are in Orinda, San Ramon, Danville, Pleasanton, and Livermore,

with a regional commercial banking office in San Jose. BWC Mortgage Services, with

headquarters at 3130 Crow Canyon Place in San Ramon, has mortgage consultants in each

of the Bank's branch offices and additional offices in Tahoe City, Reno, Concord, Manteca,

Redding and Las Vegas.

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Nasdaq: BWCF

http://www.bowc.com