



Bridge Bank
OF SILICON VALLEY

PRESS RELEASE

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Bridge Bank of Silicon Valley Opening SBA Lending Office In Fast-Growing Sacramento Region

Capital City SBA Lending Expert Jim Harris Named to Manage New Office

Santa Clara, CA – February 11, 2002 – Bridge Bank of Silicon Valley, N.A. (OTCBB: BBSV) today announced that it is opening a U.S. Small Business Administration lending office in the fast-growing Sacramento area.

The new Sacramento office will be managed by SBA lending veteran Jim Harris, who has been named a Senior Vice President of the bank.

“We’re excited about extending our reach to Sacramento,” said Daniel P. Myers, President and Chief Executive Officer of Bridge Bank of Silicon Valley. “This new SBA Lending office represents our first move out of Silicon Valley into one of the fastest-growing business regions in California.”

“Bridge Bank is an excellent organization that has assembled an impressive leadership team. In this newly created position, I will be able to continue my work with my many friends and business associates here in Sacramento,” said Mr. Harris. “The state’s capital city is a great place to do business, and a great place to establish an office for those seeking SBA lending assistance.”

Mr. Myers said that Bridge Bank will conduct a full range of SBA lending activities in both the Sacramento and Silicon Valley regions. The SBA provides financial, technical and management assistance to help entrepreneurs start, run, and grow their businesses. The federal agency is the nation’s largest single financial backer of small businesses with a loan portfolio valued at more than \$45 billion.

Before joining Bridge Bank, Mr. Harris was the Vice President and Business Development Officer for Greater Bay Bank’s Sacramento Office.

From 1997 to 1998, Mr. Harris worked at Glendale Federal Bank in Sacramento as a Business Development Officer. At Glendale, he was the highest producing officer among that bank’s 40 SBA loan officers.

Earlier in his career, Mr. Harris served as a bank branch manager, first in Los Angeles and then in Sacramento.

He is a member of Sacramento’s Association of Commercial Real Estate. Mr. Harris earned a B.S. degree in Organizational Communication from Sacramento State University in 1986.

Mr. Harris is a resident of Gold River and active in Sacramento area youth sports as a team manager for multiple sports programs.

About Bridge Bank of Silicon Valley, N.A.

Bridge Bank of Silicon Valley is Santa Clara County’s newest full-service business bank. The bank is dedicated to meeting the financial needs of small and middle market businesses in Silicon Valley. Bridge Bank provides its clients with a comprehensive package of business banking solutions delivered through experienced, professional bankers. Visit Bridge Bank on the web at www.bridgebanksv.com.

Safe Harbor

Certain matters discussed in this press release constitute forward looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward looking statements relate to the Company’s current expectations regarding future operating results and growth in loans, deposits, and assets. These forward looking statements are subject to certain risks and uncertainties that could cause the actual results, performance or achievements to differ materially from those expressed, suggested or implied by the forward looking statements.

These risks and uncertainties include, but are not limited to: (1) the impact of changes in interest rates, a decline in economic conditions and increased competition among financial service providers on the Company’s results of operations, (2) the Company’s ability to continue its internal growth rate, (3) the Company’s ability to build net interest spread, (4) the quality of the Company’s earning assets, and (5) government regulations.

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