

# HERITAGE COMMERCE CORP

For Immediate  
Release:

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## HERITAGE COMMERCE CORP TO PRESENT AT KEEFE, BRUYETTE & WOODS 4TH ANNUAL COMMUNITY BANK INVESTOR CONFERENCE

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*San Jose, Calif. July 25, 2003.* Heritage Commerce Corp (NASDAQ: HTBK) announced today that Chief Executive Officer Brad L. Smith and Chief Operating Officer Richard L. Conniff, will present at the 4th Annual KBW Community Bank Investor Conference in New York, July 29 - 31.

The Heritage Commerce Corp presentation will take place on Wednesday, July 30, at 8:50 a.m. Eastern Time, and will include an overview of Heritage Commerce Corp's financial performance and corporate strategies.

A live web cast of the presentation will be available at the Keefe, Bruyette & Woods web site at [www.kbw.com](http://www.kbw.com). Following the live broadcast, a replay will be accessible on the KBW web site for 60 days.

Heritage Commerce Corp, a bank holding company established in February 1998, is the parent company of Heritage Bank of Commerce, headquartered in San Jose. Heritage Bank of Commerce has three divisions: *Heritage Bank East Bay*, headquartered in the city of Fremont with an office in Danville; *Heritage Bank South Valley* in Morgan Hill with an office in Gilroy, and *Bank of Los Altos*, with two locations in Los Altos and one in Mountain View, and *SBA Loan Production Offices* in San Jose, Fresno, Santa Cruz, Elk Grove, Watsonville, Chico, Pittsburg, and Glendale.

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### Forward Looking Statement Disclaimer

This release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the Company is conducting its operations, including the real estate market in California and other factors beyond the Company's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. For a discussion of factors, which could cause results to differ, please see the Company's reports on Forms 10-K and 10-Q as filed with the Securities and Exchange Commission and the Company's press releases. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The Company undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

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