



PRESS RELEASE

Bridge Bank Expands, Opens SBA Lending Office In Southern California

SBA Lending Veteran Steven Pollett to Manage New San Diego Office

Santa Clara, California – November 10, 2003 -- Daniel P. Myers, President and Chief Executive Officer of Bridge Bank, National Association (NASDAQ: BBNK), announced today that Steven Pollett, a 15-year veteran in the financial services industry, has been appointed to manage the Bank's new Southern California SBA loan production office, located in San Diego.

The expansion office will be responsible for all of the Bank's U.S. Small Business Administration loans generated in the Southern California region, which includes Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties.

Pollett, who was named Senior Vice President and SBA Regional Manager, was most recently the SBA Regional Sales Manager for Goleta National Bank. Previously, he was the SBA Business Development Sales Manager for Pacific Crest Bank of San Diego, Senior Vice President and SBA Manager for First International Bank in Chula Vista, and Regional Vice President for CDC Small Business Finance Corporation in San Diego and Riverside.

"We are truly excited about expanding our SBA lending activities into the Southern California region," said Mr. Myers. "Southern California is a thriving area and enjoys a diverse and robust business climate. This vast economic area is one of the largest and most active markets in the nation for the SBA loan program, and represents a tremendous opportunity for the Bank's future growth in an active lending sector."

Mr. Myers noted that the Bank would offer a complete list of SBA-related lending products in the Southern California region. The U.S. Small Business Administration 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 \$4 billion.

"We are especially pleased to have someone with Steve's experience on board," said Ralph Barnett, Bridge Bank Executive Vice President and SBA Loan Group Manager. "The SBA has recognized Steve as one of their top lending experts over the past decade. He knows the Southern California region inside out, and understands the needs of his clients."

"In my new position with Bridge Bank, I will be able to continue working with my many clients and associates in Southern California," said Mr. Pollett. "This area has tremendous market potential for Bridge Bank. I am looking forward to the opportunity of extending the Bridge Bank brand of banking into this new market."

Bridge Bank is ranked among the top 10 percent of most active SBA lenders in the San Francisco and Sacramento SBA districts as well as the entire State of California. In addition to the new office in San Diego, Bridge Bank's SBA Loan Group operates a loan production office in Sacramento, which serves the Central and San Joaquin Valley regions.

Mr. Pollett, a resident of San Diego, is active in youth soccer and other children's outdoor activities. Married and the father of four daughters, Mr. Pollett lives in Bonita.

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 Sacramento business communities. 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.

Bridge Bank opened in May 2001 and has grown to \$245.3 million in total assets as of September 30, 2003, one of the fastest growth rates among California-based de-novo commercial banks. The Bank reported net income of \$473,000, or \$0.07 per diluted share, in the three months ended September 30, 2003, the Bank's fourth consecutive profitable quarter since opening.

In early 2002, the Bank launched its SBA Loan Group. Named a Preferred Lender Participant ("PLP") Lender - the highest level of accreditation granted by the SBA - in its first eight months of operation, the Group has produced more than \$90 million in SBA loans in its first eighteen months of activity.

Bridge Bank recently announced it is expanding with a new office in downtown San Jose, the Capital of Silicon Valley. Subject to regulatory approvals, the new office will serve as Bridge Bank's executive and administrative offices, as well as the main branch location for the institution's expanding client base in the San Jose market.

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 \$4 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.

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.

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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