

**PRESS
RELEASE****BRIDGE BANK RECEIVES PRESTIGIOUS
BAUER FINANCIAL 5 - STAR RATING***Five-Star is Bauer's Highest Rating***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*
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*Specialty Markets Division***Thomas A. Sa***Executive Vice President*
*Chief Financial Officer***Kenneth B. Silveira***Executive Vice President*
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Santa Clara, CA – January 21, 2004 – Bridge Bank, National Association (NASDAQ: **BBNK**), Santa Clara County's newest full-service business bank, announced today that it has been awarded a five star rating from Bauer Financial Incorporated, the nation's leading independent bank rating firm.

"All of us at Bridge Bank are honored to be recognized by Bauer Financial with its highest rating," said Daniel P. Myers, President and Chief Executive Officer of Bridge Bank, "This recognition reflects the hard work of the directors, officers, and staff of the bank in our continuing efforts to build a solid financial foundation for Bridge Bank."

Under Bauer Financial's rating system, five stars denotes the absolute highest level of banking performance and is the firm's highest rating. The award is based upon an analysis of current financial data as supplied by federal banking regulators, supplemented by historical operating data of Bridge Bank.

"We constantly receive phone calls from people worried about where they are putting their money; and with good reason," notes Karen Dorway, President of the research firm. "With rogue institutions popping up on the Internet and elsewhere, many falsely claiming to be FDIC insured, it is important to know there are still principled people running good, solid banks. Bridge Bank is one of those banks...a bank you can have confidence in."

Bridge Bank opened in May 2001 following a successful capital campaign of \$19.1 million. At September 30, 2003, the bank reported total assets of \$245 million and a year-to-date net profit of \$880,000, equating a quarterly return on assets and return on equity of 0.82% and 6.96%, respectively.

Bridge Bank recently announced it is expanding with a branch office in downtown San Jose, subject to regulatory approval. The bank also recently opened a regional Small Business Administration loan production office in San Diego to serve the Southern California small business market.

About Bauer Financial, Incorporated

Bauer Financial, Inc. analyzes and reports on the financial condition of the nation's banks, thrifts and credit unions - commonly known as primary financial institutions. The data used is referred to as "call reports" which regulators require each federally insured financial institution to file, supplemented by its own research. The five-star rating system, introduced in 1988, is nationally recognized as "the bank rating system." Bauer Financial also publishes **Jumbo Rate News** which surveys and reports on Jumbo CDs offered by the strongest banks and thrifts in the nation. Established in 1983, it also provides commentary and opinions of interest to active Jumbo CD investors. Visit Bauer Financial on the Web at www.bauerfinancial.com.

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, Sacramento, and the San Diego business communities. Bridge Bank provides clients with a comprehensive package of business banking solutions delivered through experienced and professional bankers. The bank has offices in Santa Clara, San Jose, Sacramento, and San Diego. 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.