



BRIDGE  
CAPITAL  
HOLDINGS

# Investor Presentation

*July 2005*

Daniel P. Myers  
President and CEO  
Bridge Capital Holdings

Thomas A. Sa  
Executive Vice President  
Chief Financial Officer  
Bridge Capital Holdings

# 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. 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; (7) future credit loss experience; (8) the ability to satisfy requirements related to the Sarbanes-Oxley Act and other regulation on internal control; (9) civil disturbances or terrorist threats or acts, or apprehension about the possible future occurrences of acts of this type; and (10) the involvement of the United States in war or other hostilities.*

*The reader should refer to the more complete discussion of such risks in Bridge Capital Holding's annual reports on Forms 10-K and 10-Q on file with the SEC.*

# Financial and Trading Information

- Established May 2001
- \$498 Million in Assets
- 4 Year CAGR Assets 127%
- Q2 Net Income \$1,379k
- ROA 1.20%
- ROE 15.84%

**Market:** NASDAQ (Small Cap)

**Symbol:** BBNK

**TSO:** 6,165,759

**Market Cap:** \$100,487,100 (7-25-05)

**Avg Annual Vol:** 1 Million Shares

**P/E:** Trailing: 25.48

Q2 '05: 19.79

**Recent Price History:**

7-25-05	52 Wk:	High	Low
\$16.35		\$17.65	\$11.01

Registrar & Transfer Agent  
 American Stock Transfer

Corporate Counsel  
 Bingham McCutchen LLP

Independent Accountant  
 Vavrinek Trine & Day LLP

# Bridge Bank Milestones

## 2000

July  
November

Filed Application for National Charter  
Charter Approved

## 2001

February  
April  
May

IPO Approved; Target \$15 M  
\$19.1 M IPO Closed (\$5.00/sh)  
BANK OPENED IN SANTA CLARA

## 2002

January  
February  
June  
July

Palo Alto Branch Opened  
SBA Division Launched  
\$14.4 M Secondary Offering Closed (\$6.50/Sh)  
Capital Finance Division Launched

## 2004

March  
October  
  
December

San Jose Main Office Opened  
Bridge Capital Holdings Formed  
International Division Launched  
Headquarters Moved to San Jose  
\$12 M Trust Preferred Offering Closed  
Investment Services Division Launched

## 2005

January  
April

East Bay LPO Opens  
Technology Banking Division Launched

# Our Approach

## EXPERIENCE

+

## OPPORTUNITY

+

## EXECUTION

=

## RESULTS

- Experienced Board & Executives
- Fundamental Business Banking Strategy
- Focused Business Plan
- Ability to Recruit Top-Tier Bankers
- Strategic Vendor Alliances
- Scalable Systems & Business Lines
- Attractive SV Demographics
- Compelling Bank Market Opportunity
- Disciplined Execution
- Strong Net Interest Margin
- Revenue Growth
- Improving Efficiency
- Excellent Asset Quality
- Peer + Improving ROA & ROE
- Good Earnings Growth

# Experienced Board and Executive Team

<u>NAME</u>	<u>POSITION</u>	<u>PRIOR BANK</u>	<u>BANK EXPERIENCE</u>
<b><u>BOARD:</u></b>			
<i>Allan Kramer</i>	Chairman	Silicon Valley	18
<i>Barry Turkus</i>	Finance Ctee.	Silicon Valley	18
<i>Dave Campbell</i>	Loan Ctee.	Greater Bay	39
<i>Tom Quigg</i>	Comp Ctee.	Bank America	41
<i>David Chui</i>		Greater Bay	16
<i>Rich Brenner</i>	Audit Ctee.		
<i>Owen Brown</i>			
<i>Bob Latta</i>			
<b><u>EXECUTIVE TEAM:</u></b>			
<i>Dan Myers</i>	CEO/Director	HTBK,GBBK	23
<i>Bob Gionfriddo</i>	EVP/Director	HTBK,GBBK,SIVB,Plaza	36
<i>Tom Sa</i>	CFO	Central Coast	14
<i>Tim Boothe</i>	CLO	HTBK,CMA,Plaza	14
<i>Ken Silveira</i>	CTO	HTBK,BofA	35

# Operating Divisions and Leadership

<u>DIVISION</u>	<u>MANAGER</u>	<u>PRIOR BANK &amp;</u>	<u>TITLE</u>
CORPORATE BANKING	Emily Ruvalcaba	Greater Bank	SVP
SPECIALTY MARKETS	Bob Gionfriddo	Heritage	EVP
CONSTRUCTION	Natalie Taaffe	Heritage	SVP
PALO ALTO BRANCH	Ken Brenner	Greater Bay	EVP
SBA (2LPO's, 2 Sales Offices)	Ralph Barnett	Greater Bay	SVP
CAPITAL FINANCE	Lee Shodiss	Silicon Valley	SVP
INTERNATIONAL	Jeannie Kao	Silicon Valley	SVP
INVESTMENT SERVICES	Steve Schreier	Silicon Valley	SVP
EAST BAY (Corporate LPO)	Michael Hengl	Walnut Creek	VP
TECHNOLOGY BANKING	Mike Field	Silicon Valley	SVP
	Ed Lambert	Comerica	SVP



# Our Market: Santa Clara County/ Silicon Valley

## Key Statistics

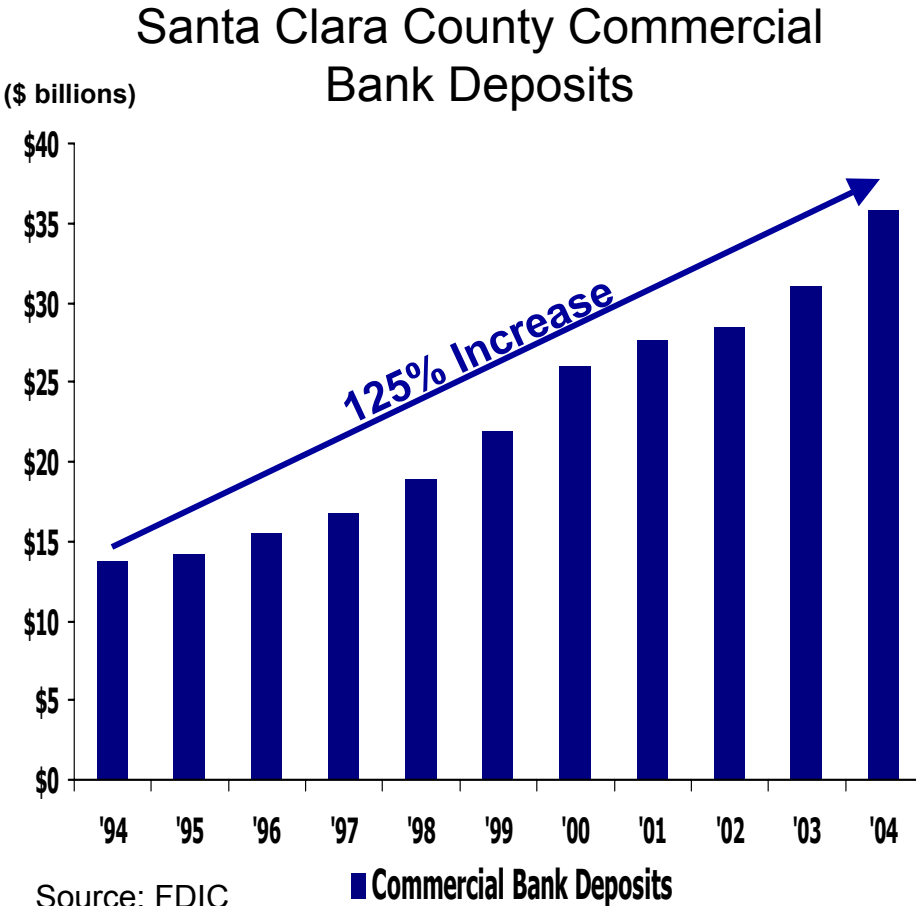
- Population: 1,685,188.
- Per Capita Income: \$46,072 (3rd highest in US).
- Total Employment: 800,000.
- Pay per Employee: \$120,977.
- Jobless rate: 5.1% (Below US and California average)
- Total Bank Deposits: \$47 b
- San Jose 10<sup>th</sup> Largest City in US

## Facts of Interest

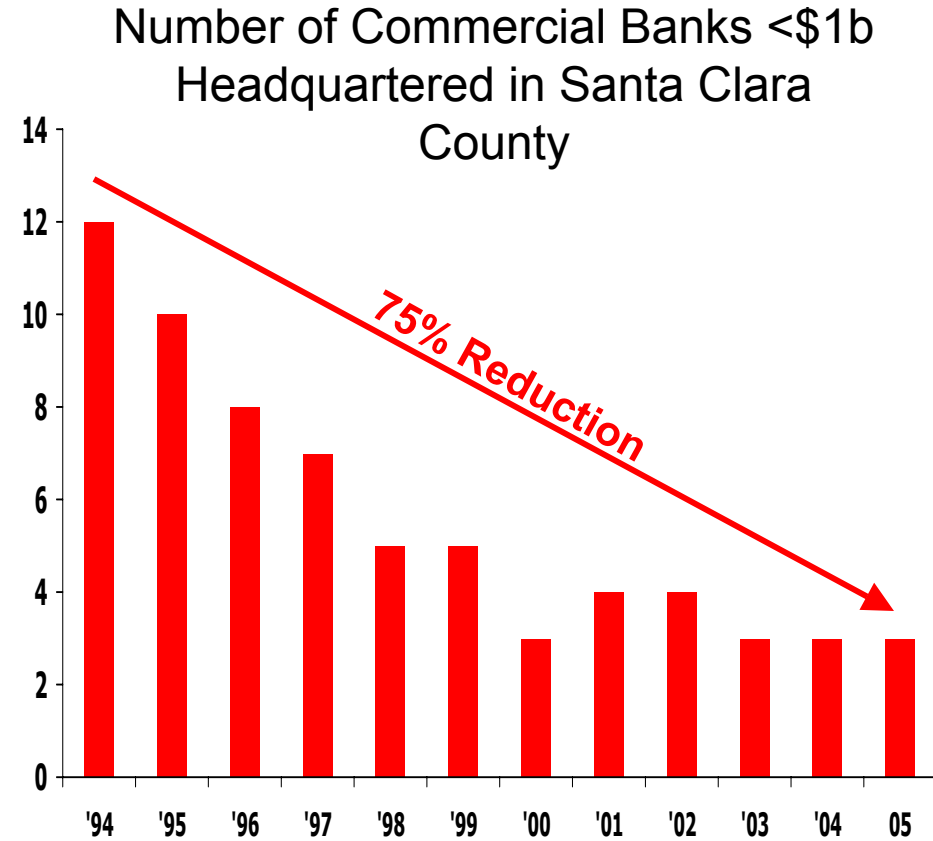
- Key Industries: Software, semiconductors, international trade, business services, venture capital.
- Workers are 2.5 times more productive than US average.
- Generates 10% of all US Patents
- Consistently Captures 33%+ of all US venture capital financing.
- Engine of business formation  
23,000 net new firms since bust of 2000.



# A Growing Local Market For Fewer Local Banks



Source: FDIC

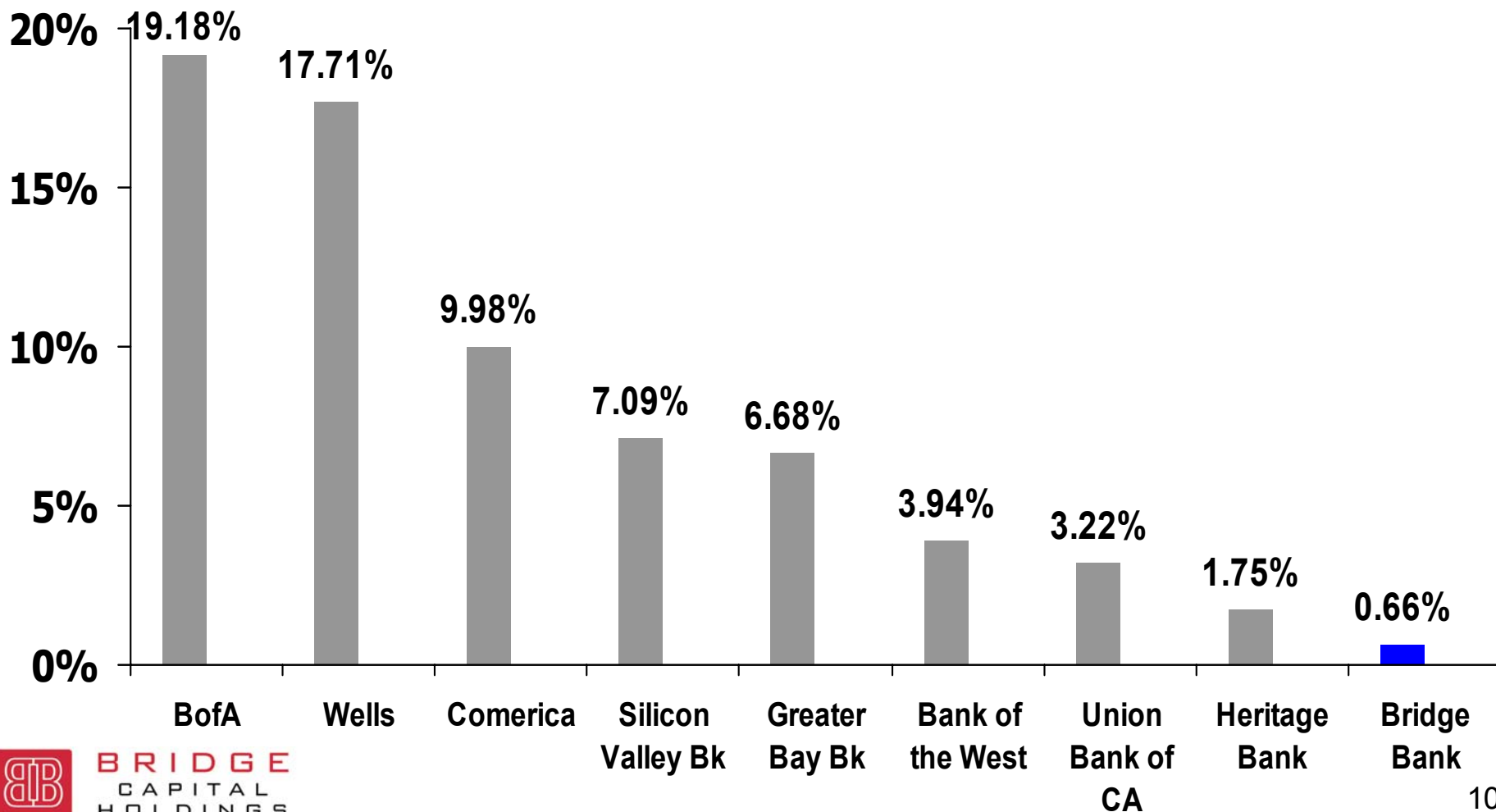


# And Significant Market Opportunity in a Market Dominated By Large Banks

% Deposits

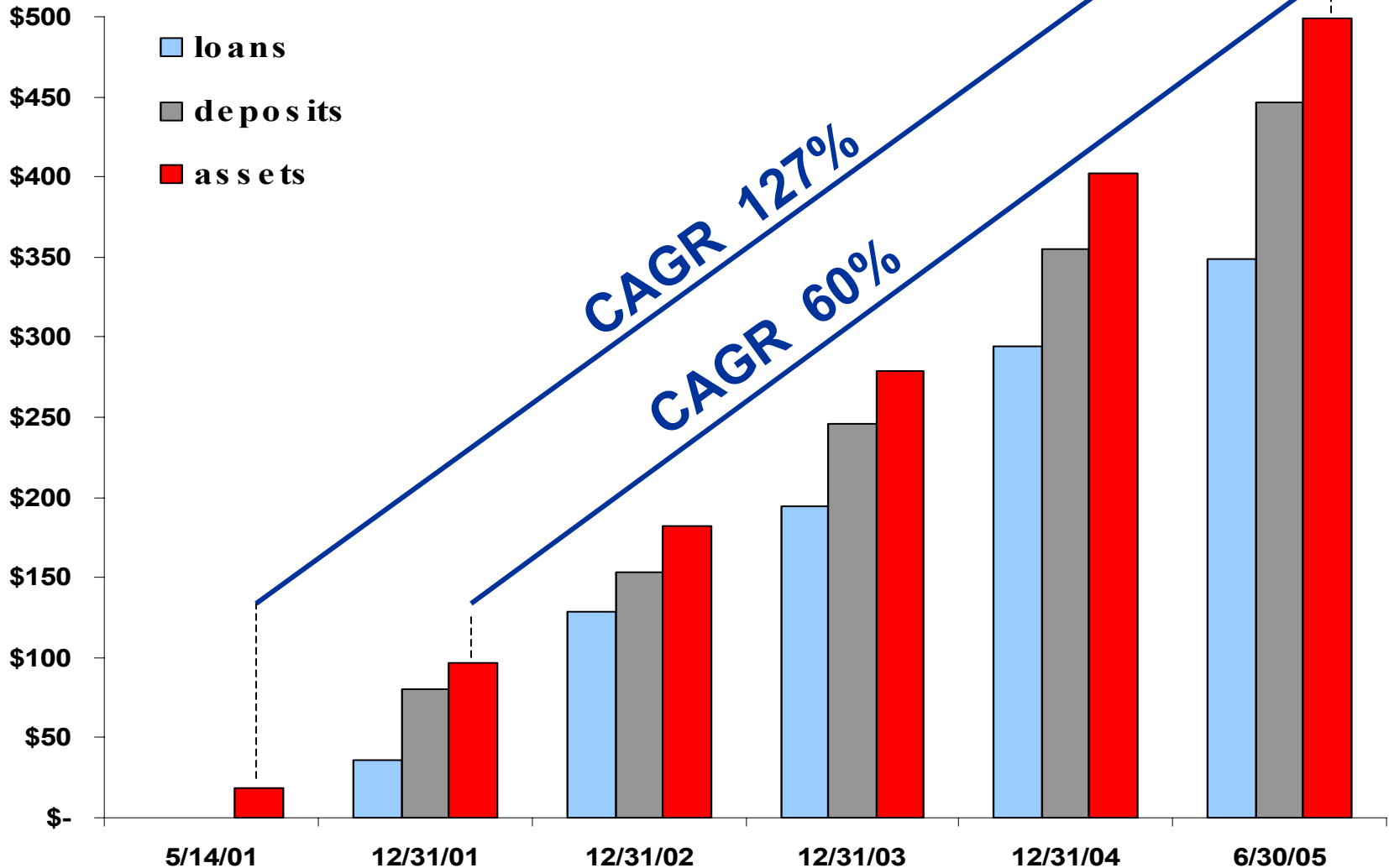
Santa Clara County

Source: FDIC; as of June 30, 2004

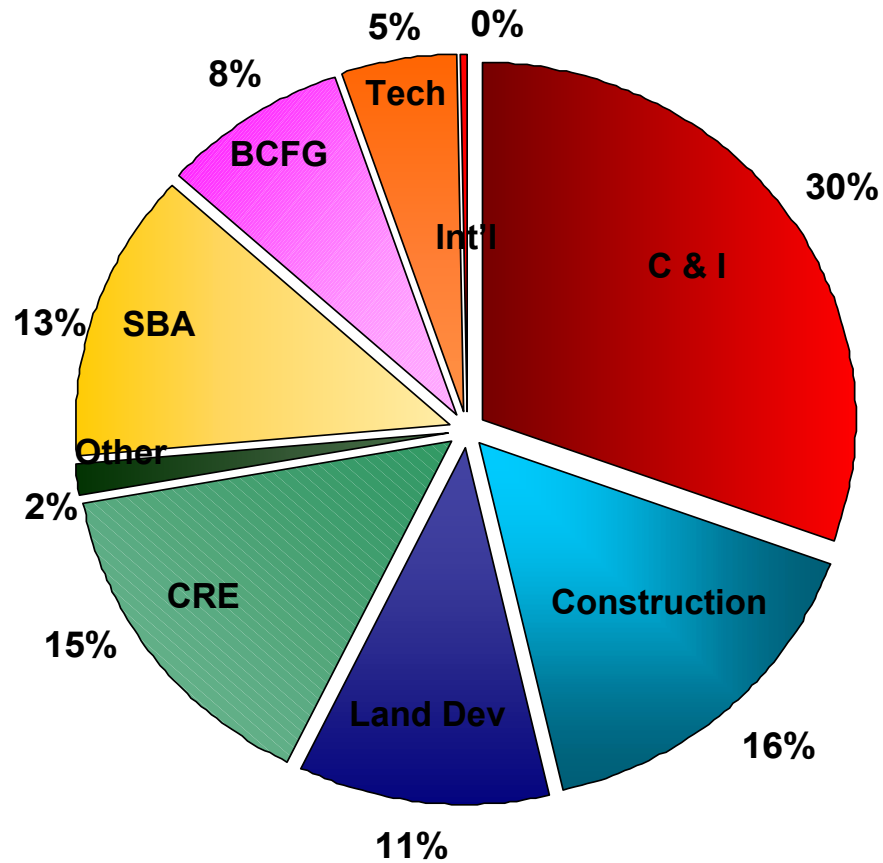


# Balance Sheet Growth

(\$ Millions)

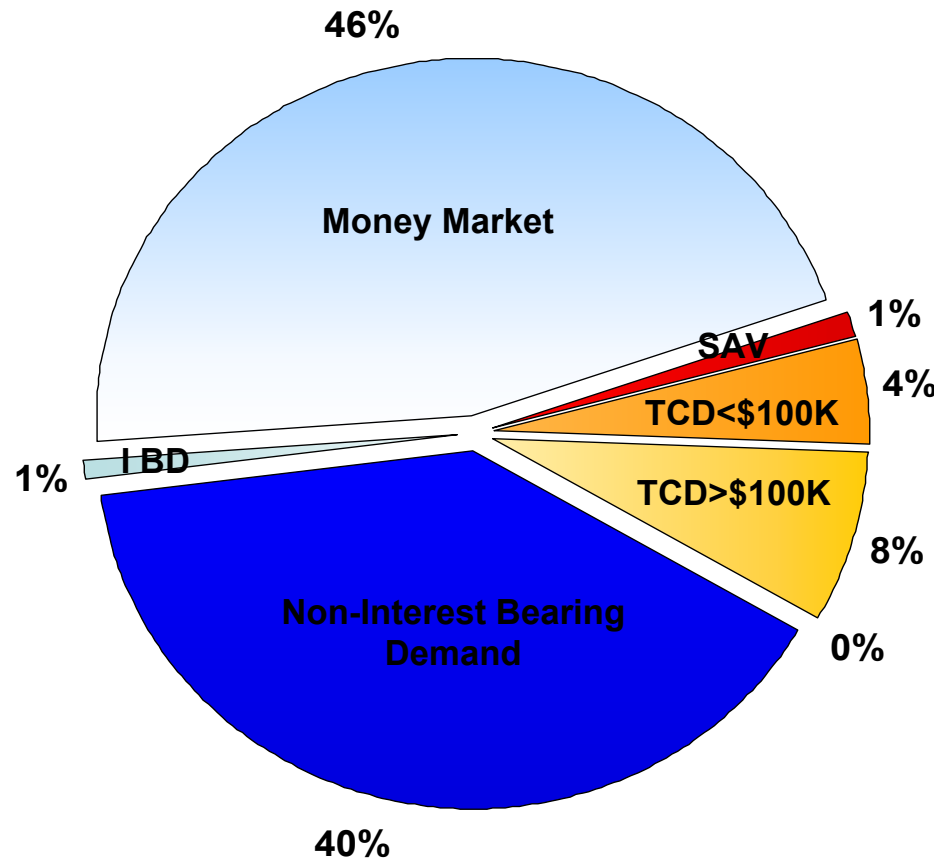


# Diversification of Lending Activity



## Loans

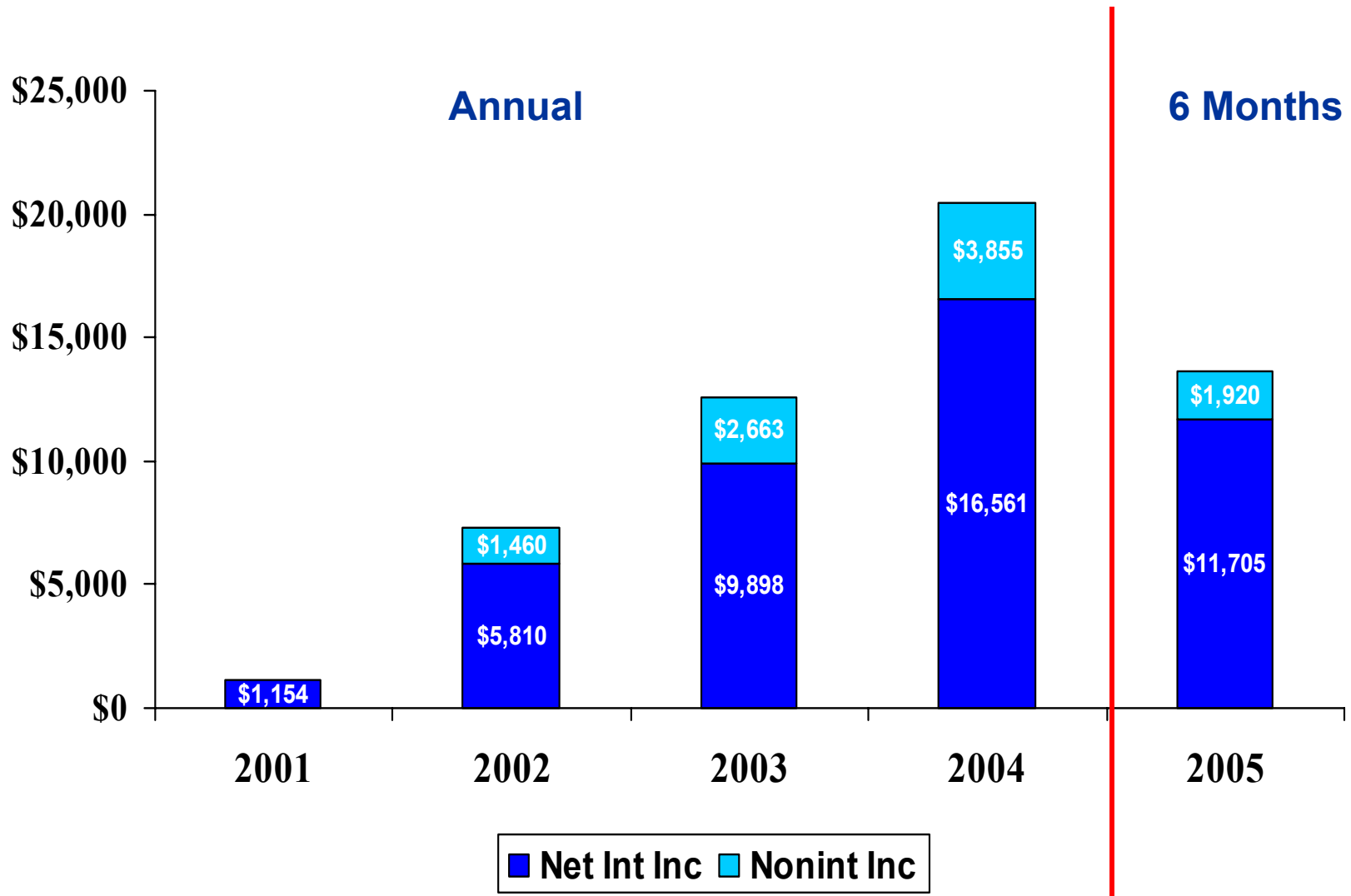
# Focus on Core Funding Sources



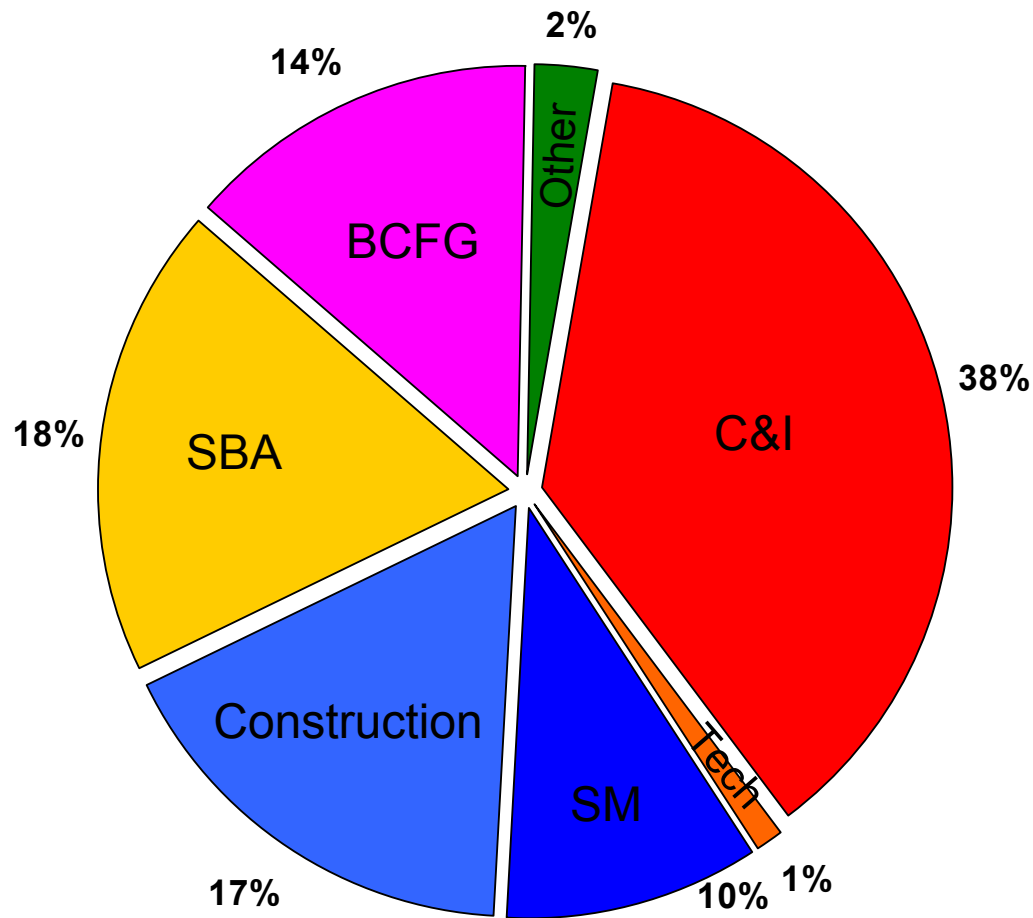
## Deposits

(@ 6-30-05)

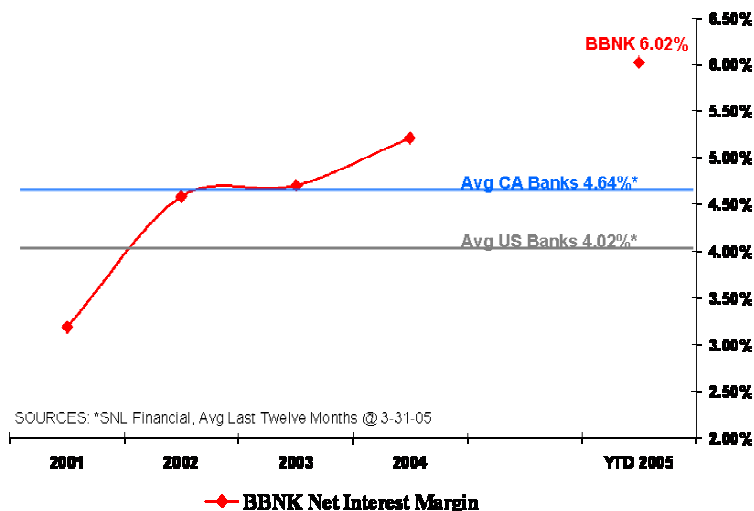
# Revenue Growth



# Diversified Revenue Sources

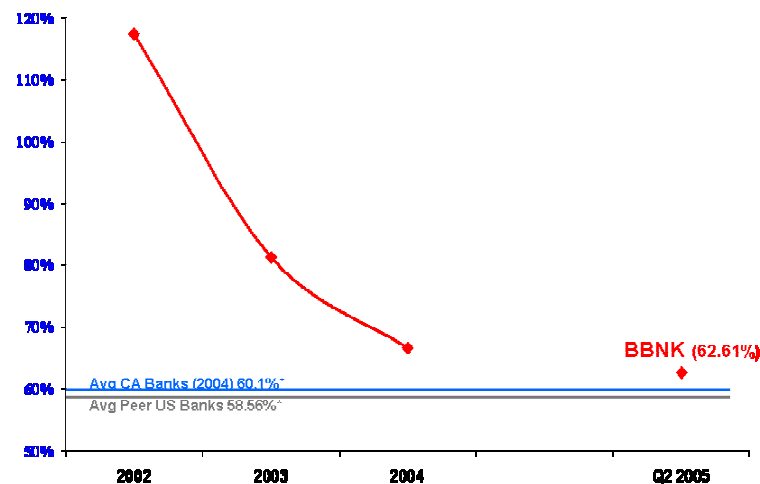


## Net Interest Margin



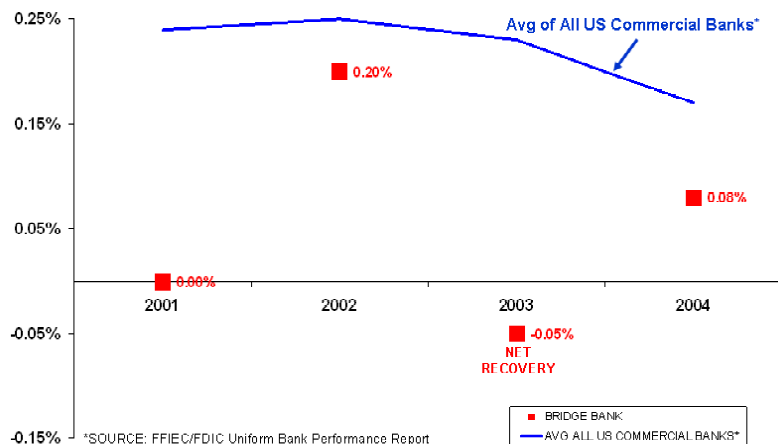
SOURCES: \*SNL Financial, Avg Last Twelve Months @ 3-31-05

## Efficiency Ratio

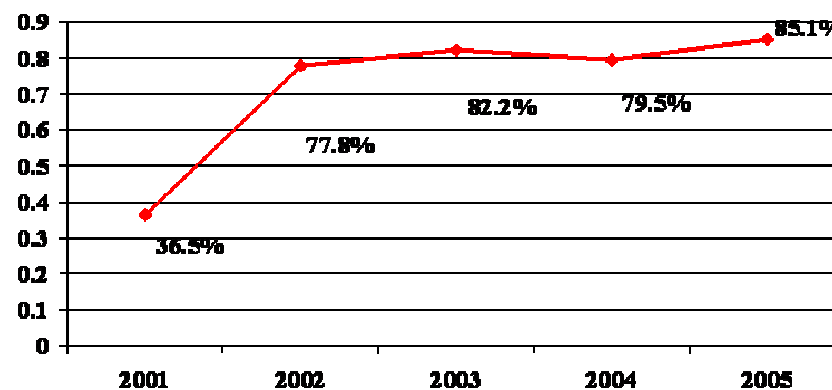


SOURCES: \*SNL Financial, Avg Last Twelve Months @ 3-31-05

## Asset Quality Net Charge-Off (Recovery) / Avg Loans

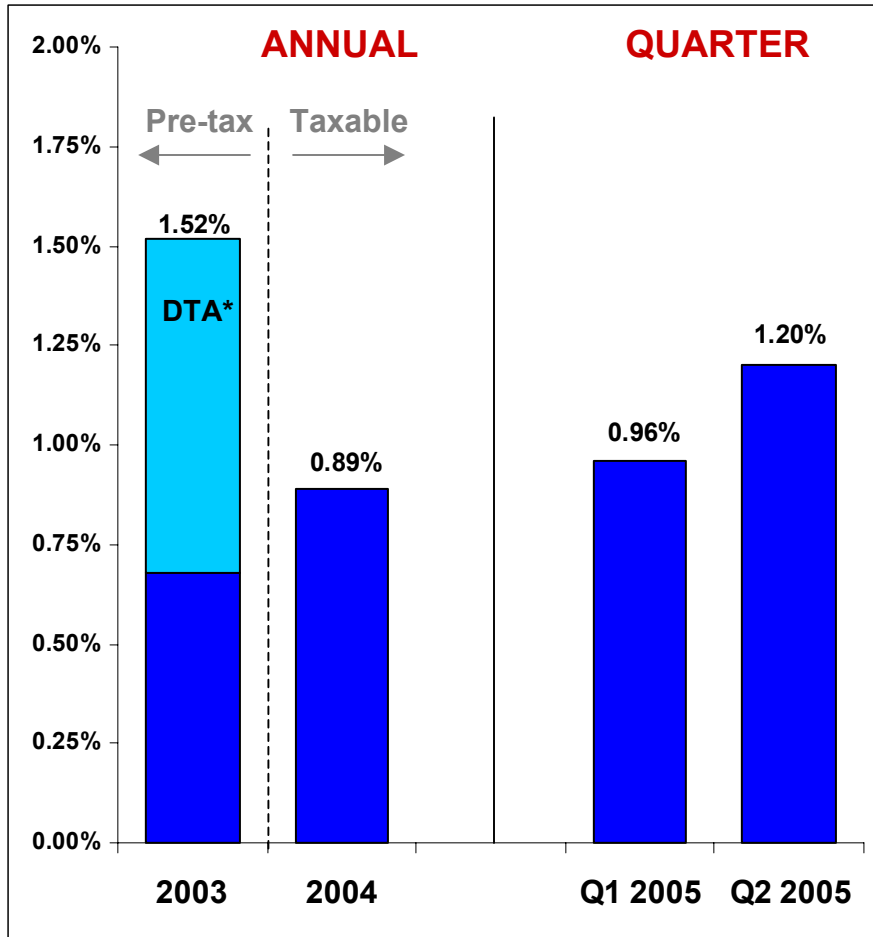


## Loan To Deposit Ratio

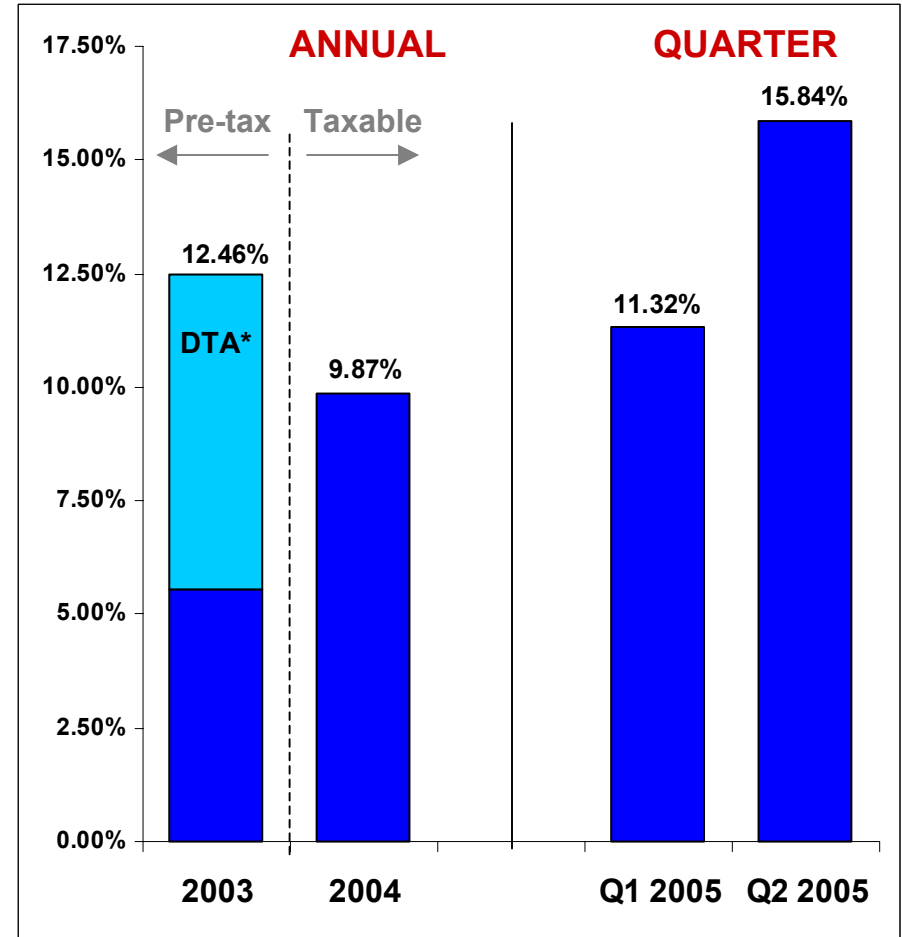


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# Return On Assets



# Return On Equity

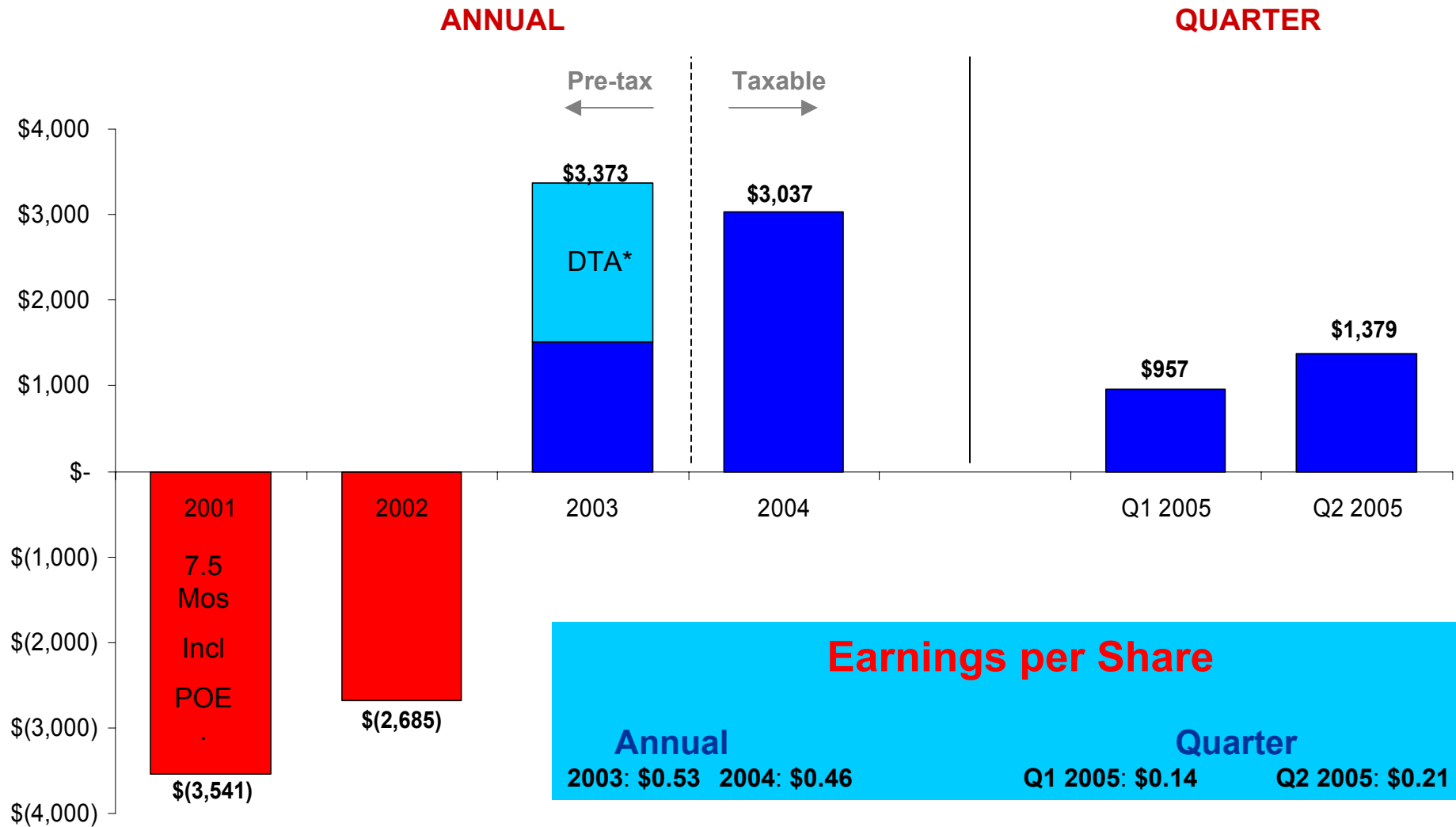


DTA\*= Deferred Tax Asset of \$1.9 Million Recognized at 12-31-03



# Net Income and EPS

(\$000)



Most Bankers  
get excited about  
financial statements.

At **Bridge Bank**,  
*this* is the kind of  
financial statement  
that excites us.



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two years.”

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