

**PRESS RELEASE****Bridge Bank Reports Financial Results
For Quarter and Nine Months Ended September 30, 2003*****Profits Increase 70% Over Prior Quarter*****BOARD OF DIRECTORS**

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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

Santa Clara, CA – October 20, 2003 – Bridge Bank, N.A. (NASDAQ: **BBNK**), Santa Clara County's newest full-service business bank, today announced financial results for the quarter and nine months ended September 30, 2003.

The Bank reported net income of \$473,000, or \$0.07 per diluted share, in the three months ended September 30, 2003. The third quarter result represented improvement of \$958,000 compared to a net loss of \$485,000, or (\$0.08) per diluted share, in the same period one year ago. On a linked-quarter basis, results for the third quarter of 2003 represented improvement of 70% over the second quarter.

Return on average assets (ROAA) and return on average equity (ROAE) for the third quarter of 2003 improved to 0.82% and 6.96%, respectively, from 0.54% and 4.14%, respectively, in the prior quarter.

Net income for the nine months ended September 30, 2003 was \$880,000, or \$0.14 per diluted share, compared to a net loss of \$2.7 million, or (\$0.57) per diluted share, in the first nine months of 2002.

"We are pleased with the third quarter results," said Daniel P. Myers, President and Chief Executive Officer of Bridge Bank. "Our philosophy of delivering unparalleled service along with the focus on the fundamentals of relationship banking continue to build a loyal following among the Silicon Valley business community."

At September 30, 2003, Bridge Bank's total assets were \$245.3 million, compared to \$170.0 million on the same date one year ago, which represented an increase of \$75.3 million, or 44%. Growth in total assets was primarily funded by growth in deposits.

The Bank's total deposits increased \$73.4 million, or 52%, to \$215.8 million as of September 30, 2003, compared to total deposits of \$142.4 million as of September 30, 2002.

The Bank reported total loans outstanding at September 30, 2003 of \$169.6 million, which represented an increase of \$61.5 million, or 57%, over \$108.1 million for the same date last year.

Net interest income of \$2.6 million for the quarter ended September 30, 2003 represented an increase of approximately \$1.0 million, or 62%, over \$1.6 million reported for the same quarter one year earlier. For the nine months ended September 30, 2003, net interest income of \$7.1 million represented growth of \$3.3 million, or 87%, over the first nine months of 2002. In addition, the Bank's net interest margin for the third quarter and nine months ended September 30, 2003 were 4.77% and 4.89%, respectively, compared to 4.86% and 4.42%, respectively, in the quarter and nine months ended September 30, 2002.

Growth in net interest income was attributed to growth in assets together with consistent balance sheet leverage. The Bank's loan-to-deposit ratio, a measure of leverage, averaged 83% during the quarter ended September 30, 2003, which compared to an average of 89% for the same quarter of 2002. For the nine months ended September 30, 2003, the Bank's average loan to deposit ratio was 86% compared to 74% in the first nine months of 2002.

"The persistent low level of short term interest rates continues to present a challenge to maintaining our current net interest margin," said Thomas A. Sa, Executive Vice President and Chief Financial Officer of Bridge Bank. "However, non-interest income continues to contribute strongly to earnings growth."

The Bank's non-interest income for the third quarter and nine months ended September 30, 2003 was \$749,000 and \$1,859,000, respectively, compared to \$373,000 and \$973,000, respectively, for the three and nine months ended September 30, 2002. Non-interest income is primarily comprised of gains realized on sales of SBA loans.

The Bank launched its SBA lending operation in March of 2002 and subsequently was awarded Preferred Lender Partner ("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 fourth fiscal quarter ended September 30, 2003, Bridge Bank ranked in the top 11% of SBA lenders within the San Francisco and the Sacramento SBA Districts.

Non-interest expense of \$2.8 million for the quarter ended September 30, 2003 compared to \$2.3 million in the same quarter one year ago. For the nine months ended September 30, 2003, non-interest expense of \$7.5 million represented an increase of \$1.1 million, or 17%, compared to \$6.4 million in the first nine months of 2002. The increase in non-interest expense for the year to date primarily reflects the impact of expansion of the business in 2002.

The Bank provided \$82,000 and \$564,000, respectively, to the allowance for loan losses for the three and nine months ended September 30, 2003, compared to \$228,000 and \$1,047,000, respectively, provided in the same periods one year earlier. At September 30, 2003, the allowance represented 1.42% of gross loans compared to 1.44% on the same date one year earlier. The Bank reported no non-performing assets at September 30, 2003.

At September 30, 2003, shareholders' equity of the Bank was \$27.5 million compared to \$26.5 million on the same date one year earlier. The resulting leverage ratio, tier-one capital divided by average total assets, was 11.9%, 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**.

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

Quarter and Nine Months Ended September 30, 2003

(Dollars in Thousands)

	Three months ended		Nine months ended	
	9/30/2003	9/30/2002	9/30/2003	9/30/2002
OPERATING RESULTS:				
Interest income	\$ 3,227	\$ 1,949	\$ 8,673	\$ 4,618
Interest expense	594	326	1,548	815
Net interest income	2,633	1,623	7,125	3,803
Provision for loan losses	82	228	564	1,047
Noninterest income	749	373	1,859	973
Noninterest expense	2,827	2,253	7,540	6,437
Net income	\$ 473	\$ (485)	\$ 880	\$ (2,708)
Per share:				
Basic	\$ 0.08	\$ (0.08)	\$ 0.15	\$ (0.57)
Diluted	\$ 0.07	\$ (0.08)	\$ 0.14	\$ (0.57)
Ratios:				
ROAA	0.82%	-1.39%	0.57%	-2.95%
ROAE	6.96%	-7.26%	4.36%	-18.69%
Net interest margin	4.77%	4.86%	4.89%	4.42%
Efficiency	83.59%	112.88%	83.93%	134.78%
ALLL/gross loans	1.42%	1.44%		
NPA/gross loans	-	-		
Leverage capital	11.88%	19.00%		
Average loans/deposits	82.28%	89.28%		
Shares outstanding	6,051,584	6,049,141		
Book value per share	\$ 4.54	\$ 4.39		

BALANCE SHEET

	9/30/2003	9/30/2002	12/31/2002
End of Period			
Assets	\$ 245,282	\$ 169,962	\$ 181,188
Deposits	215,817	142,375	153,359
Gross loans	169,645	108,106	128,703
Allowance for loan losses	2,414	1,558	1,765
Shareholders' equity	27,454	26,540	26,564
Average-quarter			
Assets	\$ 231,044	\$ 139,704	\$ 167,924
Earning assets	218,835	132,574	159,602
Deposits	202,424	111,632	139,973
Gross loans	166,702	99,670	121,380
Allowance for loan losses	2,345	1,427	1,643
Shareholders' equity	27,183	26,718	26,476