



BRIDGE BANK

# PRESS RELEASE

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## Bridge Bank Of Silicon Valley, N.A. Reports Results for its Initial Quarter of Operation

**Santa Clara, California, July 19, 2001** – Bridge Bank of Silicon Valley, N.A. (OTCBB: BBSV), Santa Clara County's newest full-service business bank, today announced results for the period from inception of operations on May 14, 2001 through June 30, 2001.

Total assets of Bridge Bank of Silicon Valley at June 30, 2001 were \$47.7 million compared to \$18.6 million at May 14, 2001 which represented growth of 156% in its first 48 days of operation. Growth in total assets was driven by growth of deposits in the Bank to \$30.0 million at June 30, 2001. Bridge Bank of Silicon Valley reported total loans outstanding at June 30, 2001 of \$6.1 million with total loan commitments of \$9.2 million. For the period from inception through June 30, 2001 the Bank reported an operating loss of \$607,000.

"The Bridge Bank commitment is to build long-term business relationships with our clients and we are pleased with the strong start we have realized in our first 48 days of operation," said Daniel P. Myers, president and chief executive officer of Bridge Bank of Silicon Valley, "These operating results exceeded our expectations for the period and were achieved in an environment of uncertain economic conditions in Silicon Valley." Mr. Myers further stated, "While we expect the economic slowdown to continue to impact the local banking market, especially the availability of quality lending opportunities, we believe our relationship-driven philosophy, managed by our experienced team of bankers assembled at Bridge Bank of Silicon Valley, will allow us to build on our successes to date."

Bridge Bank of Silicon Valley commenced operations on May 14, 2001 following its successful Initial Public Offering of \$19.1 million, the largest amount of initial capital ever raised in a public offering by a California-based de novo bank.

#### About Bridge Bank of Silicon Valley, N.A.

Bridge Bank of Silicon Valley 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 Silicon Valley. Bridge Bank provides its clients with a comprehensive package of business banking solutions delivered through experienced, professional bankers. Visit Bridge Bank on the web at [www.bridgebanksv.com](http://www.bridgebanksv.com).

#### *Safe Harbor*

*Certain matters discussed in this press release constitute forward looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. 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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