



Bridge Bank
OF SILICON VALLEY

PRESS RELEASE

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Veteran Banking Executive Ralph Barnett to Manage New SBA Lending Group at Bridge Bank of Silicon Valley

Santa Clara, California – February 11, 2002 -- Daniel P. Myers, President and Chief Executive Officer of Bridge Bank of Silicon Valley, N.A. (**OCTBB: BBSV**), today announced that Ralph Barnett has been named Executive Vice President and Manager of the bank's newly established U.S. Small Business Administration Lending Group.

Barnett will lead a team of eight SBA loan professionals and will initially maintain two offices, one in Santa Clara to serve the bank's Silicon Valley client base and one loan production office in the Sacramento area to serve Central and Northern California SBA borrowers.

"Ralph is a true veteran. He brings more than 16 years of small business lending experience to our new SBA lending program," said Mr. Myers. "In fact, few other bankers have the depth and breadth of experience in this important area of lending. Obviously, Ralph is a key addition to our management team at Bridge Bank."

"This is really a great opportunity to build a complete SBA lending program from the ground up," said Mr. Barnett, "I am very excited about joining an organization that understands the lending needs of small business."

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 in excess of \$45 billion.

Previously, Mr. Barnett served as Senior Vice President and Manager of the SBA Lending Group at Cupertino National Bank, a unit of Greater Bay Bancorp. Under Mr. Barnett's tenure, the group was consistently recognized as a top-performing lender by the SBA's San Francisco District Office.

In fact, Mr. Barnett was recognized by the agency's San Francisco office as the 2000 SBA Financial Services Advocate of the Year for his work as President of the Bay Area Association of Government Guaranteed Lenders.

Before joining Cupertino National Bank in 1989, Mr. Barnett served as a business analyst for credit rating firm Dun & Bradstreet where he was responsible for assigning credit ratings to small businesses.

Mr. Barnett holds a BS degree in Business Administration from San Jose State University and later received degrees in management and finance.

He is a guest lecturer on small business financing with the College of Notre Dame, Cañada College, West Valley College and Palmer Chiropractic Institute.

He currently resides in San Jose.

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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