

**PRESS RELEASE****Bridge Bank Reports Financial Results
For Quarter Ended March 31, 2003*****Total Assets Top \$200 Million*****BOARD OF DIRECTORS****Daniel P. Myers**

President & CEO
Bridge Bank, N.A.

Allan C. Kramer, M.D.

Chairman
Investor

Richard M. Brenner

The Brenner Group, Inc.

David V. Campbell

Costella Kirsch, Inc.

David K. Chui

Pan-Cal Corporation

Francis J. Harvey

Duratek, Inc.

Thomas M. Quigg

Investor

Barry A. Turkus

BT Commercial

EXECUTIVE OFFICERS**Daniel P. Myers**

President
Chief Executive Officer

Robert P. Gionfriddo

Executive Vice President
President
Specialty Markets Division

Thomas A. Sa

Executive Vice President
Chief Financial Officer

Kenneth B. Silveira

Executive Vice President
Chief Technology Officer

Timothy W. Boothe

Executive Vice President
Chief Lending Officer

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Santa Clara, CA – April 17, 2003 – Bridge Bank, N.A. (NASDAQ: **BBNK**), Santa Clara County's newest full-service business bank, today announced financial results for the first quarter ended March 31, 2003.

The Bank reported net income of \$129,000, or \$0.02 per share, in the three months ended March 31, 2003. The first quarter result was the Bank's second consecutive profitable quarter since opening in May 2001 and represented improvement of \$1.4 million or 110% compared to a net loss of \$1.3 million, or (\$0.34) per share, in the same period one year ago.

"We are pleased with this report after having reached profitability for the first time in the previous quarter ended December 31, 2002," said Daniel P. Myers, President and Chief Executive Officer of Bridge Bank. "The continued improvement in our performance was accomplished in the face of persistent economic uncertainty and reflects the commitment of our bankers to continue building the foundation of the Bank."

Bridge Bank reported total assets at March 31, 2003 of \$207.5 million, compared to \$122.2 million on the same date one year ago, which represented an increase of \$85.3 million or 70%. Total assets at March 31, 2003 represented growth of \$26.3 million or 15%, over \$181.2 million at December 31, 2002.

The Bank's total deposits increased \$72.2 million or 67% to \$179.5 million as of March 31, 2003, compared to total deposits of \$107.3 million as of March 31, 2002. Deposits at March 31, 2003 represented growth of \$26.1 million, or 17%, compared to \$153.4 million at December 31, 2002.

The Bank reported total loans outstanding at March 31, 2003 of \$147.1 million, which represented an increase of \$84.0 million, or 133%, over \$63.1 million for the same date last year. Loans at March 31, 2003 represented growth of \$18.4 million, or 14%, over \$128.7 million at December 31, 2002.

At December 31, 2002, the Bank's leverage ratio, tier one capital divided by average total assets, was 14.9%, substantially above the regulatory standard of 5.0% for "well-capitalized" institutions. On January 27, 2003, the Bank's common stock began listing on The NASDAQ Stock Market under the trading symbol **BBNK**.

"The capital position of the Bank, enhanced by profits achieved in the past two quarters, in combination with a rigorous credit culture, represents the conservative management philosophy of Bank," said Mr. Myers, "Our focus continues to be on building relationships with quality businesses in our market area."

Net interest income of \$2.1 million for the quarter ended March 31, 2003 represented an increase of approximately \$1.3 million, or 147%, over approximately \$0.9 million reported for the same quarter one year earlier. Growth in net interest income was attributed to strong growth in assets together with significant improvement in balance sheet leverage. The Bank's loan to deposit ratio, a measure of leverage, averaged 89% during the quarter ended March 31, 2003, which represented improvement over an average of 53% for the same quarter of 2002. As a result of the growth in the balance sheet and improved leverage, the Bank's net interest margin for the first quarter of 2003 improved to 5.04% from 3.68% in the quarter ended March 31, 2002.

"We are pleased to have made notable progress in improving the Bank's net interest margin as a result of growth in earning assets, and loans in particular, in a very challenging economic environment," said Thomas A. Sa, Executive Vice President and Chief Financial Officer of Bridge Bank.

The Bank's non-interest income for the first quarter of 2003 was \$582,000, compared to \$9,000 for the three months ended March 31, 2002, representing an increase of \$573,000 or over 6,000%. The increase in non-interest income was attributed to premium income realized on sales of SBA loans in the quarter ended March 31, 2003.

The Bank launched its SBA lending operation in March of 2002 and subsequently was awarded Preferred Lender Program ("PLP") accreditation by the US Small Business Administration. This was one of the fastest such PLP awards ever granted and applies to the San Francisco and Sacramento SBA Districts. According to SBA production statistics for the government's second fiscal quarter ended 3-31-03, Bridge Bank ranked in the top ten percent of bank SBA lenders in both the San Francisco and Sacramento SBA Districts, as well as the entire State of California.

The Bank provided \$254,000 to the allowance for loan losses for the three months ended March 31, 2003, compared to \$371,000 provided in the same quarter one year earlier. At March 31, 2003, the allowance represented 1.40% of gross loans and compared to 1.40% on the same date one year earlier. The Bank reported no non-performing assets at March 31, 2003.

Operating expenses of \$2.3 million for the quarter ended March 31, 2003 represented an increase of \$529,000 or 30% compared to \$1.8 million in the same quarter of 2002. The increase in operating expenses reflects the impact of expansion of the business in 2002. During the year ended December 31, 2002, the Bank opened a full-service regional office in downtown Palo Alto, established a U.S. Small Business Administration Lending Group that includes a regional loan production office in Sacramento, and launched Bridge Capital Finance Group, a factoring and asset-based lending division with a loan production office in Santa Clara.

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 the Silicon Valley, Palo Alto, and the Sacramento business communities. Bridge Bank provides clients with a comprehensive package of business banking solutions delivered through experienced and 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

FINANCIAL RESULTS

Quarter ended March 31, 2003

(Dollars in Thousands)

BALANCE SHEET	3/31/2003	3/31/2002	Increase (decrease) vs. same period 2002		12/31/2002	Increase (decrease) vs. prior period	
			\$	%		\$	%
End of Period							
Assets	\$ 207,462	\$ 122,167	\$ 85,295	69.8%	\$ 181,188	\$ 26,274	14.5%
Deposits	179,452	107,292	72,160	67.3%	153,359	26,093	17.0%
Gross loans	147,066	63,062	84,004	133.2%	128,703	18,363	14.3%
Allowance for loan losses	2,059	882	1,177	133.4%	1,765	294	16.7%
Shareholders' equity	26,693	14,242	12,451	87.4%	26,564	129	0.5%
Average							
Assets	179,016	101,383	77,633	76.6%	167,924	11,092	6.6%
Earning assets	168,848	94,699	74,149	78.3%	160,256	8,592	5.4%
Deposits	151,106	85,835	65,271	76.0%	139,973	11,133	8.0%
Gross loans	135,450	45,627	89,823	196.9%	121,380	14,070	11.6%
Allowance for loan losses	1,865	630	1,235	196.0%	1,643	222	13.5%
Shareholders' equity	26,645	14,974	11,671	77.9%	26,476	169	0.6%
OPERATIONS QUARTER TO DATE							
Interest income	2,551	1,059	1,492	140.9%	2,362	189	8.0%
Interest expense	429	200	229	114.5%	377	52	13.8%
Net interest income	2,122	859	1,263	147.0%	1,985	137	6.9%
Provision for loan losses	254	371	(117)	-31.5%	377	(123)	-32.6%
Noninterest income	582	9	573	6366.7%	509	73	14.3%
Noninterest expense	2,321	1,792	529	29.5%	2,094	227	10.8%
Net income	129	(1,295)	1,424	110.0%	23	106	460.9%
Per share:							
Basic	\$ 0.02	\$ (0.34)			\$ -		
Diluted	\$ 0.02	\$ (0.34)			\$ -		
RATIOS:							
ROAA	0.29%	-5.11%			0.05%		
ROAE	1.94%	-34.59%			0.35%		
Net interest margin	5.04%	3.68%			5.02%		
Efficiency	86%	206%			84%		
ALLL/gross loans	1.40%	1.40%			1.37%		
NPA/gross loans	-	-			-		
Leverage capital	14.91%	14.05%			15.82%		
Average loans/deposits	89.64%	53.16%			86.72%		
Shares outstanding	6,050.0	3,831.2			6,050.0		
Book value per share	\$ 4.41	\$ 3.72			\$ 4.39		