



PRESS RELEASE

BRIDGE BANK AWARDED SBA PREFERRED LENDER STATUS

Bridge Bank Ranked 10th Most-Active SBA Lender in the San Francisco and Sacramento Regions

Daniel P. Myers
President & CEO
Director
Bridge Bank, N.A.

Allan C. Kramer, M.D.
Chairman
Director
Investor

Richard M. Brenner
Director
The Brenner Group, Inc.

David V. Campbell
Director
Costella Kirsch, Inc.

David K. Chui
Director
Pan-Cal Corporation

Francis J. Harvey
Director
Business Consultant

Thomas M. Quigg
Director
Investor

Barry A. Turkus
Director
BT Commercial

Contacts:
Daniel P. Myers
Bridge Bank, N.A.
408-556-8301
dan.myers@bridgebank.com

Thomas A. Sa
Bridge Bank, N.A.
408-556-8308
tom.sa@bridgebank.com

Thomas York
Thomas York Communications
408-364-1121
thomyork@pacbell.net

Santa Clara, California - October 16, 2002 - Daniel P. Myers, President and Chief Executive Officer of Bridge Bank, National Association (OTCC: BBSV), Santa Clara County's newest full-service business bank, today announced that the bank has achieved Preferred Lender Participant ("PLP") status with the U.S. Small Business Administration. To earn the Preferred Lender designation, lenders must establish a successful track record and display a thorough understanding of SBA lending policies and procedures.

"Preferred Lender status is the SBA's premier accreditation. Only the most expert lenders qualify for SBA's streamlined lending programs. They are chosen from among the agency's top lenders and enjoy full delegation of lending authority," said Mr. Myers. "Preferred lenders directly approve loans on behalf of the SBA, resulting in better service for Bridge Bank clients, faster loan approvals, and quicker disbursement of funds."

"We are delighted to be designated an SBA Preferred Lender," said Ralph Barnett, Executive Vice President and manager of Bridge Bank's SBA Lending Group. "This status allows Bridge Bank to approve SBA loans right in our office. Preferred Lender status will assist Bridge Bank in streamlining its already simple lending process and provide the capital that businesses throughout Northern California need."

The Bridge Bank SBA Lending Group has been in operation for just seven months, but is ranked the 10th most active lender in the San Francisco District by the Agency for the fiscal year ended Sept. 30. The bank generated over \$13 million of SBA guaranteed loans within the San Francisco District and has generated over \$18 million of loans statewide.

"Being ranked in the top ten so quickly is quite an achievement, since there are 70 SBA lenders in the SBA San Francisco District," said Mr. Barnett. "And that puts Bridge Bank among the top ranks of the 200 SBA lenders in the state of California."

"Bridge Bank has clearly demonstrated its commitment to the SBA program," said Mark Quinn, Director of the San Francisco SBA District Office. "Preferred Lender status for Bridge Bank was a logical step as the Agency cuts the paperwork and red tape and shifts to more private-sector involvement in the lending process. Preferred lending fosters a closer relationship between borrower and lender, speeds up loan approvals, and increases small business access to capital."

Since opening, Bridge Bank has expanded with two full service regional offices in Santa Clara and downtown Palo Alto, a U.S. Small Business Administration Lending Group hat includes a regional loan production office in Sacramento, Bridge Capital Finance Group, a factoring and asset-based lending division with a loan production office in Santa Clara, and an operations service center in San Jose.

About the SBA

The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. With a portfolio of business loans, loan guarantees and disaster loans worth more than \$45 billion, in addition to a venture capital portfolio of \$13 billion, the SBA is the nation's largest single financial backer of small businesses. Last year, the SBA offered management and technical assistance to more than one million small business owners. The SBA also plays a major role in the government's disaster relief efforts by making low-interest recovery loans to both homeowners and businesses.

About Bridge Bank, N.A.

Bridge Bank 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 clients with a comprehensive package of business banking solutions delivered through experienced professional bankers. Visit Bridge Bank on the Web at www.bridgebank.com.

Forward Looking Statement

Certain matters discussed in this press release constitute forward looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, and are subject to the safe harbors created by that Act. 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.

Bridge Bank, N.A.
2120 El Camino Real
Santa Clara, California 95050
Telephone: (408) 423-8500
Facsimile: (408) 423-8520
www.bridgebank.com