



BRIDGE BANK

WELCOME !

Sixth Annual Shareholder Meeting

May 18, 2006

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.



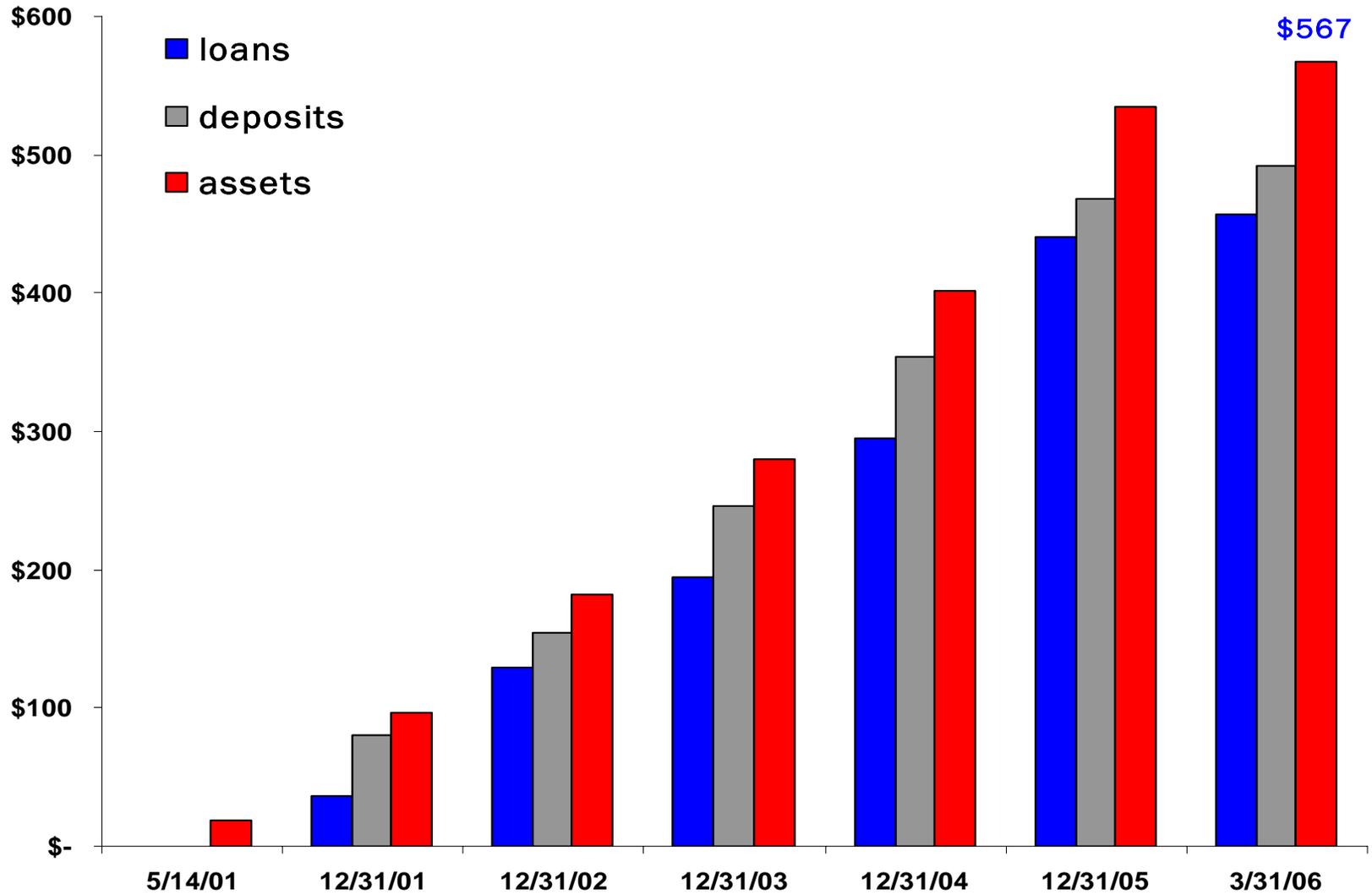


Allan C. Kramer, M.D.
Chairman

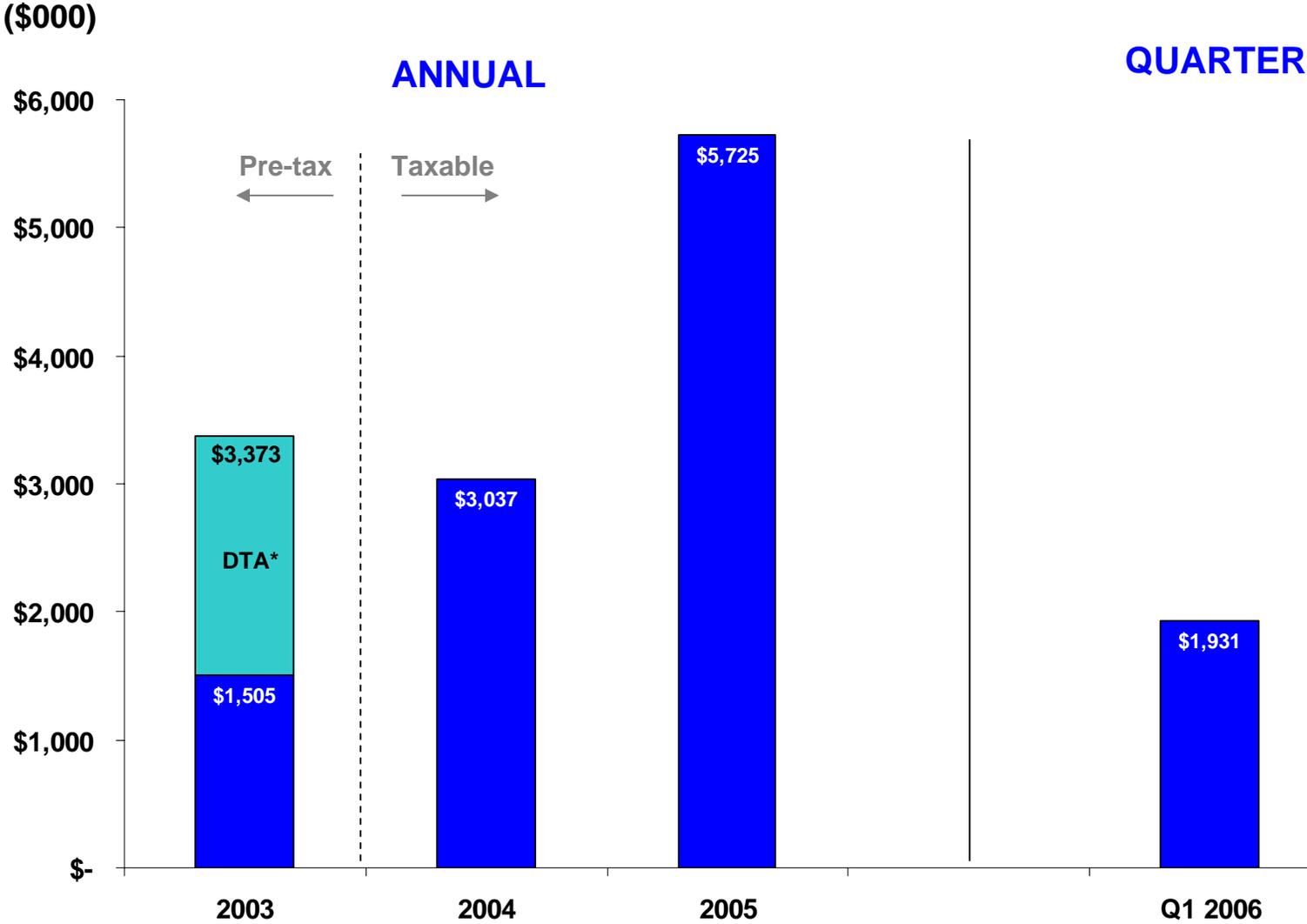
CHAIRMAN'S PRESENTATION

Balance Sheet Growth

(\$ Millions)

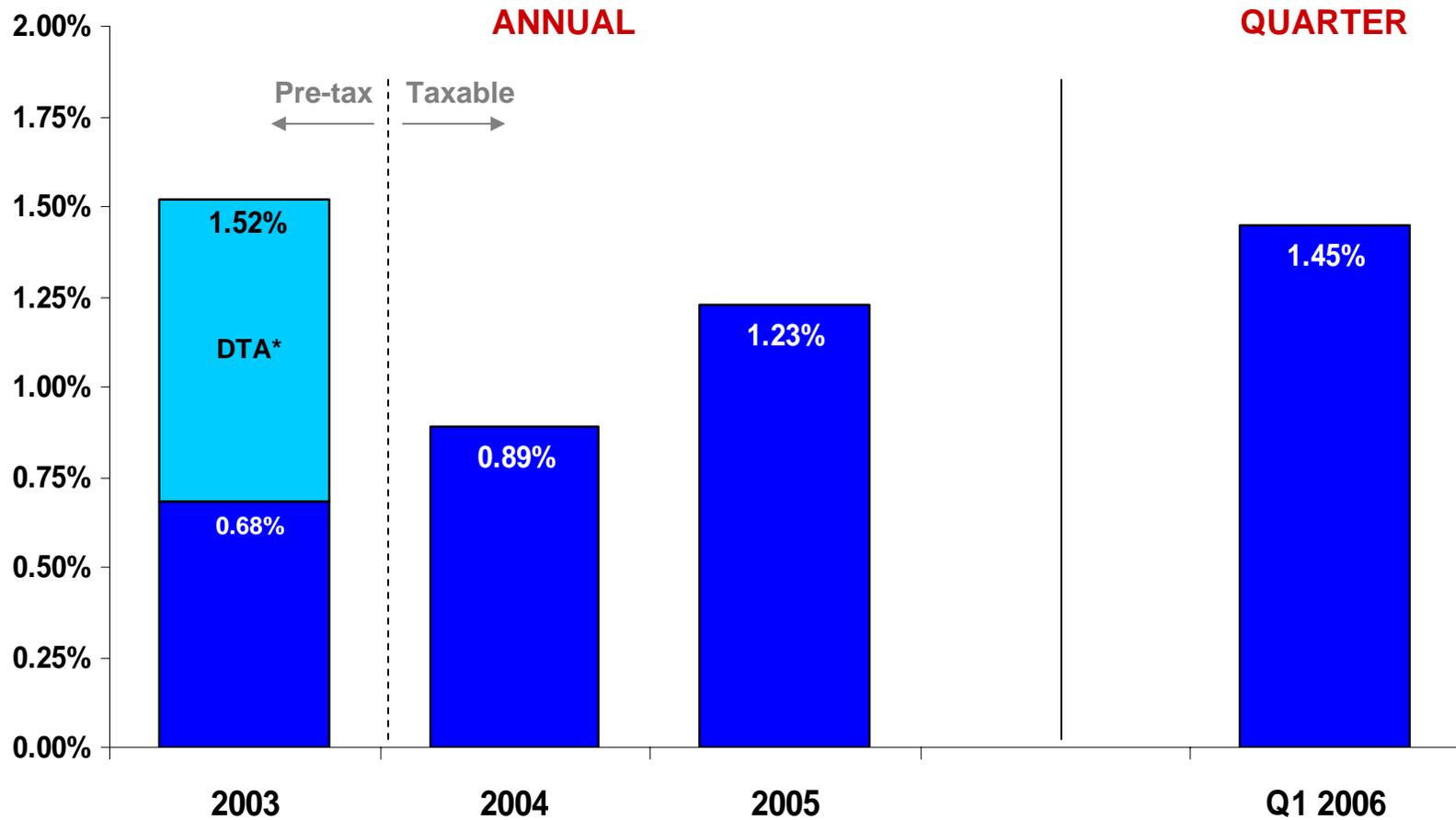


Net Income



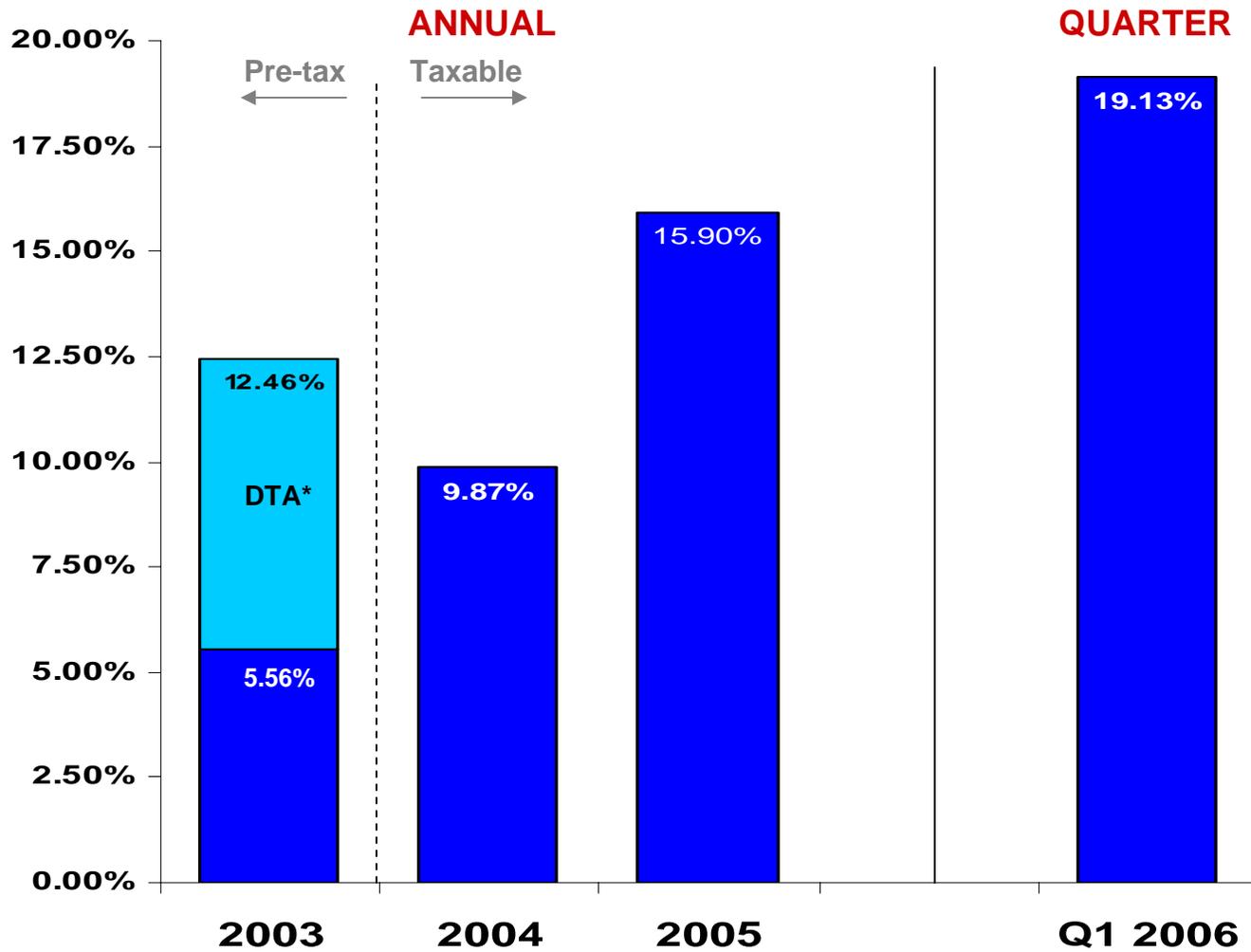
DTA*= Deferred Tax Asset of \$1.9 Million Recognized at 12-31-03

Return On Assets



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

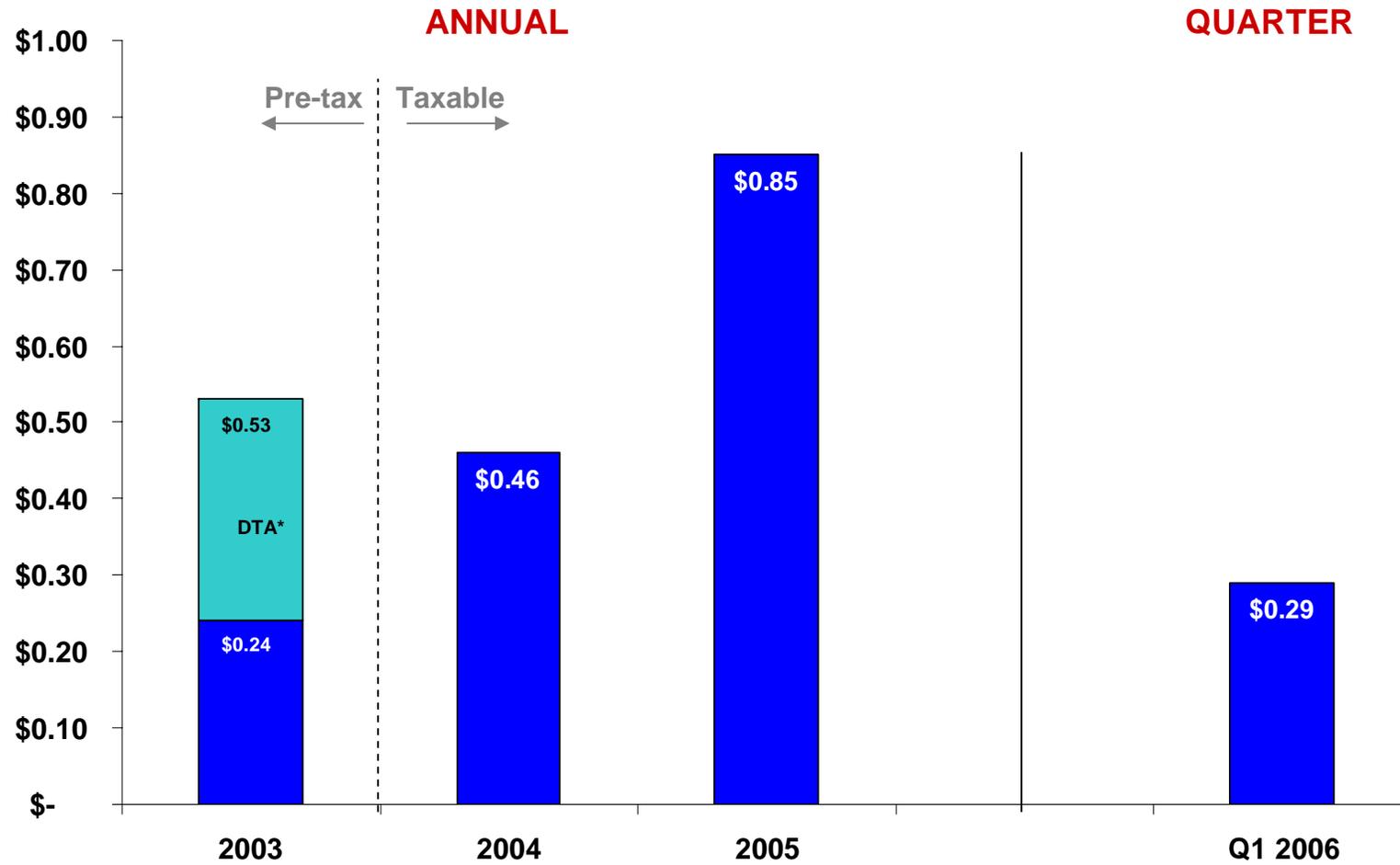
Return On Equity



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

Earnings Per Share

(Fully Diluted)



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

BBNK (NASDAQ-CM)



BBNK Round

1st

2nd

IRR%*

31.9%

32.8%

Straight %*

60.0%

52.5%

*Based on BBNK Closing Price of \$20.00 at 5-9-06

2005 Recognition

- Fastest Growing Bank in CA*
- Fastest Growing Business Bank in U S*
- 96th Percentile Performance**

-  **The Findley Reports**
&
2005 CA De novo Bank of the Year

**SUPER
PREMIER
PERFORMING**

•*SOURCE: FFIEC/FDIC Uniform Bank Performance Report, annual average assets for 2005, among peer group banks with 2001 start in CA (13) and US (84)

•**SOURCE: Clark Consulting and JPA, #9 of 237 publicly traded banks in US of \$500M - \$1b total assets based upon 3-year CAGR total assets, NIM, ROAA, and ROAE



BRIDGE  BANK

SHAREHOLDER BRIEFING





BRIDGE BANK

...the

Professional Business Bank of Choice

*for small, middle-market, and emerging
technology companies in Silicon Valley,
California, and the Nation.*

The Bridge Bank Difference:

The first independent business bank to combine . . .

- **SERVICE:** *Experienced Professional Bankers*
- **CAPABILITY:** *Products, Services, & Capacity +
Industry Leading Channel Partners*
- **TECHNOLOGY:** *Imaging, On-Line Banking...*

. . . and deliver superior banking solutions to its clients.

BOARD OF DIRECTORS



Allan C. Kramer, M.D.
Chairman
Investment Advisor



Daniel P. Myers
President & CEO
Bridge Capital Holdings
Bridge Bank, N.A.



Richard M. Brenner
Founder, CEO
The Brenner Group, Inc.



David V. Campbell
Principal
Costella Kirsch, Inc.



David K. Chui
President & CEO
Pan-Cal Corporation



Robert P. Gionfriddo
Executive Vice President
President, Specialty Markets



Robert P. Latta
Wilson Sonsini Goodrich & Rosati



Owen Brown
Owen Brown Enterprises, Ltd.



Thomas Quigg
Investor



Barry A. Turkus
Principal, B.T. Commercial

EXECUTIVE OFFICERS & DIVISION MANAGERS



Daniel P. Myers
President & CEO
Bridge Bank, N.A.



Timothy W. Boothe
Executive Vice President
Chief Lending Officer



Robert P. Gionfriddo
Executive Vice President
President, Specialty Markets



Thomas A. Sa
Executive Vice President
Chief Financial Officer



Kenneth B. Silveira
Executive Vice President
Chief Technology Officer



Ralph W. Barnett
Executive Vice President
Manager, SBA Lending Div



Kenneth D. Brenner
Executive Vice President
President, Palo Alto Region



Michael J. Field
Executive Vice President
Manager, Technology Banking Div



Emily Ruvalcaba
Executive Vice President
Manager,
Corporate Banking Div



Natalie Taaffe
Executive Vice President
Manager, Construction Loan Div

SENIOR MANAGERS



Michael Bondy
Senior Vice President
Senior Credit Administrator



Scott Chamberlin
Senior Vice President
Technology Market Manager



Michael Hengl
Senior Vice President
East Bay Group Manager



James Harris
Senior Vice President
Sacramento SBA Group Manager



Jeannie Kao
Senior Vice President
International Banking Group Manager



Ed Lambert
Senior Vice President
Technology Market Manager



Ken Mannina
Senior Vice President
Bay Area SBA Group Manager



Linda Michaels
Senior Vice President
Note Department Manger



John Peckham
Senior Vice President
Information Systems Manager



Dan Pistone
Senior Vice President
Technology Loan Group Manager



Bill Nay
Senior Vice President
Central Region Technology Group Manager



Lee Shodiss
Senior Vice President
Bridge Capital Finance Group



Mark Schoenstein
Senior Vice President
Peninsula Construction Group Manger



Steve Schreier
Senior Vice President
Bridge Investment Services

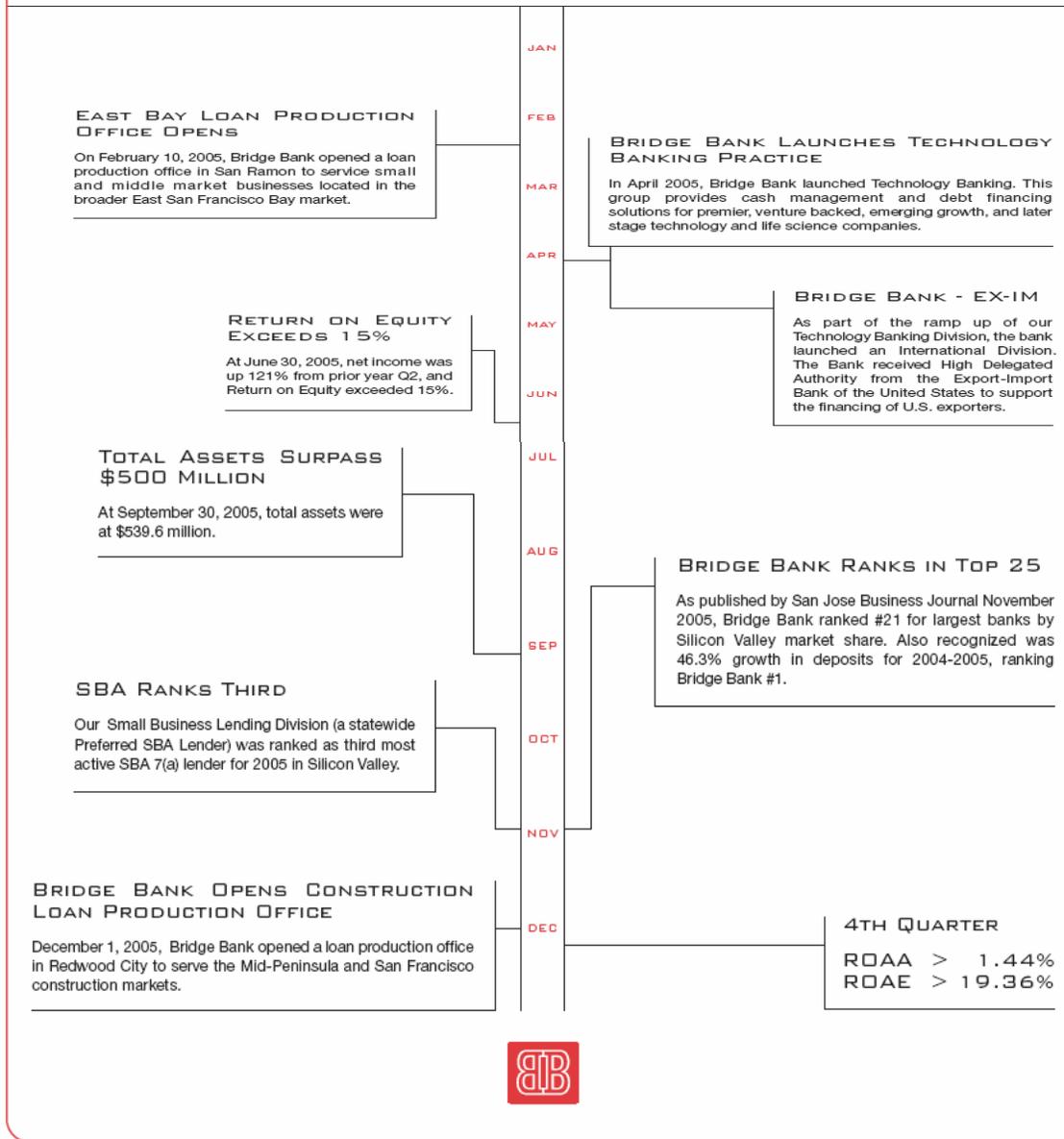


Jeff Whalen
Senior Vice President
Specialty Markets Manager

MILESTONES

2005

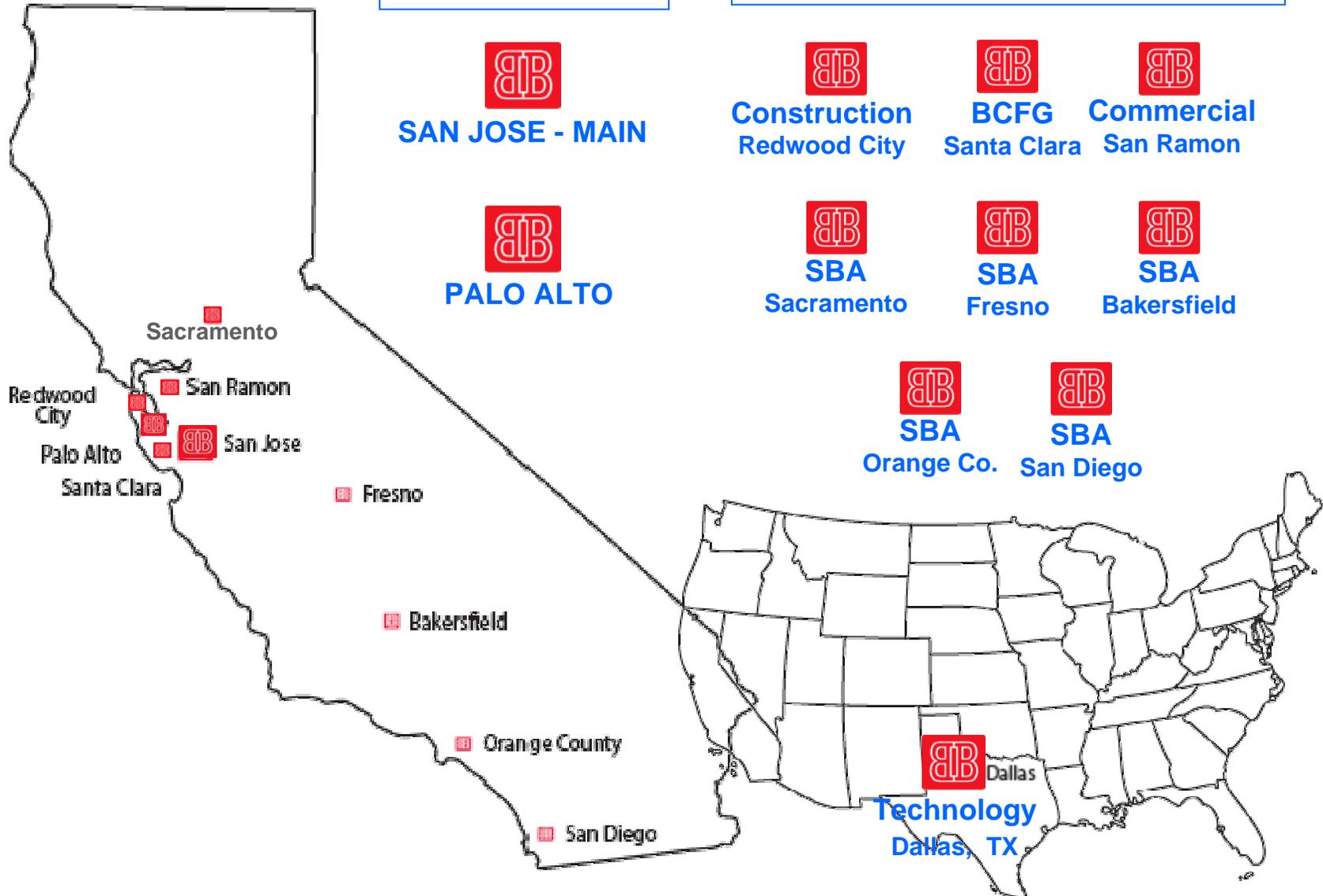
2005 MILESTONES



Locations

BRANCH OFFICES

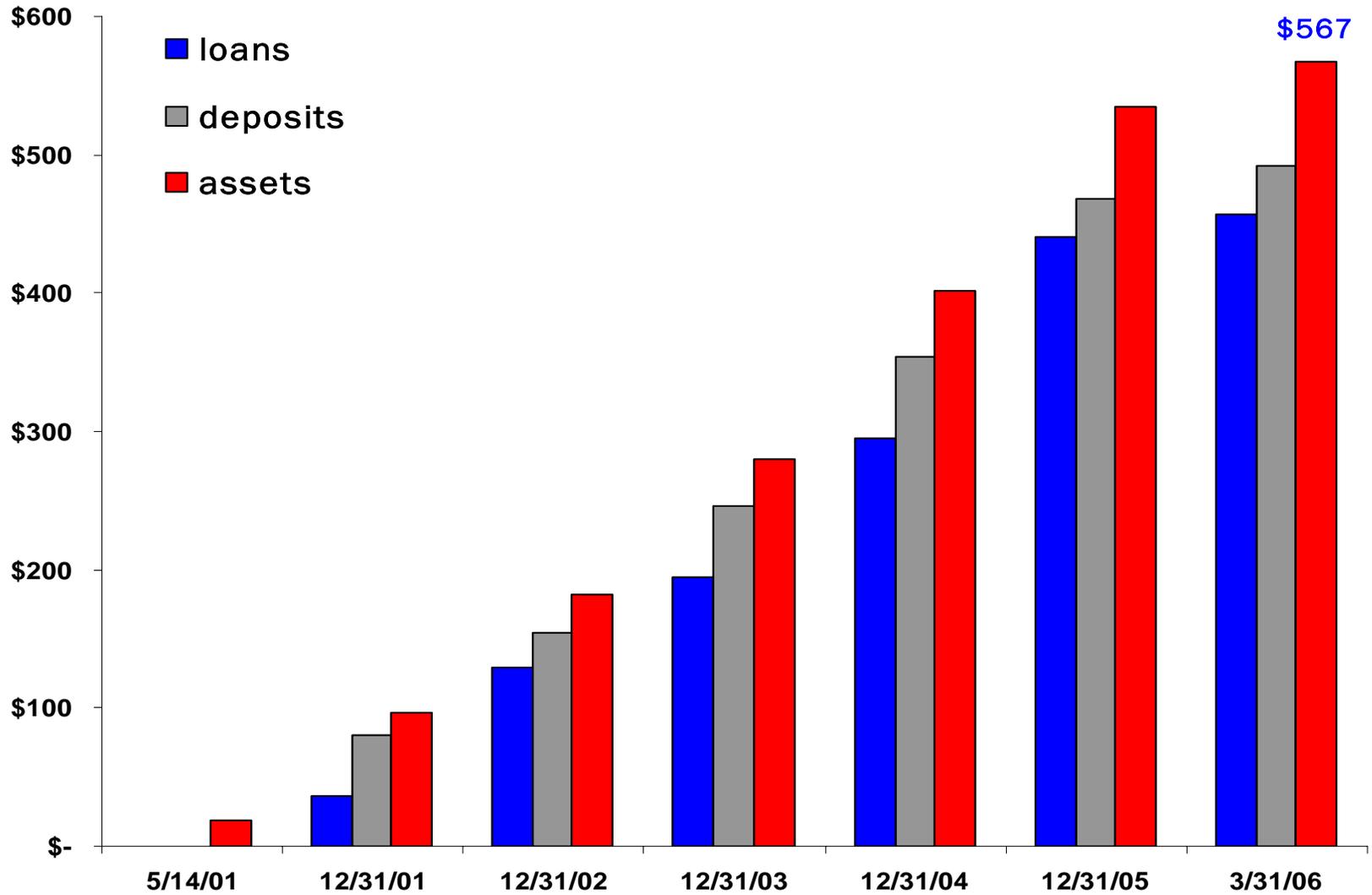
LOAN PRODUCTION/ REPRESENTATIVE OFFICES



FINANCIAL RESULTS

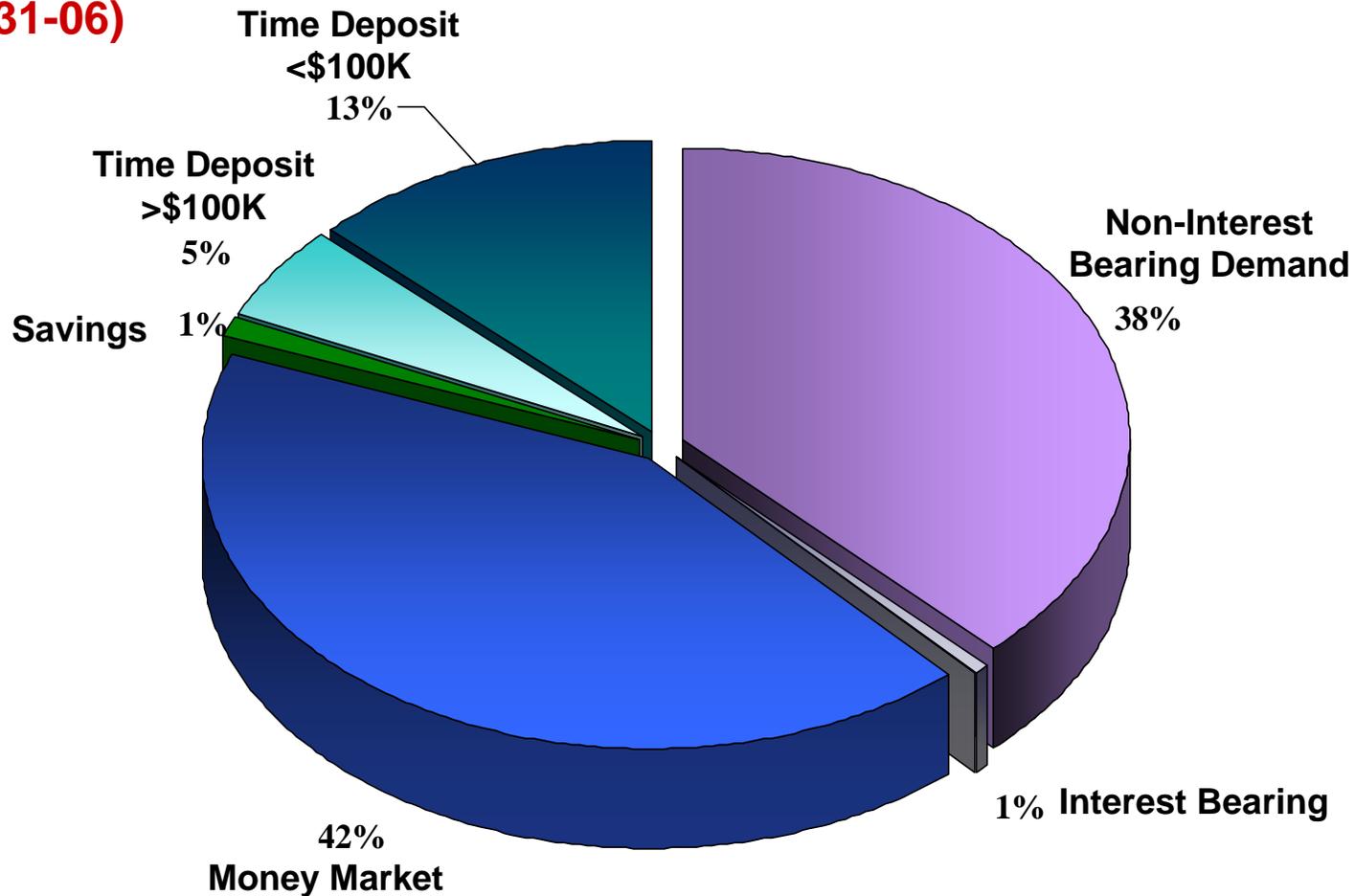
Balance Sheet Growth

(\$ Millions)



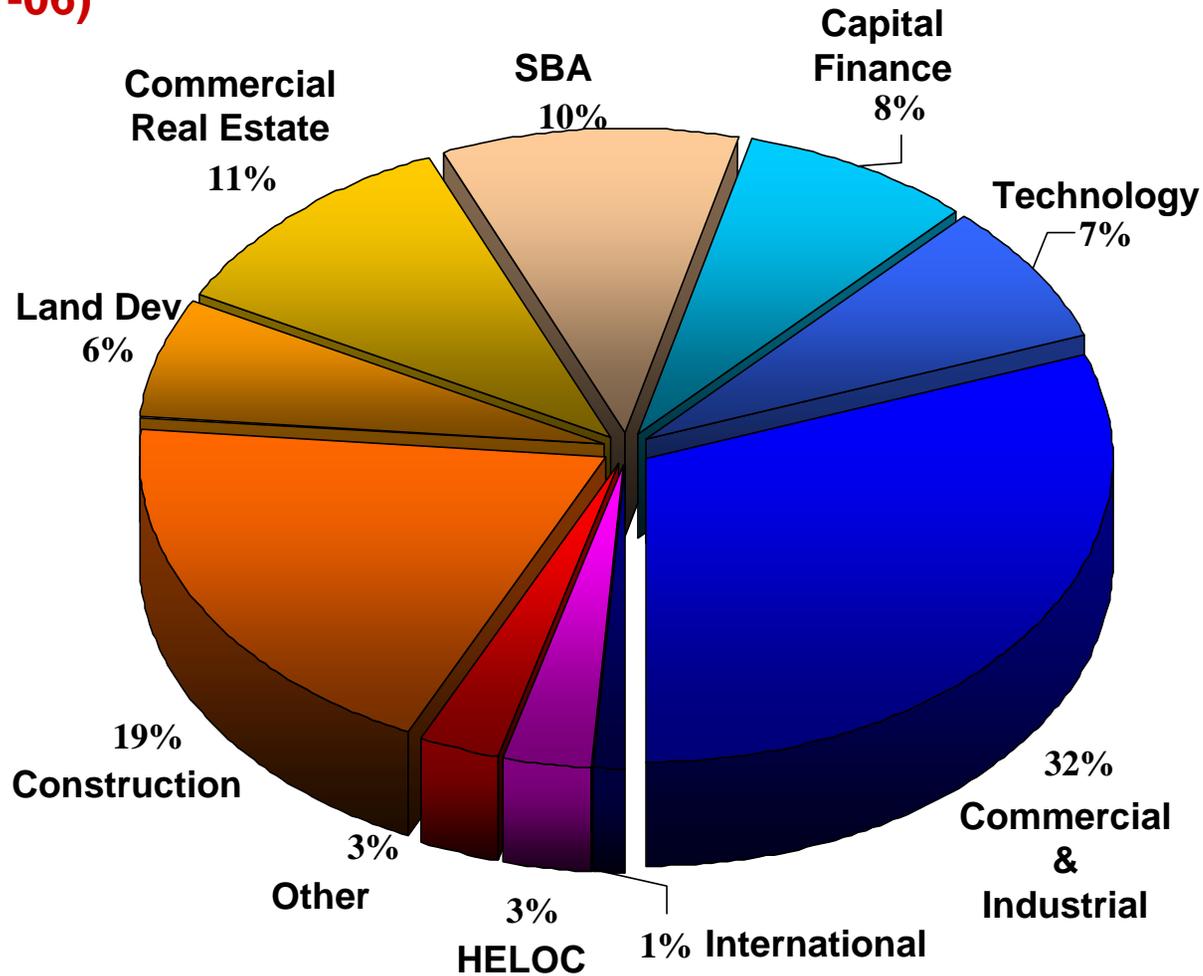
Deposit Portfolio Composition

(@ 3-31-06)



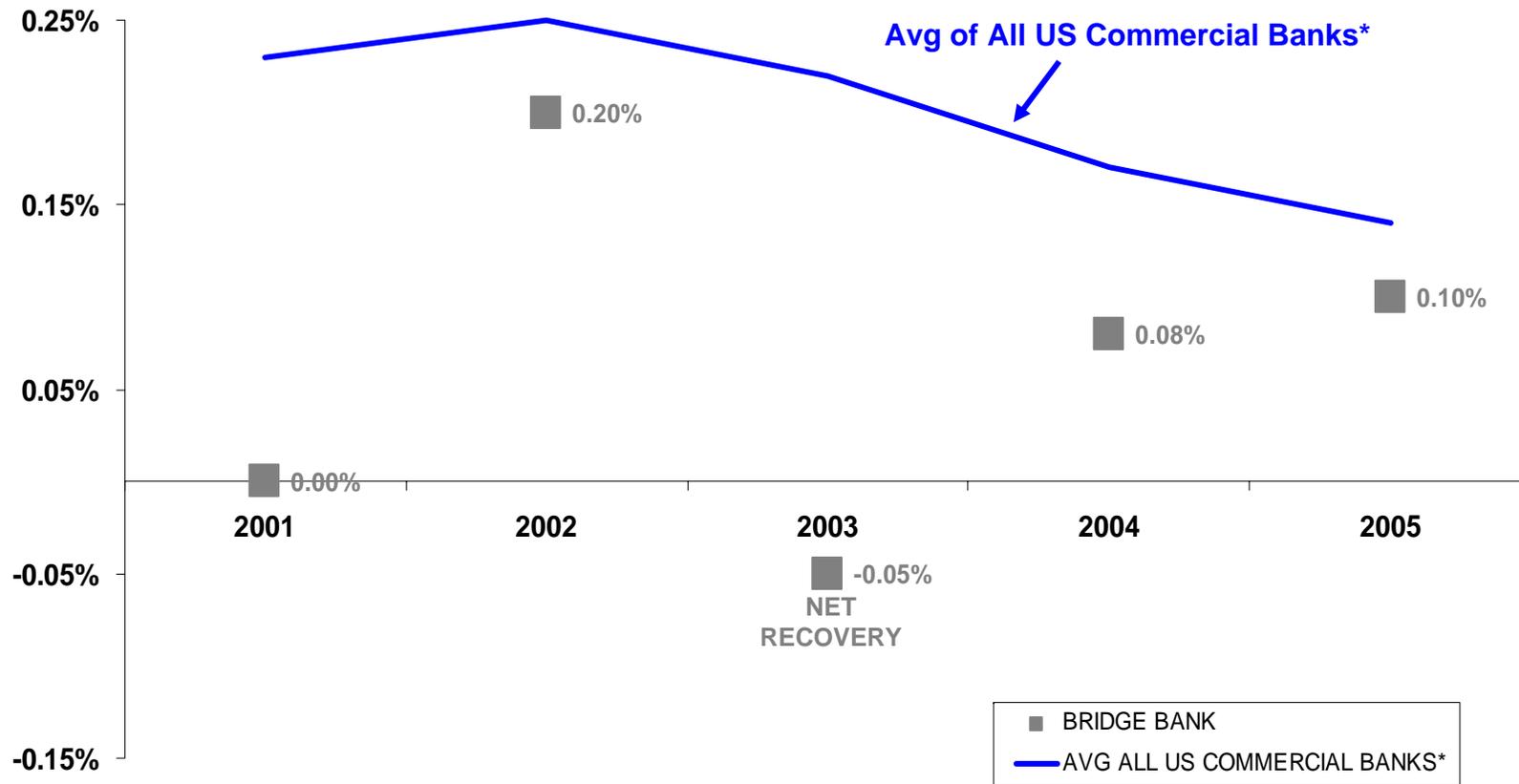
Loan Portfolio Composition

(@ 3-31-06)



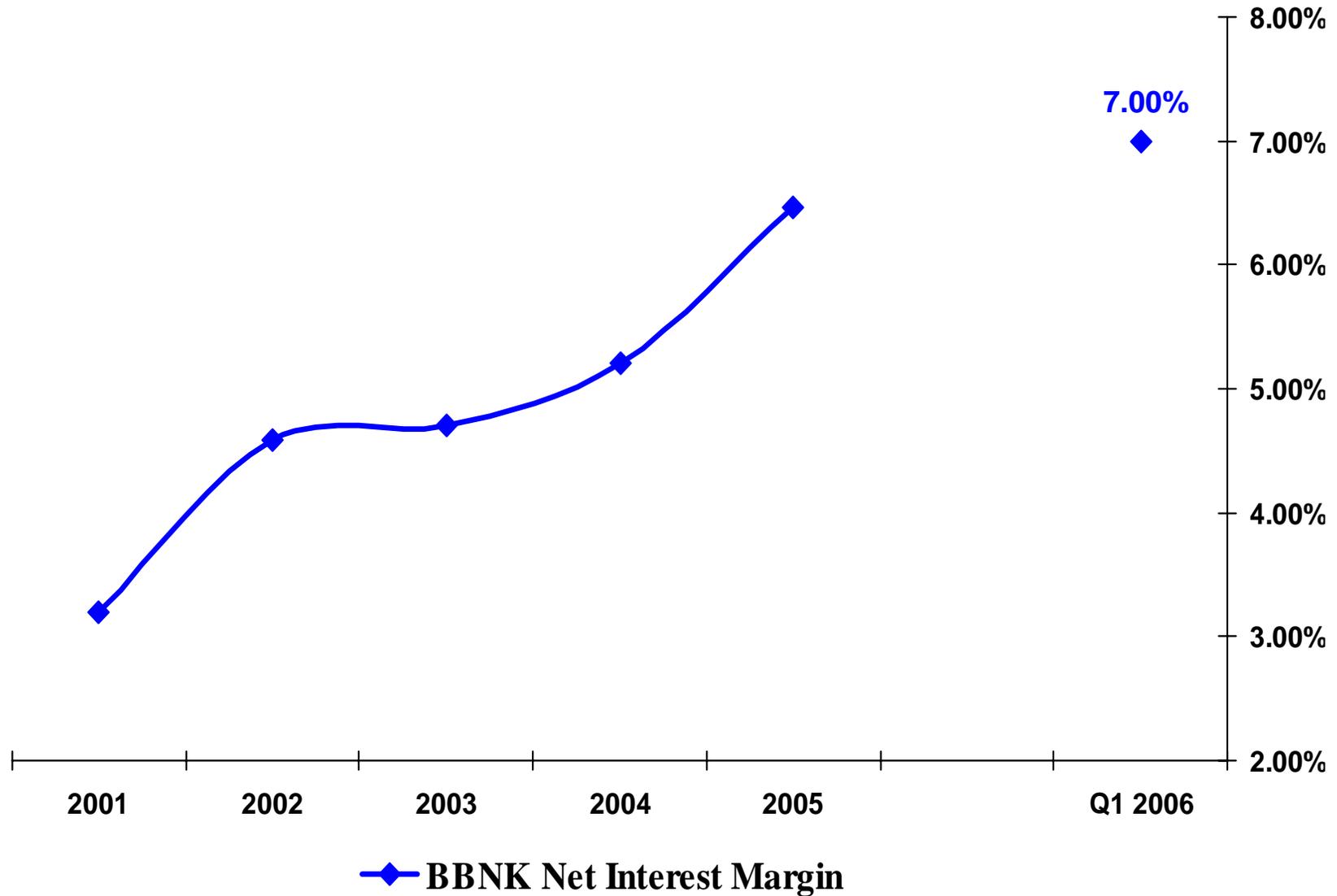
Asset Quality

Loan Loss (Recovery) / Avg Loans



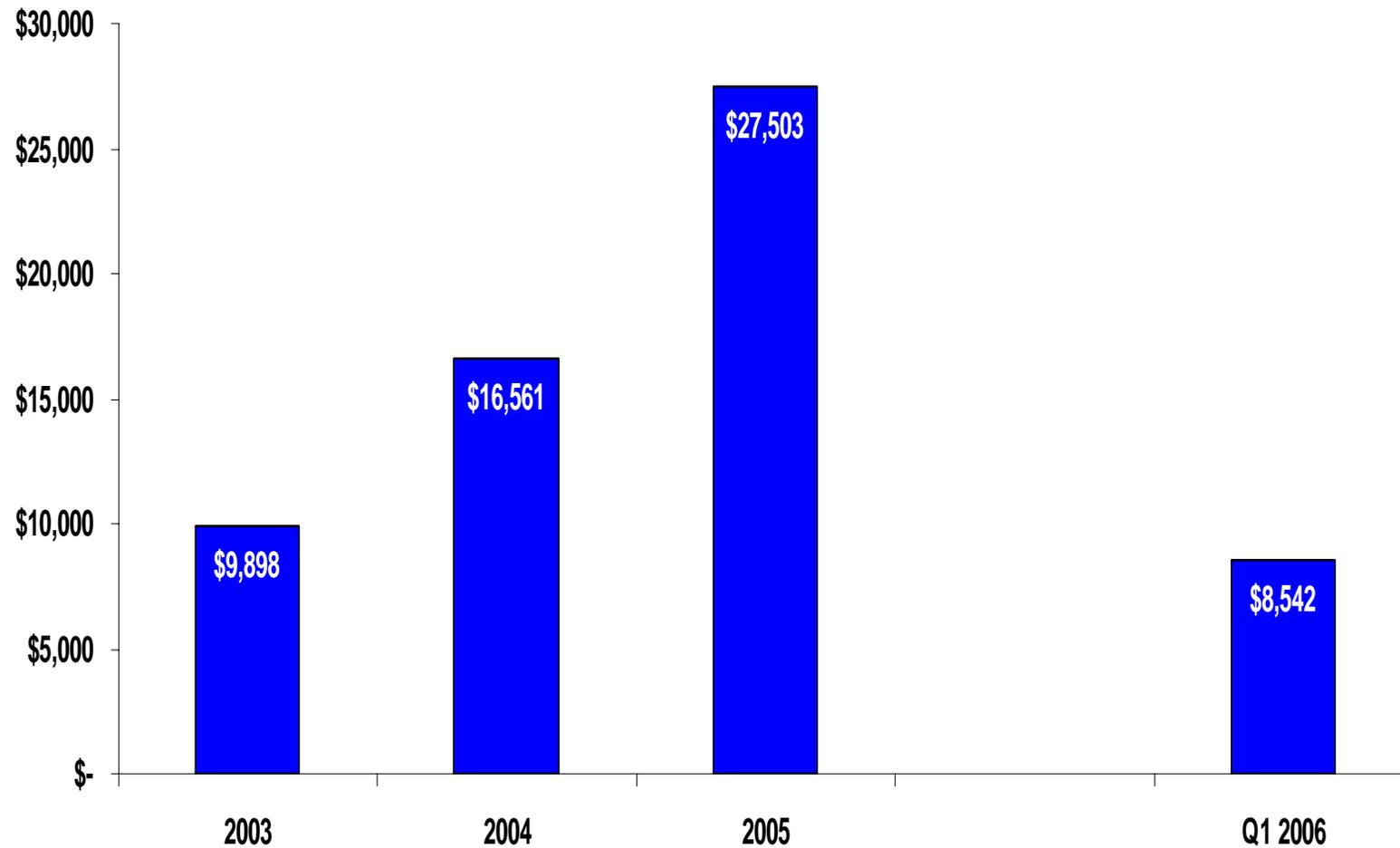
*SOURCE: FFIEC/FDIC Uniform Bank Performance Report, FY 2005

Net Interest Margin

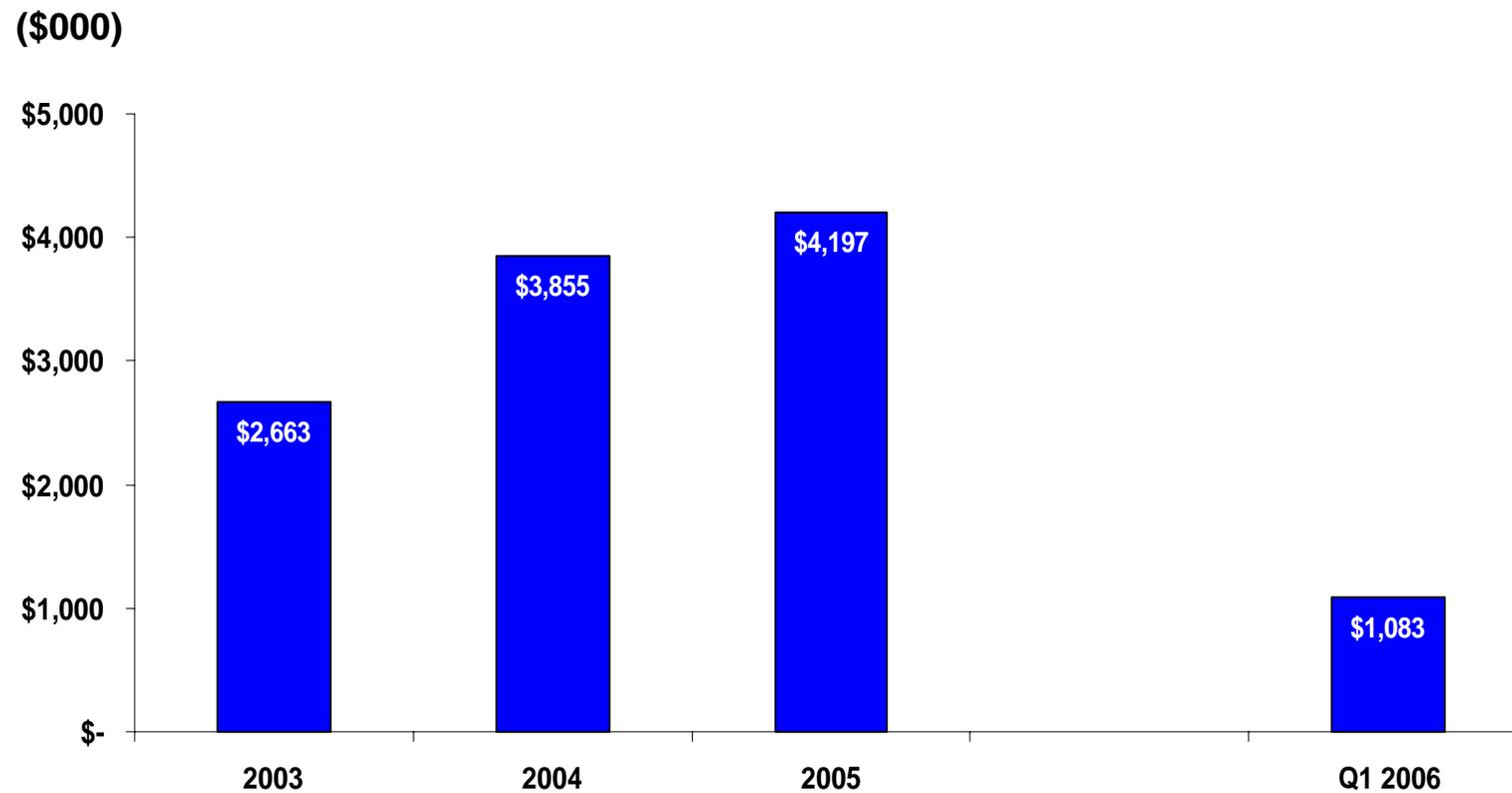


Net Interest Income

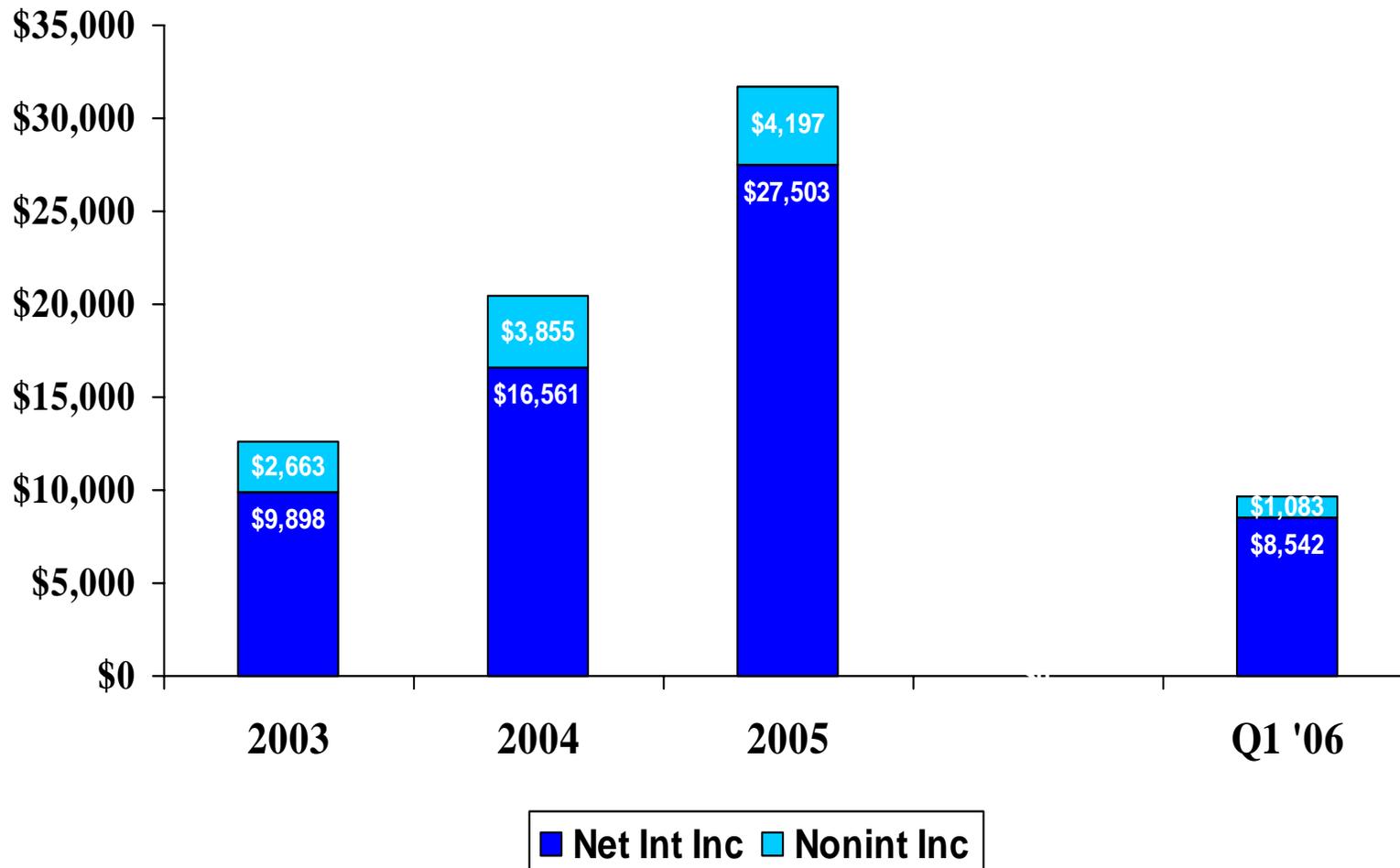
(\$000)



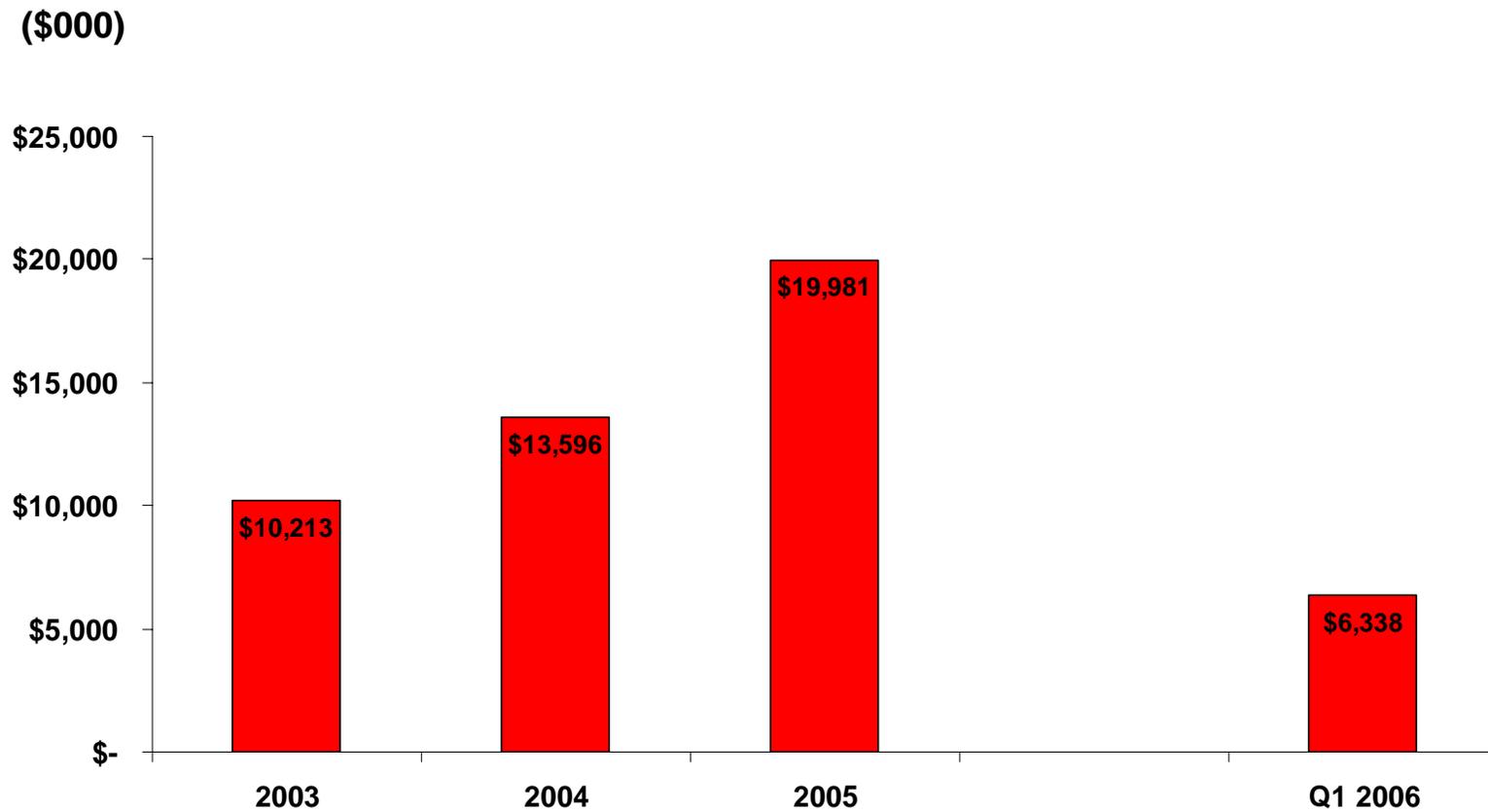
Non-Interest Income



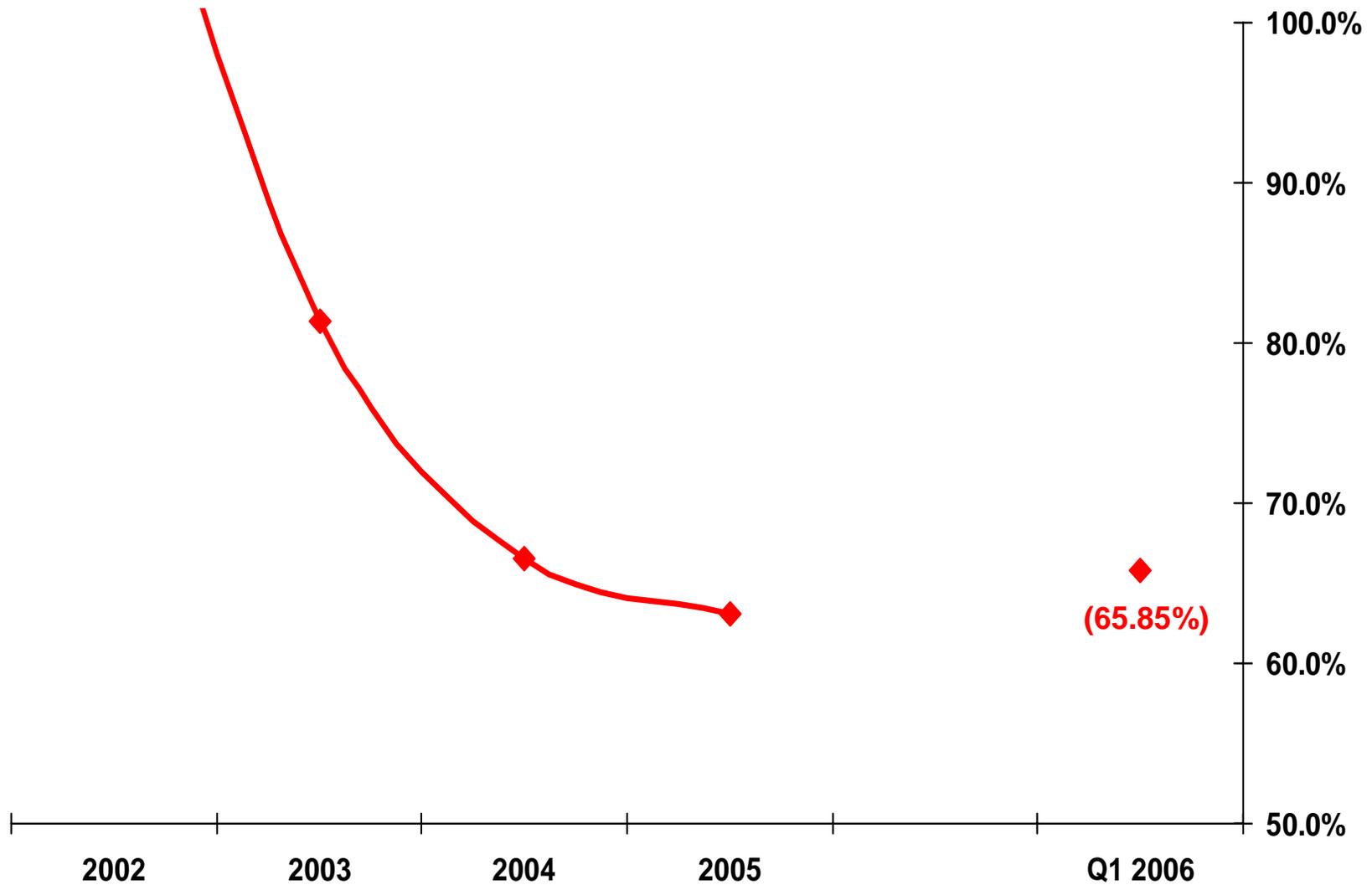
Total Revenue Growth



Non-Interest Expense



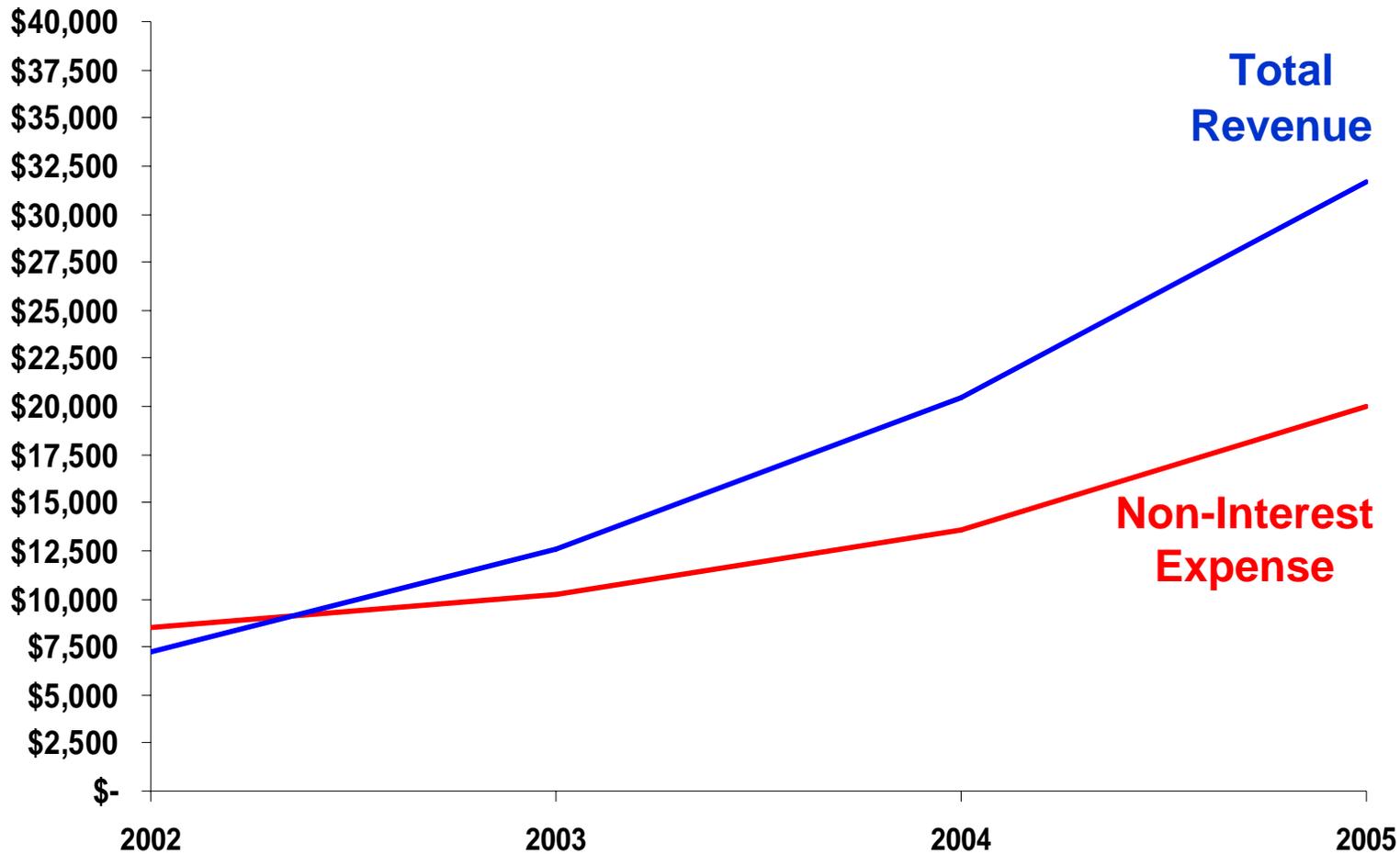
Efficiency Ratio



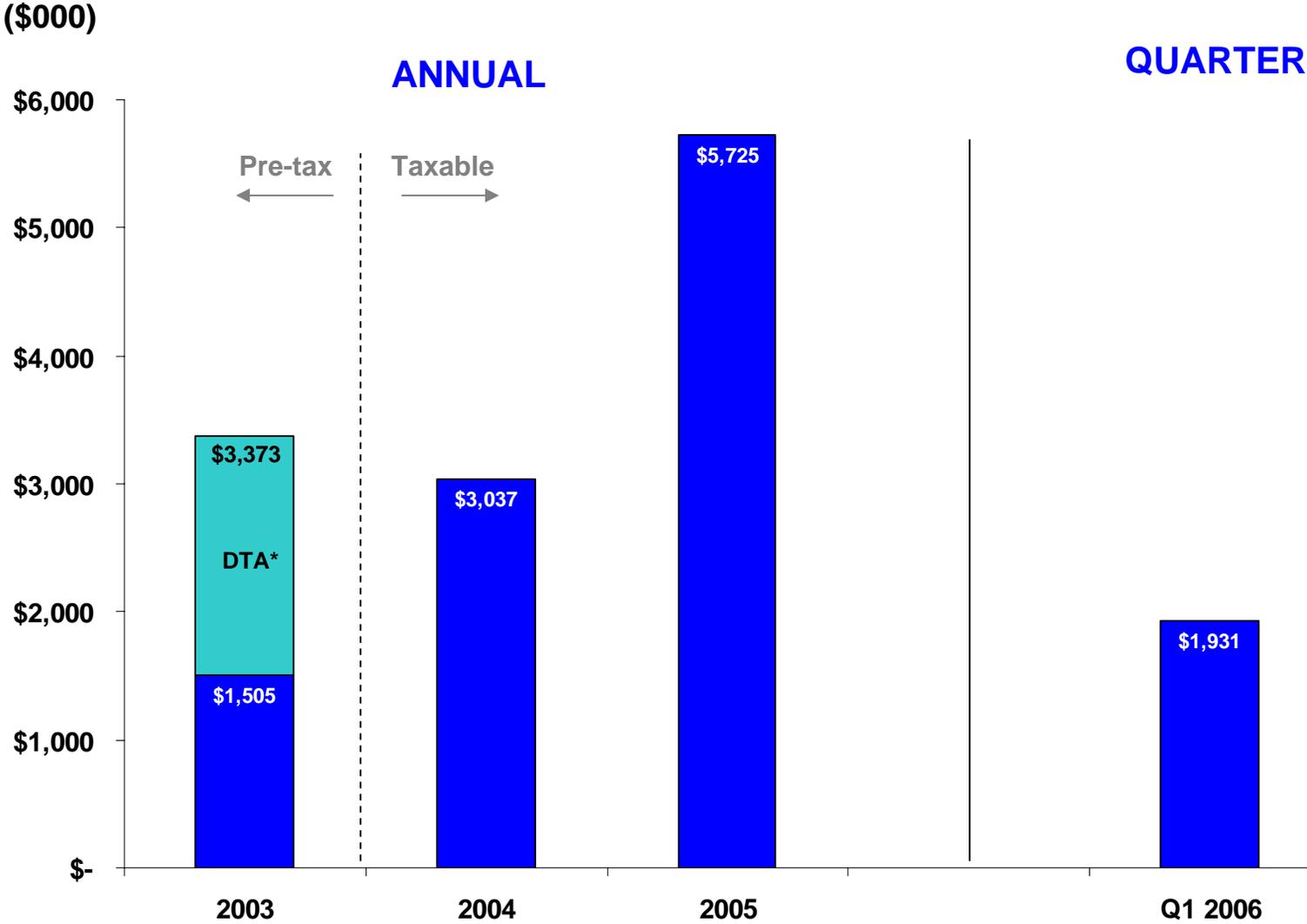
SOURCES: *FFIEC/FDIC Uniform Bank Performance Report of 2001 Start Banks, **SNL Financial

Revenue v. Non-Interest Expense

(\$000)

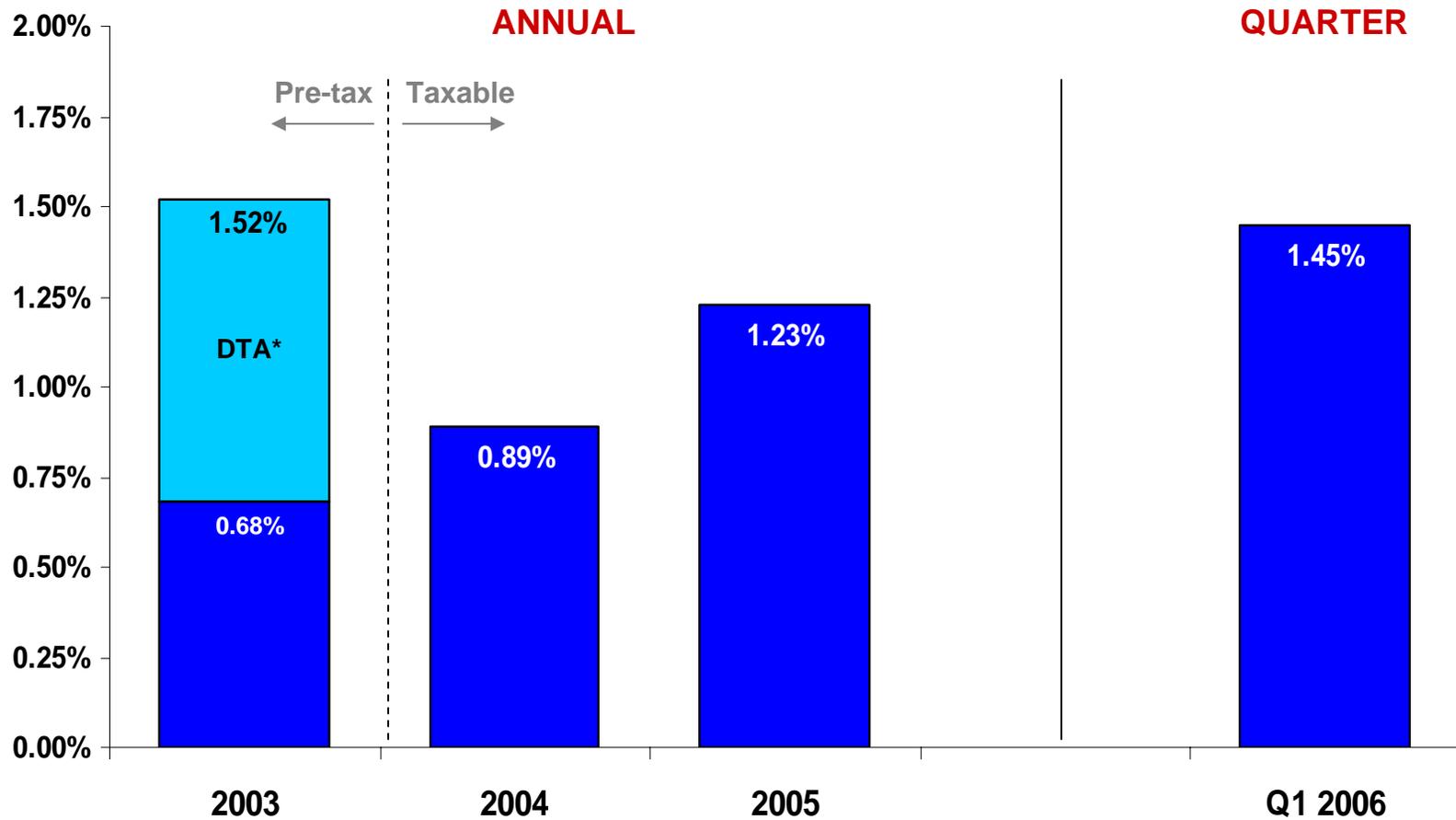


Net Income



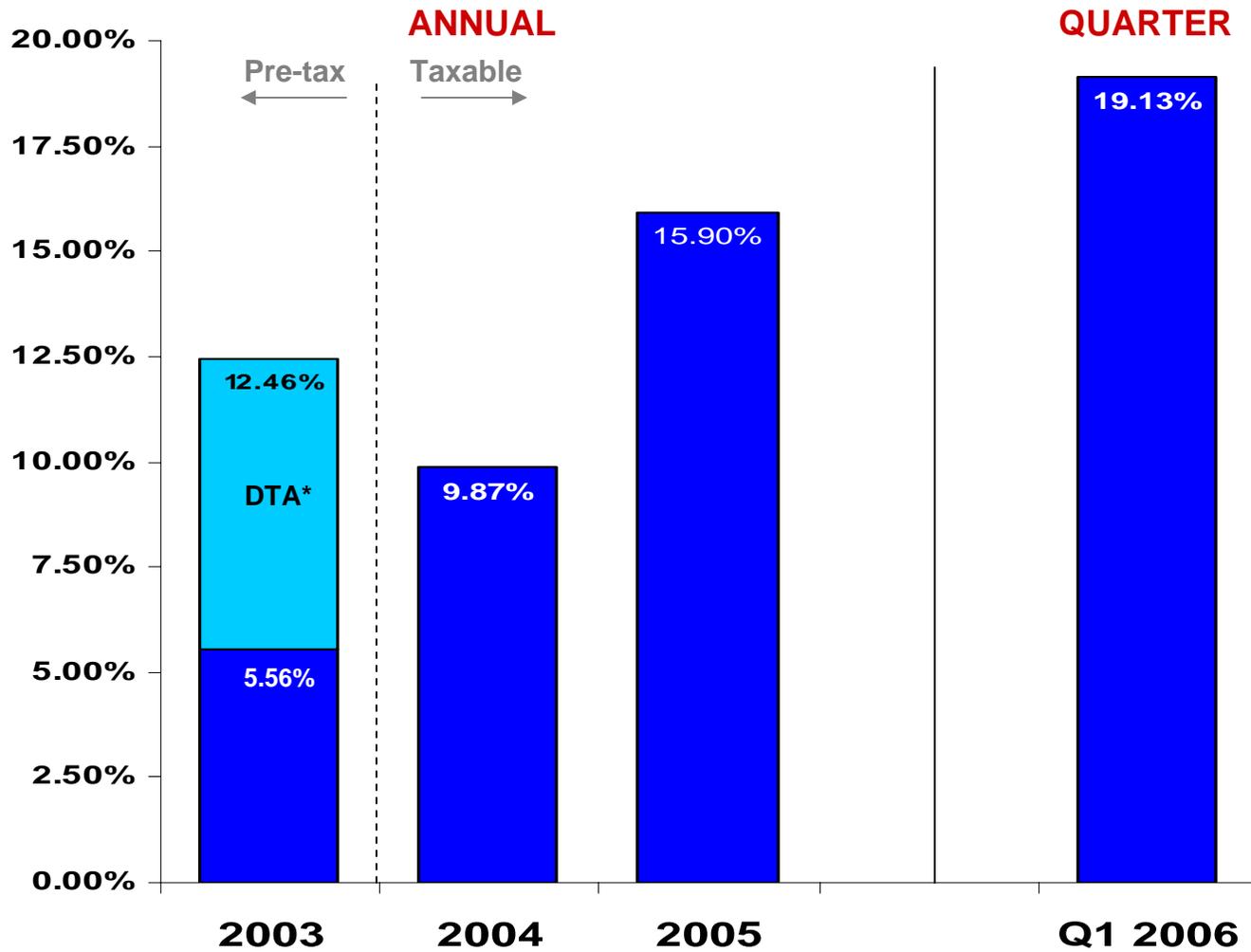
DTA*= Deferred Tax Asset of \$1.9 Million Recognized at 12-31-03

Return On Assets



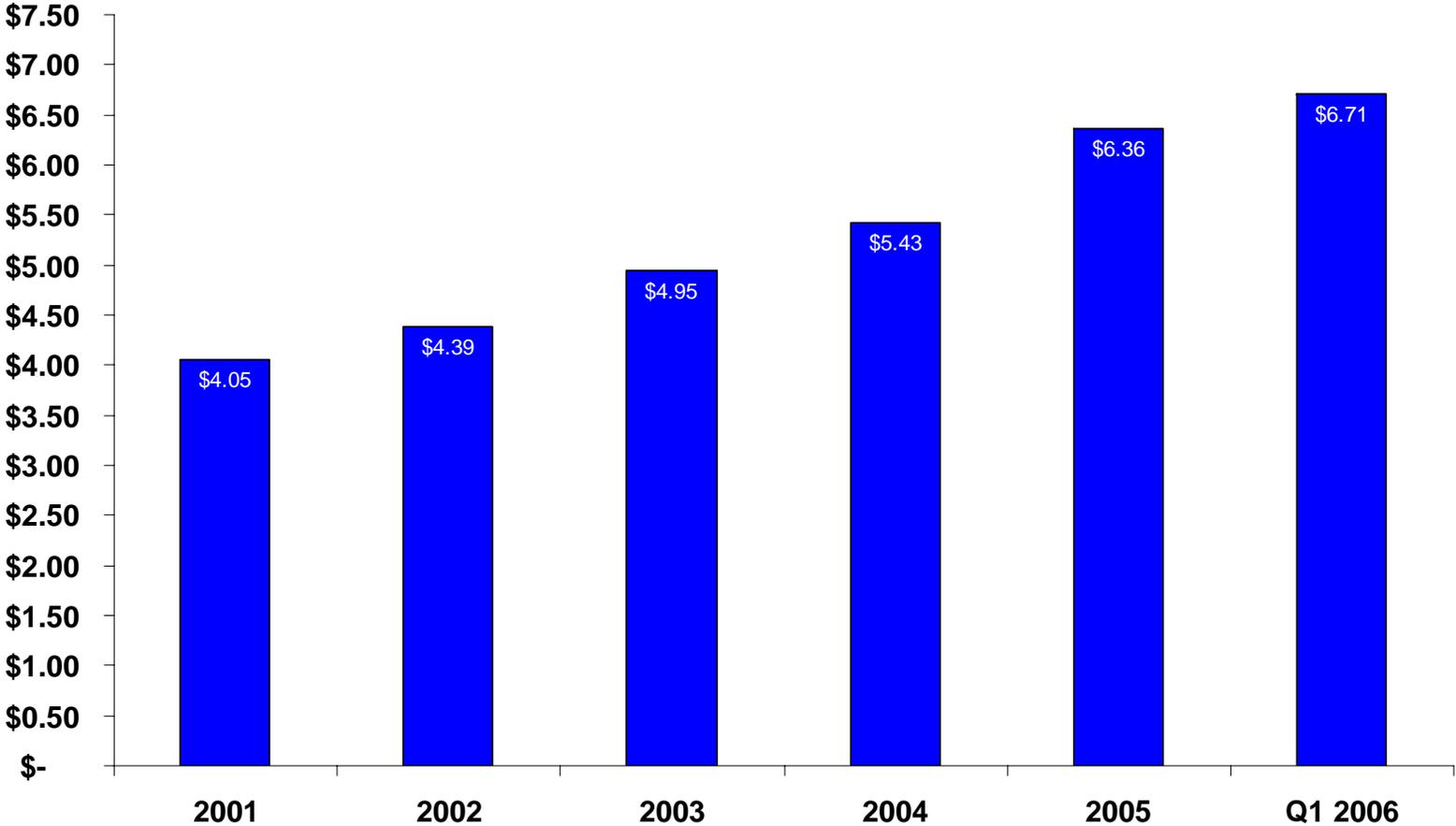
DTA*= Deferred Tax Asset of \$1.9 Million Recognized at 12-31-03

Return On Equity

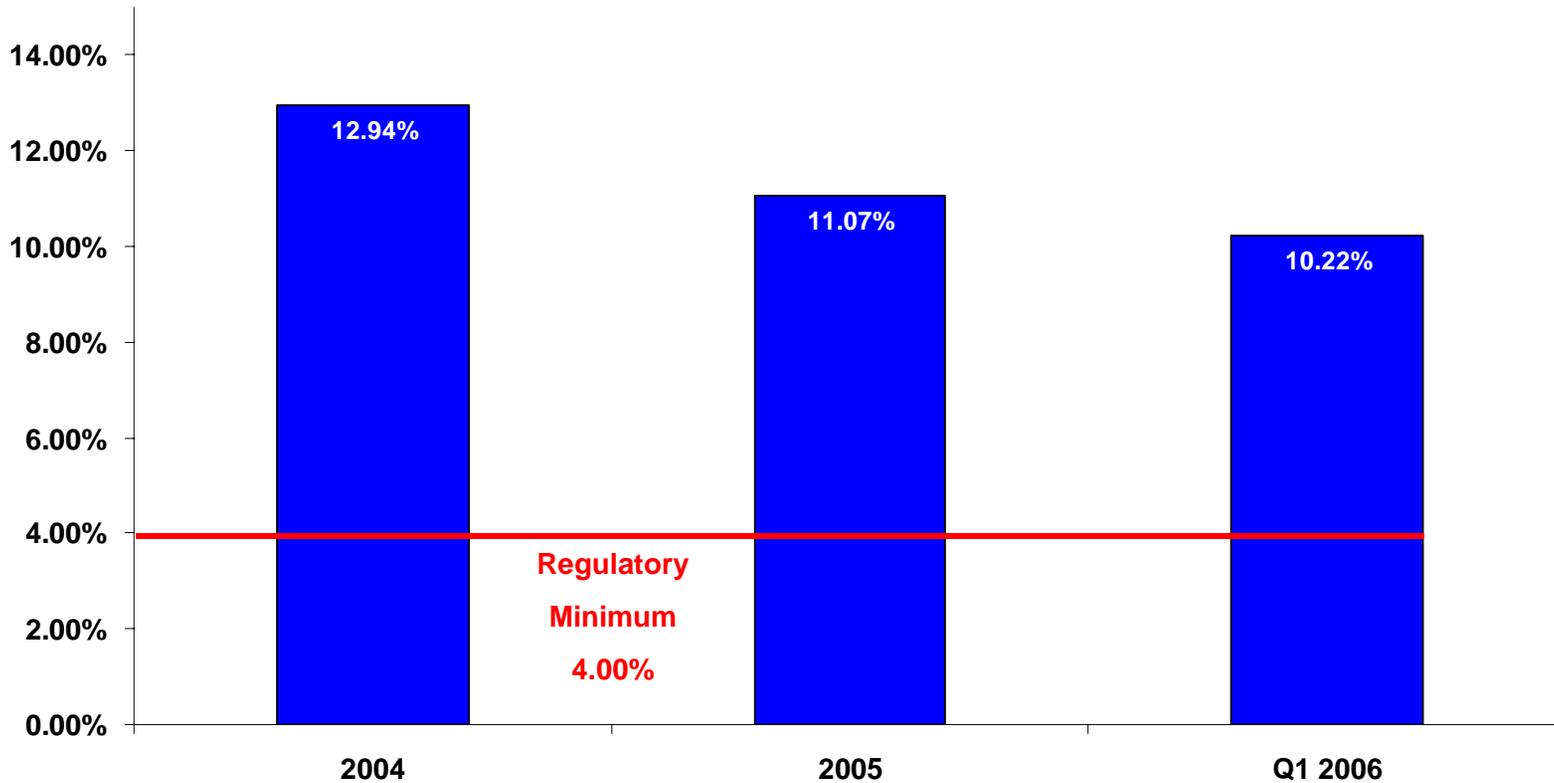


DTA*= Deferred Tax Asset of \$1.9 Million Recognized at 12-31-03

Book Value Per Share



Leverage Capital Ratio



COMPARATIVE PERFORMANCE

2005 Comparison

Of the 237 Publicly Traded Banks \$500M - \$1b of Total Assets in the U.S.,

BBNK = 96th Percentile Performance*

as Ranked by Overall Performance in FY 2005

(3-Year CAGR Total Assets, NIM, ROAA, ROAE)

Top Publicly Traded Banks In U.S. \$500M-\$1B: Overall Performance FY 2005												
Company Name	Ticker	City	State	Total Assets LTM (\$000)	Asset Growth 4 Yr - CAGR %	ROAA LTM (%)	ROAE LTM (%)	Net Interest Margin LTM (%)	Core EPS Growth LTM (%)	Total Return 3 Yr (%)	Date Established	End of Fiscal Period Date LTM
1 Temecula Valley Bancorp, Inc.	TMCV	Temecula	CA	868,988	46.2%	1.91%	27.68%	6.78%	25.40%	258.63%	6/3/2002	12/31/2005
2 Southwest Community Bancorp	SWCB	Carlsbad	CA	656,503	52.0%	1.73%	22.62%	6.32%	62.50%	163.43%	NA	12/31/2005
3 Silver State Bancorp	SSBX	Henderson	NV	808,161	27.1%	2.09%	30.28%	5.88%	NA	398.18%	NA	12/31/2005
4 Florida Community Banks, Inc.	FLCM	Immokalee	FL	853,574	23.4%	2.34%	30.19%	5.40%	49.10%	NA	2/20/2002	09/30/2005
5 Pacific Continental Corporation	PCBK	Eugene	OR	791,685	26.5%	1.67%	17.57%	5.60%	16.60%	99.62%	12/8/1998	12/31/2005
6 Community Bancorp, Inc.	CMBC	Escondido	CA	908,577	25.2%	1.61%	16.37%	5.80%	26.90%	243.47%	6/25/1999	12/31/2005
7 Severn Bancorp, Inc.	SVBI	Annapolis	MD	823,452	24.1%	1.86%	22.15%	4.63%	14.30%	116.57%	4/4/1949	09/30/2005
8 Community Valley Bancorp	CVLL	Chico	CA	501,198	17.6%	1.47%	18.65%	6.11%	14.10%	108.10%	NA	09/30/2005
9 Bridge Capital Holdings	BBNK	San Jose	CA	536,520	53.7%	1.44%	19.36%	7.00%	84.80%	202.23%	5/14/01	12/31/2005
10 Columbia Bancorp	CBBO	The Dalles	OR	836,354	14.8%	1.78%	19.01%	5.91%	NA	78.69%	1/13/1996	12/31/2005
11 Saehan Bancorp	SAEB	Los Angeles	CA	513,140	20.9%	1.63%	17.79%	5.10%	47.90%	465.90%	2/10/1998	12/31/2005
12 Idaho Independent Bank	IIBK	Coeur D'Alene	ID	509,821	16.5%	1.63%	17.47%	6.35%	44.50%	110.18%	10/11/1993	12/31/2005
13 C&F Financial Corporation	CFFI	West Point	VA	671,957	13.6%	1.82%	17.70%	6.19%	NA	45.07%	3/7/1994	12/31/2005
14 Alliance Bancshares California	ABNS	Culver City	CA	674,741	48.0%	1.16%	18.42%	5.00%	NA	355.22%	NA	12/31/2005
15 Bank of Marin	BMRC	Corte Madera	CA	850,055	18.1%	1.43%	15.93%	5.24%	20.00%	100.75%	1/23/1990	09/30/2005
16 American River Bankshares	AMRB	Rancho Cordova	CA	612,763	20.9%	1.54%	15.14%	4.98%	34.10%	112.22%	1/24/1995	12/31/2005
17 First South Bancorp, Inc.	FSBK	Washington	NC	833,125	11.0%	1.78%	21.96%	5.18%	19.00%	73.08%	11/7/1996	12/31/2005
18 CityBank	CTBK	Lynnwood	WA	832,039	8.9%	6.39%	29.97%	6.10%	25.20%	117.52%	4/15/1974	12/31/2005
19 Smithtown Bancorp, Inc.	SMTB	Hauppauge	NY	878,282	23.3%	1.41%	21.49%	4.35%	14.40%	128.98%	5/7/1984	12/31/2005
20 PremierWest Bancorp	PRWT	Medford	OR	912,498	16.9%	1.52%	13.59%	6.00%	43.40%	235.62%	NA	12/31/2005
21 Washington Banking Company	WBCO	Oak Harbor	WA	725,976	13.5%	1.37%	17.87%	5.36%	45.80%	141.52%	5/1/1996	12/31/2005

*SOURCE: Clark Consulting and JPA, #9 of 237 publicly traded banks in US of \$500M - \$1b total assets based upon 3-year CAGR total assets, NIM, ROAA, and ROAE



2005 Recognition

- Fastest Growing Bank in CA*
- Fastest Growing Business Bank in U S*
- 96th Percentile Performance**

-  **The Findley Reports**
&
2005 CA De novo Bank of the Year

**SUPER
PREMIER
PERFORMING**

•*SOURCE: FFIEC/FDIC Uniform Bank Performance Report, annual average assets for 2005, among peer group banks with 2001 start in CA (13) and US (84)

•**SOURCE: Clark Consulting and JPA, #9 of 237 publicly traded banks in US of \$500M - \$1b total assets based upon 3-year CAGR total assets, NIM, ROAA, and ROAE

EQUITY PERFORMANCE



Financial and Trading Information

- **Established May 2001**
- **\$567 M Total Assets**
- **4.8 Year CAGR Assets 101%**
- **Q1 '06 Net Inc = 1,931k**
- **Q1 '06 ROA = 1.45%**
- **Q1 '06 ROE = 19.13%**

Market:	NASDAQ (Capital Market)		
Symbol:	BBNK		
TSO:	6,257,000		
Market Cap:	\$124,514,000 (3-31-06)		
Avg Annual Vol:	~ 1.4 Million Shares (~22%TSO)		
P/E:	LTM:	19.72	
	Q1 '06:	17.13	
Recent Price History:	<u>5-17-06</u>	52 Wk:	<u>High</u> <u>Low</u>
	\$20.15		\$20.49 \$14.35

Registrar & Transfer Agent
American Stock Transfer

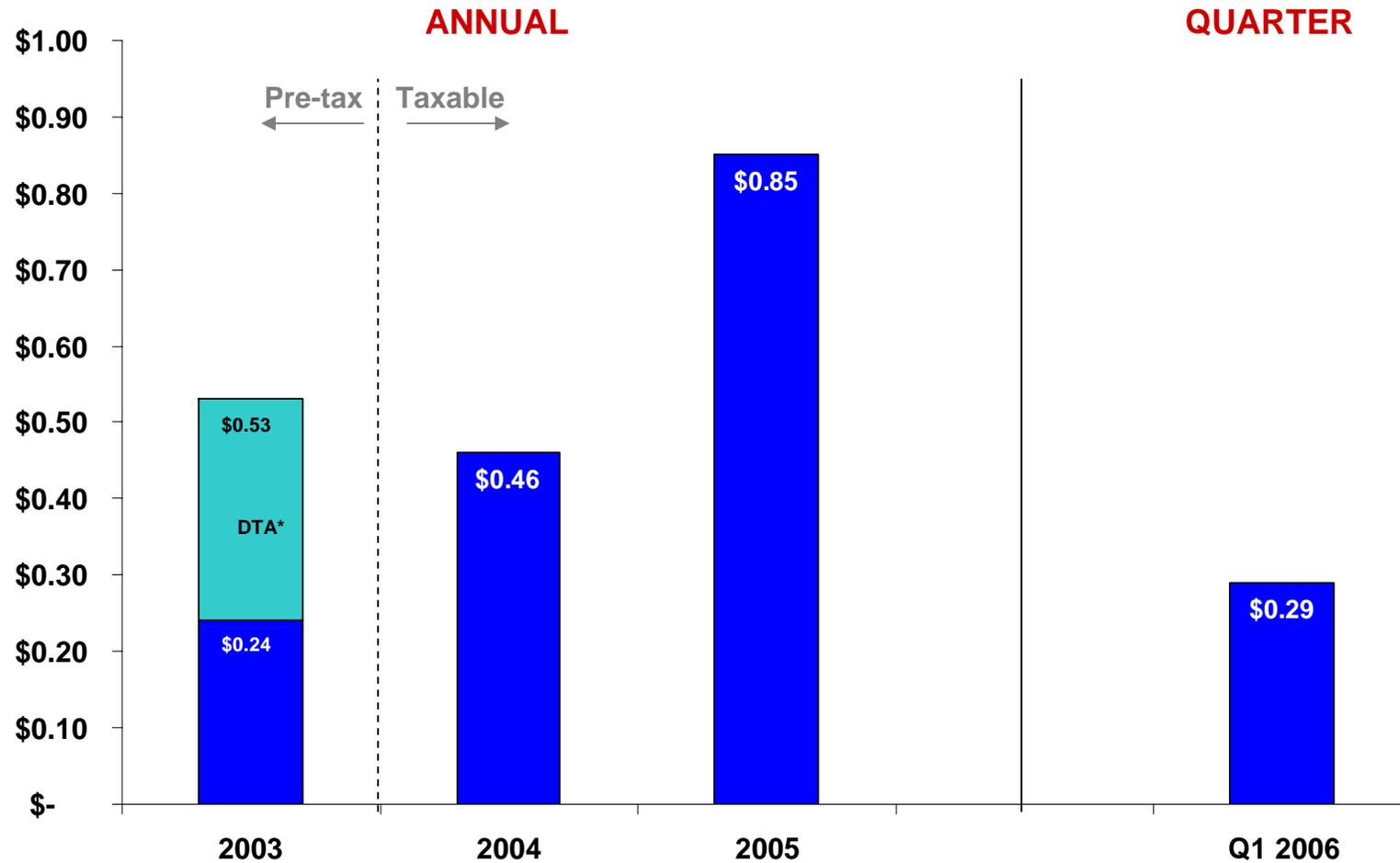
Corporate Counsel
Bingham McCutchen LLP

Independent Accountant
Vavrinek Trine & Day LLP



Earnings Per Share

(Fully Diluted)



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

BBNK (NASDAQ-CM)



BBNK Round

1st

2nd

IRR%*

31.9%

32.8%

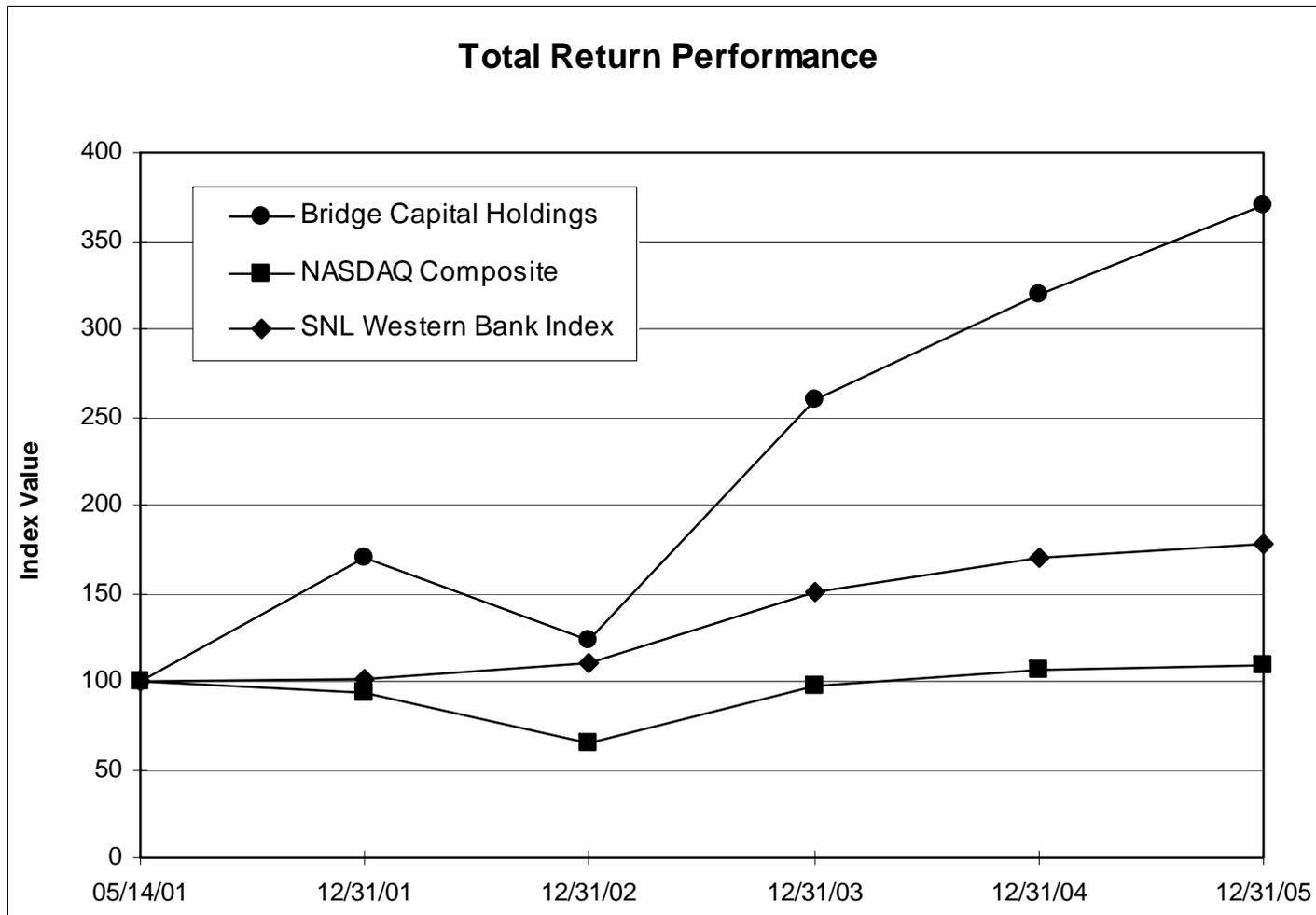
Straight %*

60.0%

52.5%

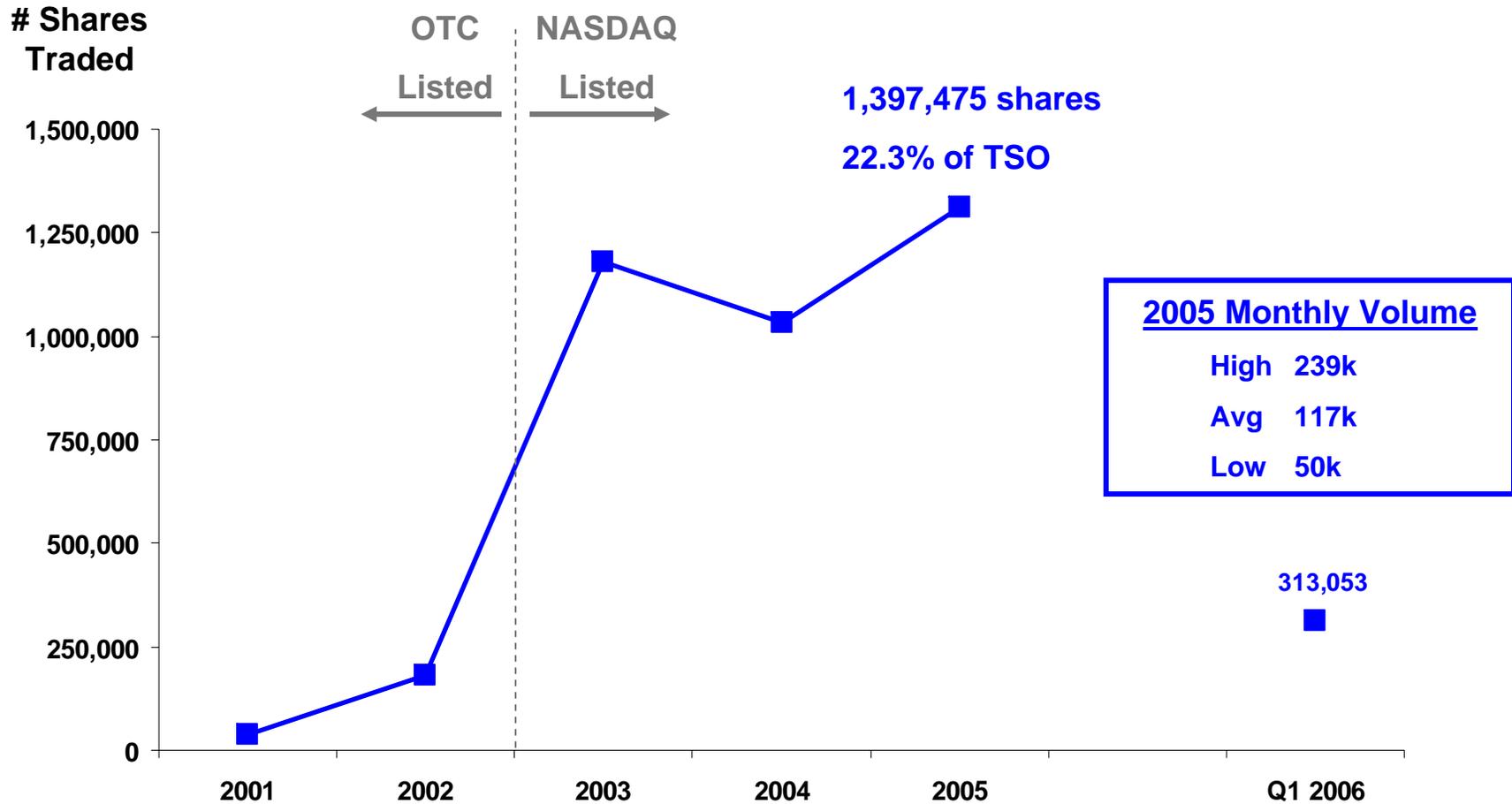
*Based on BBNK Closing Price of \$20.00 at 5-9-06

Comparative BBNK Performance



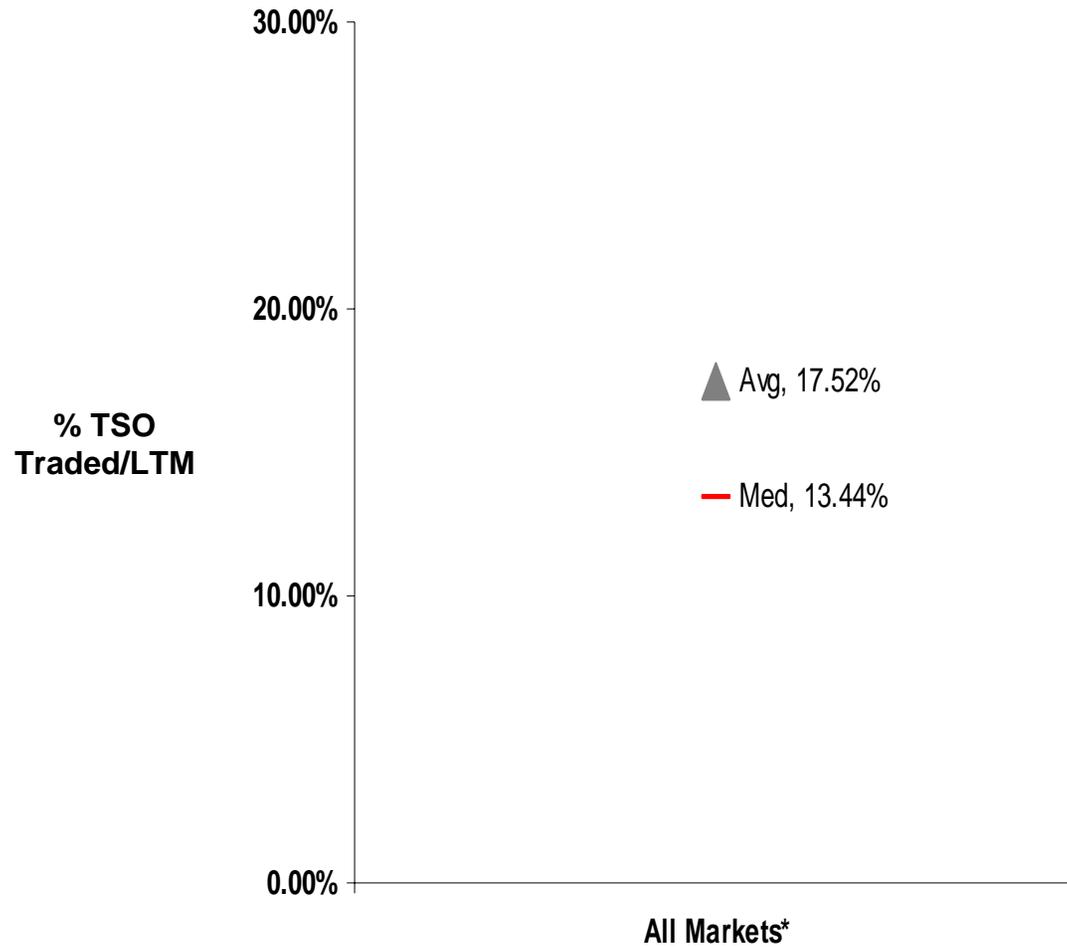
SOURCE: 2006 Bridge Capital Holdings Proxy Statement

BBNK Trading Volume



Source: NASDAQ

Peer CA Public Bank* Trading Volume

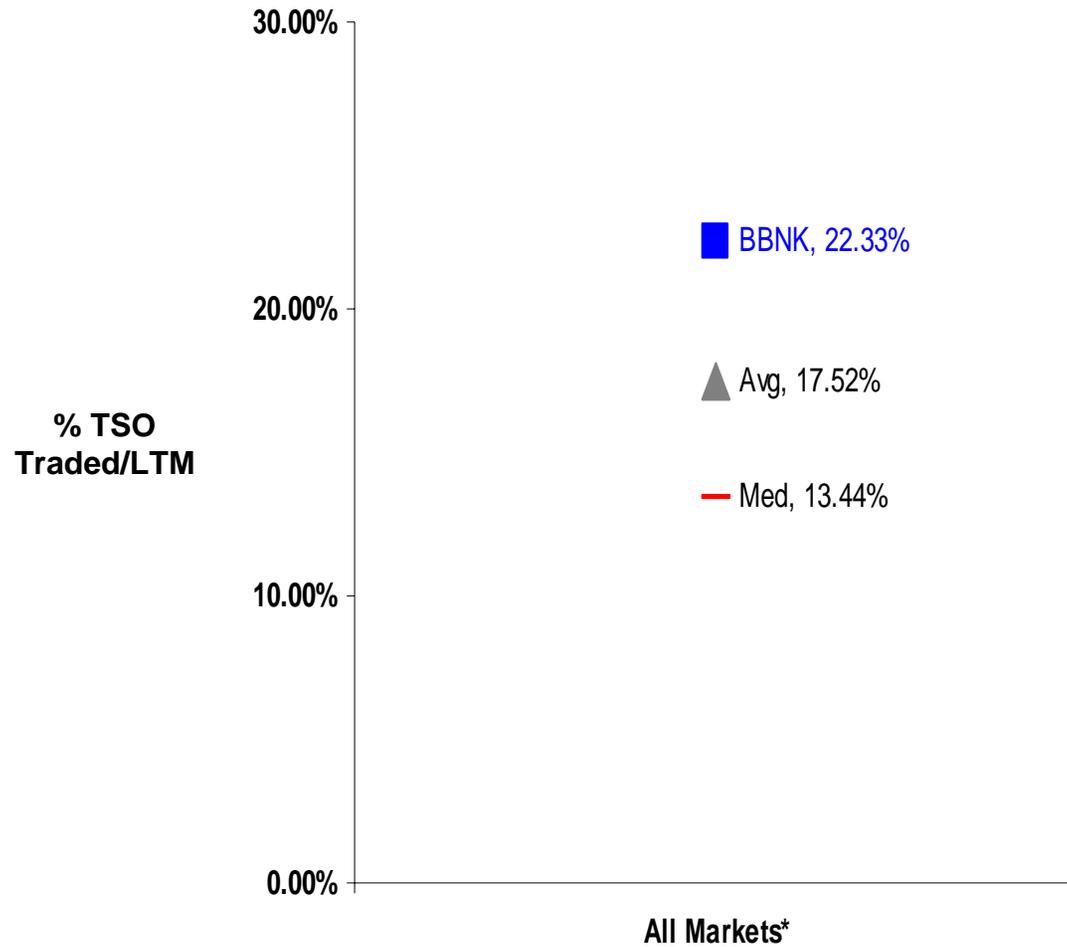


* 20 publicly traded CA banks of \$500M-\$1b total assets

** NASDAQ National, NASDAQ Capital Market, and OTCBB Stock Markets

SOURCES: Carpenter & Company, Monthly Stock Reports and NASDAQ

Comparative BBNK Trading Volume



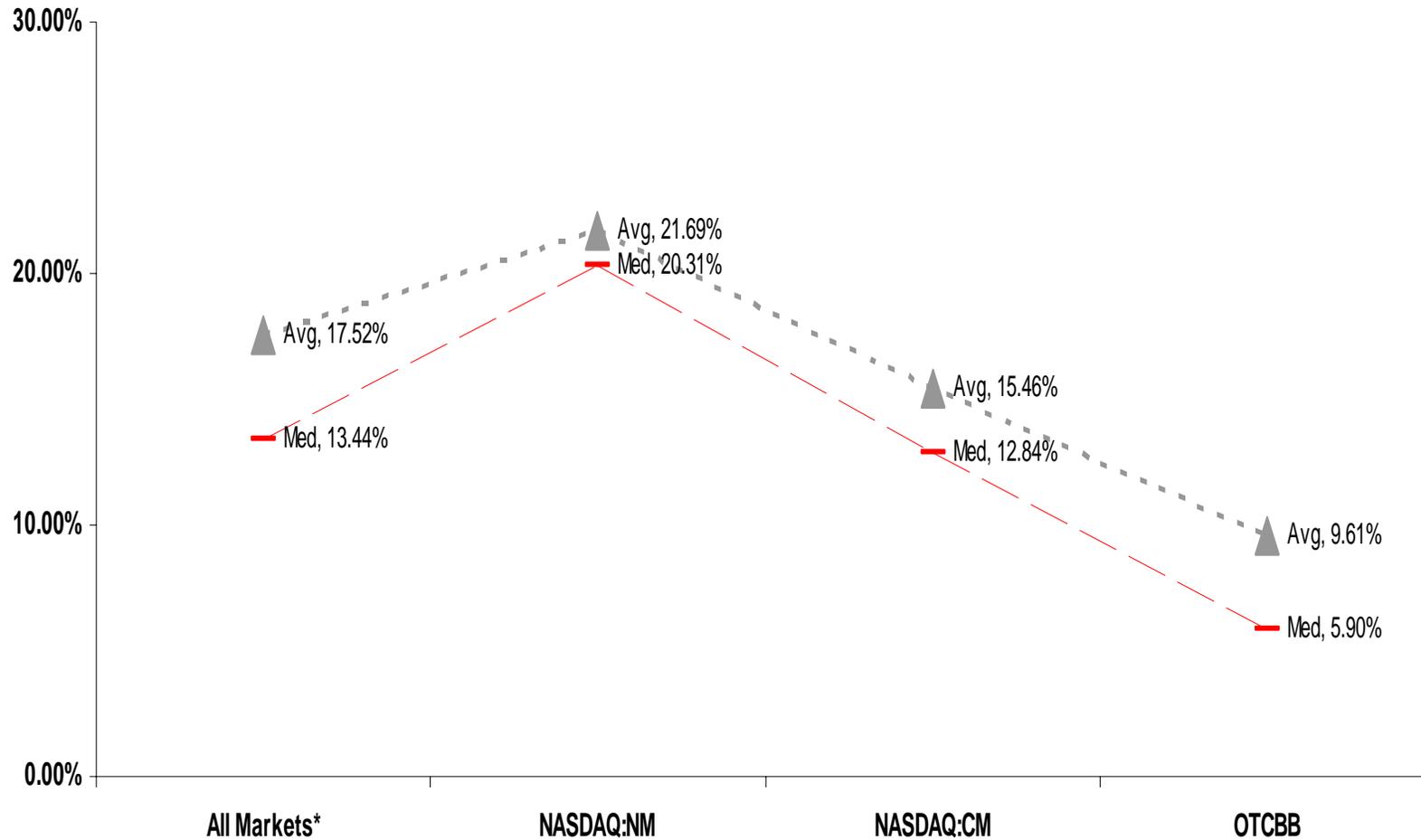
* 20 publicly traded CA banks of \$500M-\$1b total assets

** NASDAQ National, NASDAQ Capital Market, and OTCBB Stock Markets

SOURCES: Carpenter & Company, Monthly Stock Reports and NASDAQ

Peer CA Public Bank* Trading Volume

% TSO
Traded/LTM



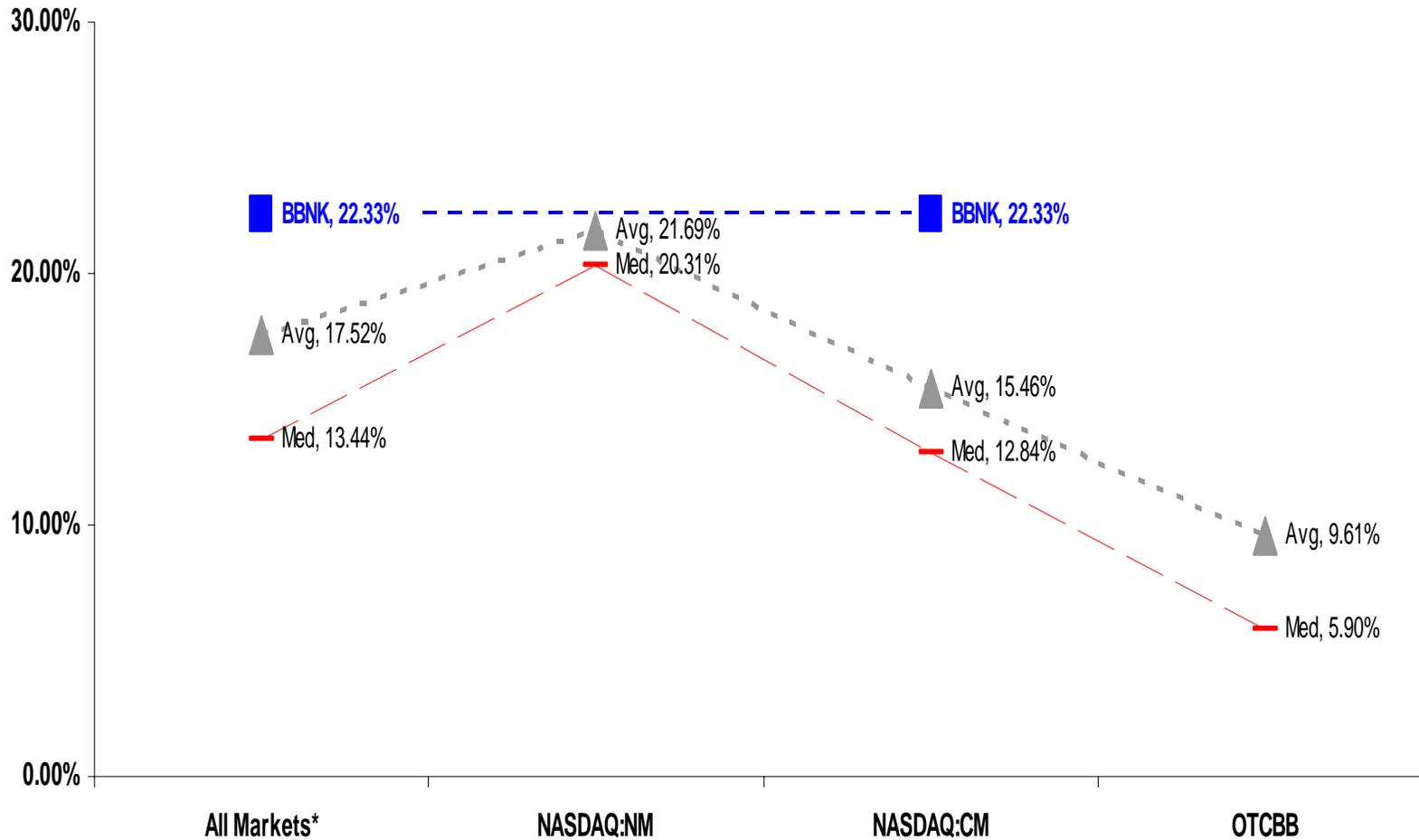
* 20 publicly traded CA banks of \$500M-\$1b total assets

** NASDAQ National, NASDAQ Capital Market, and OTCBB Stock Markets

SOURCES: Carpenter & Company, Monthly Stock Reports and NASDAQ

Comparative BBNK Trading Volume

% TSO
Traded/LTM



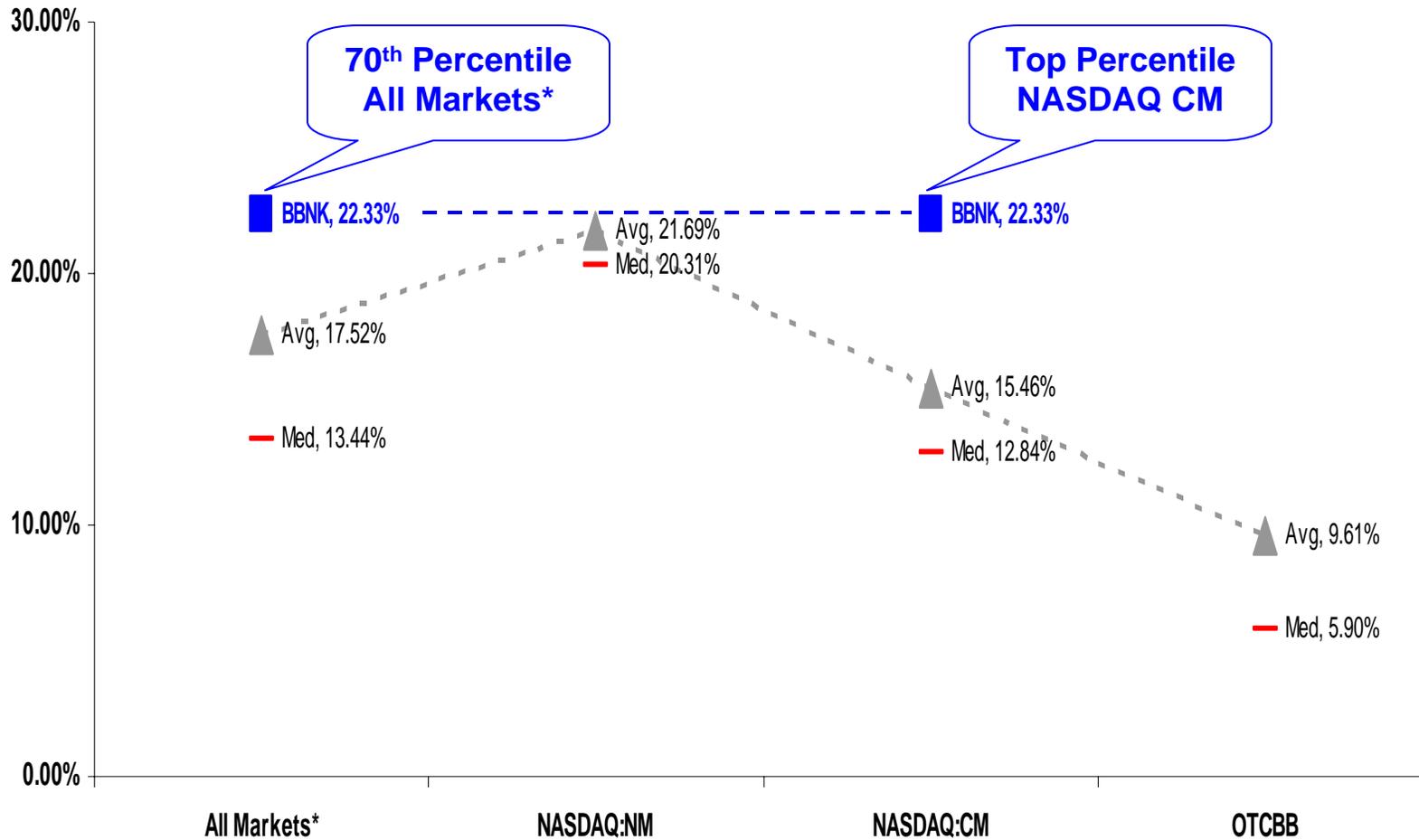
* 20 publicly traded CA banks of \$500M-\$1b total assets

** NASDAQ National, NASDAQ Capital Market, and OTCBB Stock Markets

SOURCES: Carpenter & Company, Monthly Stock Reports and NASDAQ

Comparative BBNK Trading Volume

% TSO
Traded/LTM



* 20 publicly traded CA banks of \$500M-\$1b total assets

** NASDAQ National, NASDAQ Capital Market, and OTCBB Stock Markets

SOURCES: Carpenter & Company, Monthly Stock Reports and NASDAQ

STRENGTH & QUALITY

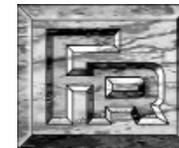
Bridge Bank Strength

- National Bank Charter
- FDIC Insured
- Member FRB
- Member FHLB
- SEC Registered
- NASDAQ Listed (CM : BBNK)
- \$52M Capital Base (Bank)
- \$150M Borrowing Capacity
- Ratings
 - BauerFinancial - 5 Star
 - IDC – 275 (out of max 300)
 - Findley - Super Premier Performer
- Certifications
 - FDIC
 - Statewide SBA Preferred Lender
 - US Ex-Im Bank High Delegated Lender
 - Authorized BK depository for regions 15, 16, and 17



IDC Financial Publishing, Inc.
The standard in rating financial institutions

**SUPER
PREMIER
PERFORMING**



CORPORATE GOVERNANCE

Corporate Governance



- **FEDERAL RESERVE BANK**
- **SEC**
- **SOX (expedited filer)**
- **NASDAQ (Capital Markets Listing)**



- **COMPTROLLER OF THE CURRENCY**
- **FDIC**
- **FHLB**

LOOKING AHEAD

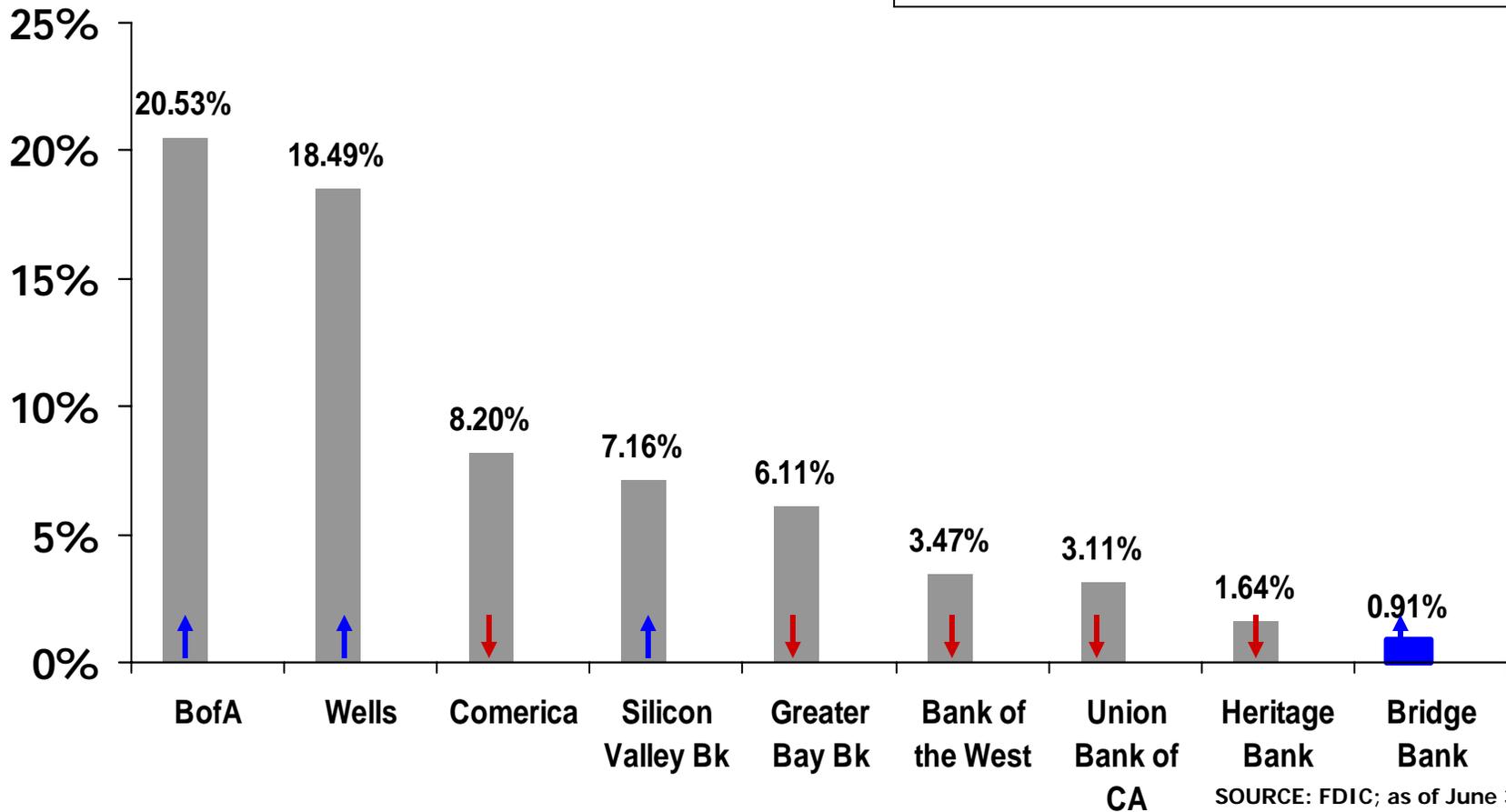
Significant Market Opportunity For Properly Positioned Bank

% Commercial

Bank Deposits

Santa Clara County

↑ ↓ = Change in deposit market share from prior year



SOURCE: FDIC; as of June 30, 2005

Continue With Our Successful Formula

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+ ROA & ROE
- Good Earnings Growth

Our Focus

1) FOCUS ON ORGANIC GROWTH

- Continue disciplined execution of business banking focused strategy

2) CONTINUE TO BE OPPORTUNISTIC

- Attract Top Tier Banking Talent

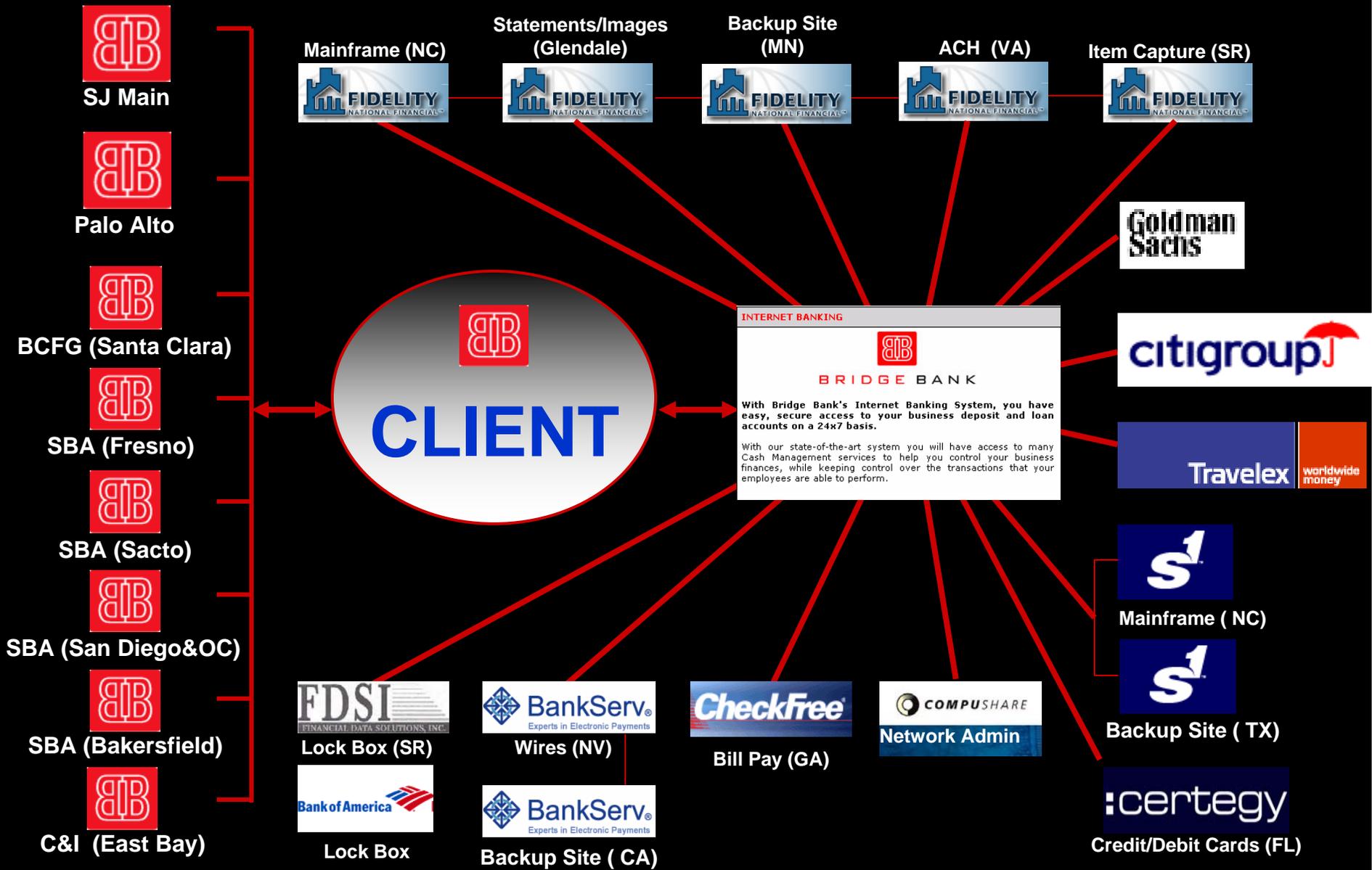
3) POSITION

- for Market-Driven Opportunities

So Far in 2006

- 1) Mid-Peninsula Loan Production Office
- 2) Central Region (Dallas) Technology LPO
- 3) Leverage Our Advanced Bank Technology

Commitment To Advanced Banking Technology



Commitment To Advanced Banking Technology



May 2001 – May 2006



*On the Fifth Anniversary of Our Opening,
We Thank You for All of Your Support !*

