



PRESS RELEASE

Bridge Bank Expands Southern California SBA Office

Veteran Small Business Administration Loan Expert James Taylor to Direct Bank's Lending in Los Angeles, Santa Barbara, Ventura Counties

Santa Clara, California - March 24, 2004 -- Bridge Bank, National Association (NASDAQ: BBNK), Santa Clara County's newest full service business bank, today announced that James S. Taylor, a veteran in all aspects of lending to small businesses, has been named Vice President and Business Development Officer in the Bank's Small Business Administration Lending Group.

Mr. Taylor will direct Bridge Bank's SBA lending activities in the Los Angeles, Santa Barbara, and Ventura counties, and areas that fall within the Los Angeles and Santa Ana SBA District Offices. His activities are part of Bridge Bank's Southern California expansion effort, based in the Bank's San Diego loan production office, managed by Steven Pollett.

"With his many years of working with the Los Angeles small businesses community, Jim Taylor knows the Los Angeles market well," said Ralph Barnett, Executive Vice President and Manager of Bridge Bank's SBA Lending Group. "We are excited to have this proven veteran join our SBA lending team."

Mr. Taylor was most recently with Borrego Springs Bank, where he was vice president and business development officer focused on making SBA loans. Previously, he served as vice president and manager for Ventura-based Montecito Bank & Trust, where he managed that institution's small business lending department.

"I am very excited about joining Bridge Bank's very successful SBA lending team," said Mr. Taylor. "The majority of new jobs are created by the growth of small businesses, so the SBA is a critical part of the State's economic recovery. In two short years, Bridge Bank has become one of California's top SBA underwriters."

"We are delighted to have Jim join our Southern California SBA lending team," said Steven Pollett, Senior Vice President and Regional Sales Manager of the Bank's San Diego loan production office. "Jim brings more than 25 years of front-line experience in the world of business and finance to his new position and he will be a key contributor to our SBA efforts in Southern California."

From 1995 to 1999, Mr. Taylor was Director, Economic Development, for the San Mateo County Economic Development Association. Earlier in his career, he worked in the area of economic development for the State of Illinois and served as a corporate officer for the Bank of America.

Mr. Taylor has a B.S. degree in Business Administration from the University of Colorado. He lives in Thousand Oaks.

Bridge Bank offers SBA loans statewide with loan production offices in Silicon Valley, Sacramento, and San Diego. 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 \$100 million in SBA and related loans in its first two years of activity.

Bridge Bank recently opened a full service regional banking office in downtown San Jose, the Capital of Silicon Valley. In addition to being Bridge Bank's flagship branch office for serving the institution's expanding client base in the San Jose market, the new location serves as the Bank's executive and administrative offices.

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 Southern California business communities. Bridge Bank provides clients with a comprehensive package of business banking solutions delivered through experienced, professional bankers.

Bridge Bank opened in May 2001 and has grown to \$276.5 million in total assets as of December 31, 2003, and reported its first full year pre-tax profitability of \$1.5 million in 2003 -- one of the fastest growth rates among California-based de-novo commercial banks. Visit Bridge Bank on the Web at www.bridgebank.com.

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 Statements

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. Forward-looking statements describe future plans, strategies, and expectations, and are based on currently available information, expectations, assumptions, projections, and management's judgment about the Bank, the banking industry and general economic conditions. 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) competitive pressures in the banking industry; (2) changes in interest rate environment; (3) general economic conditions, nationally, regionally, and in operating markets; (4) changes in the regulatory environment; (5) changes in business conditions and inflation; (6) changes in securities markets; and (7) future credit loss experience.

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