



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.

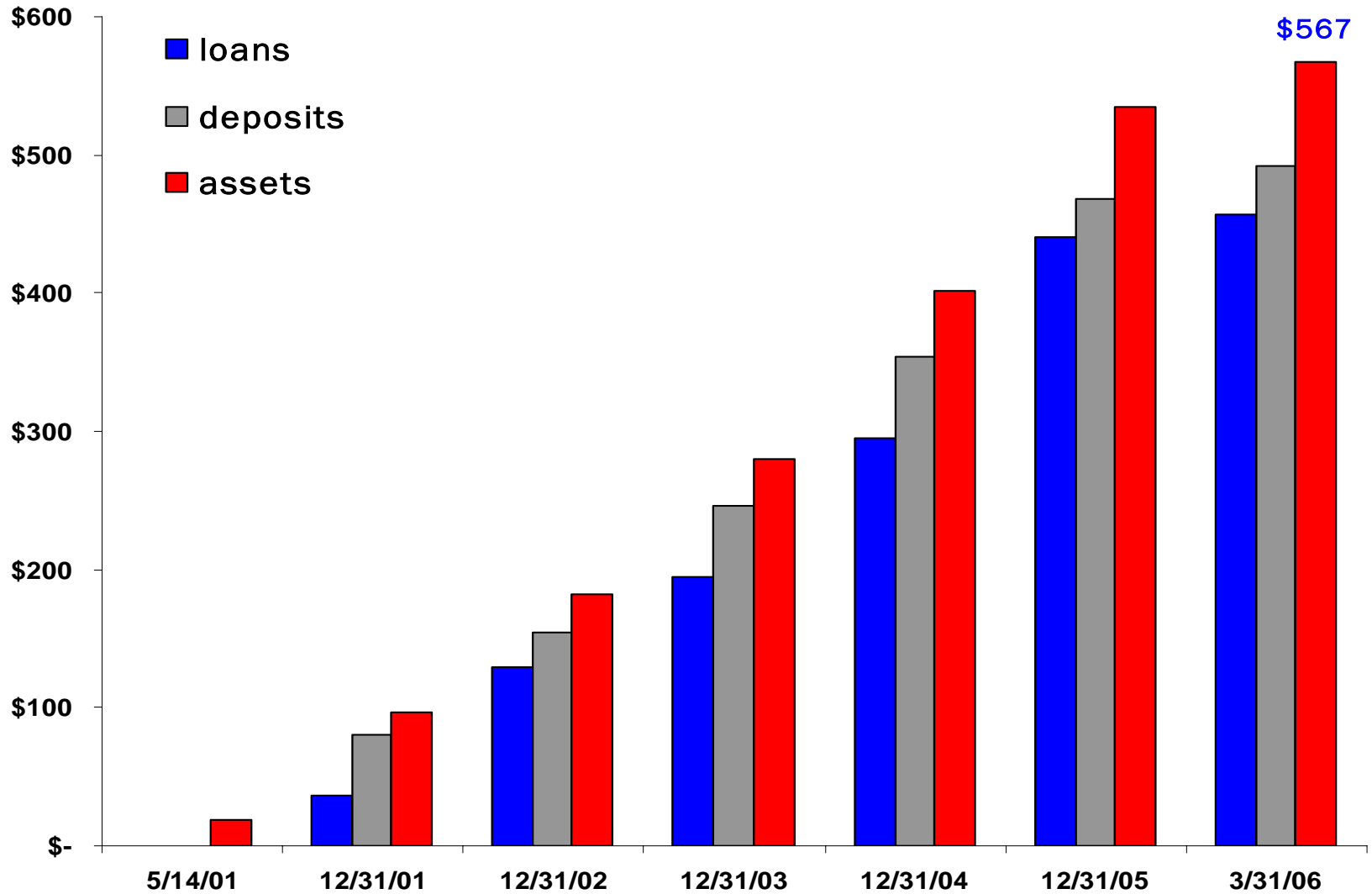


Allan C. Kramer, M.D.
Chairman

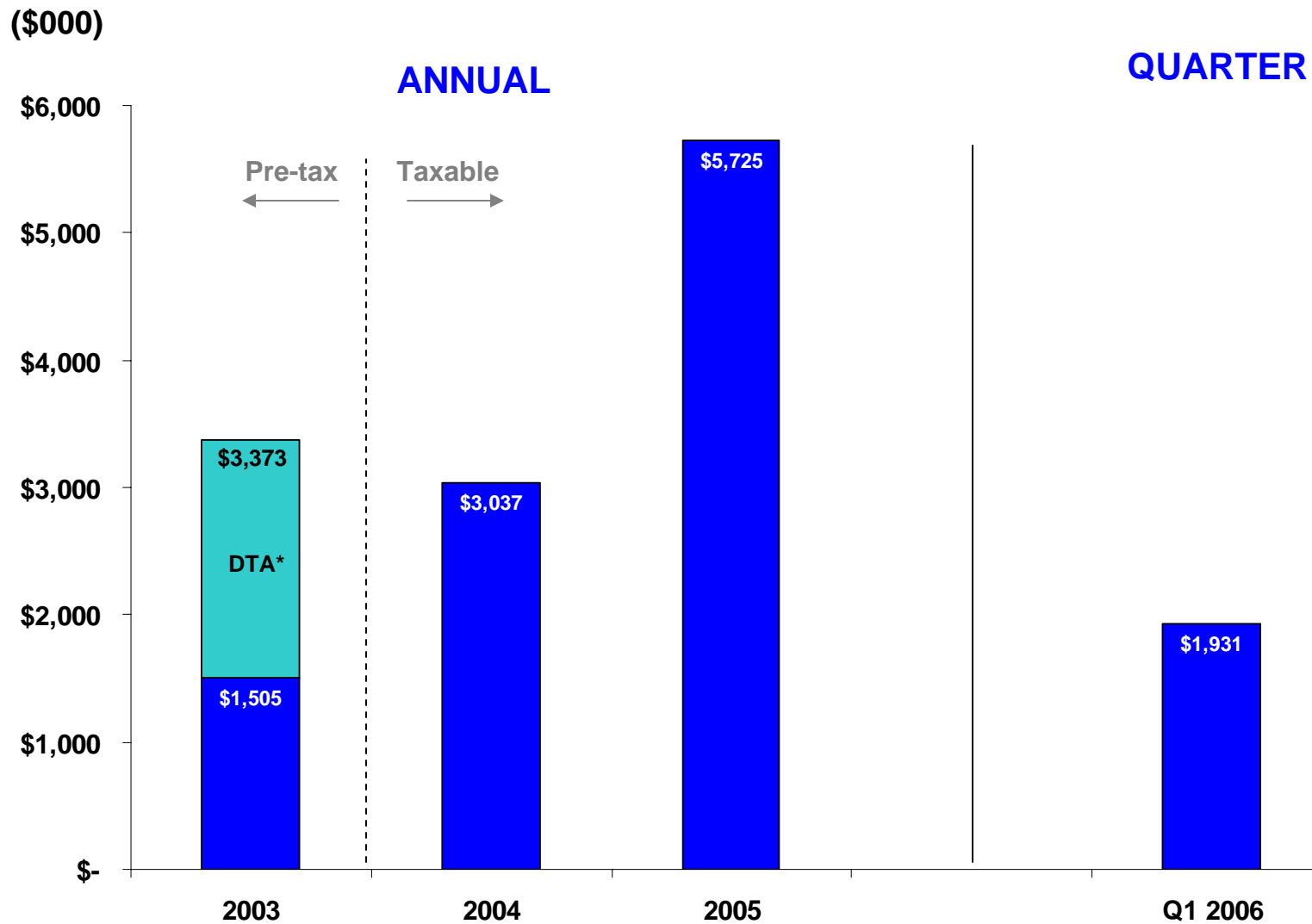
CHAIRMAN'S PRESENTATION

Balance Sheet Growth

(\$ Millions)

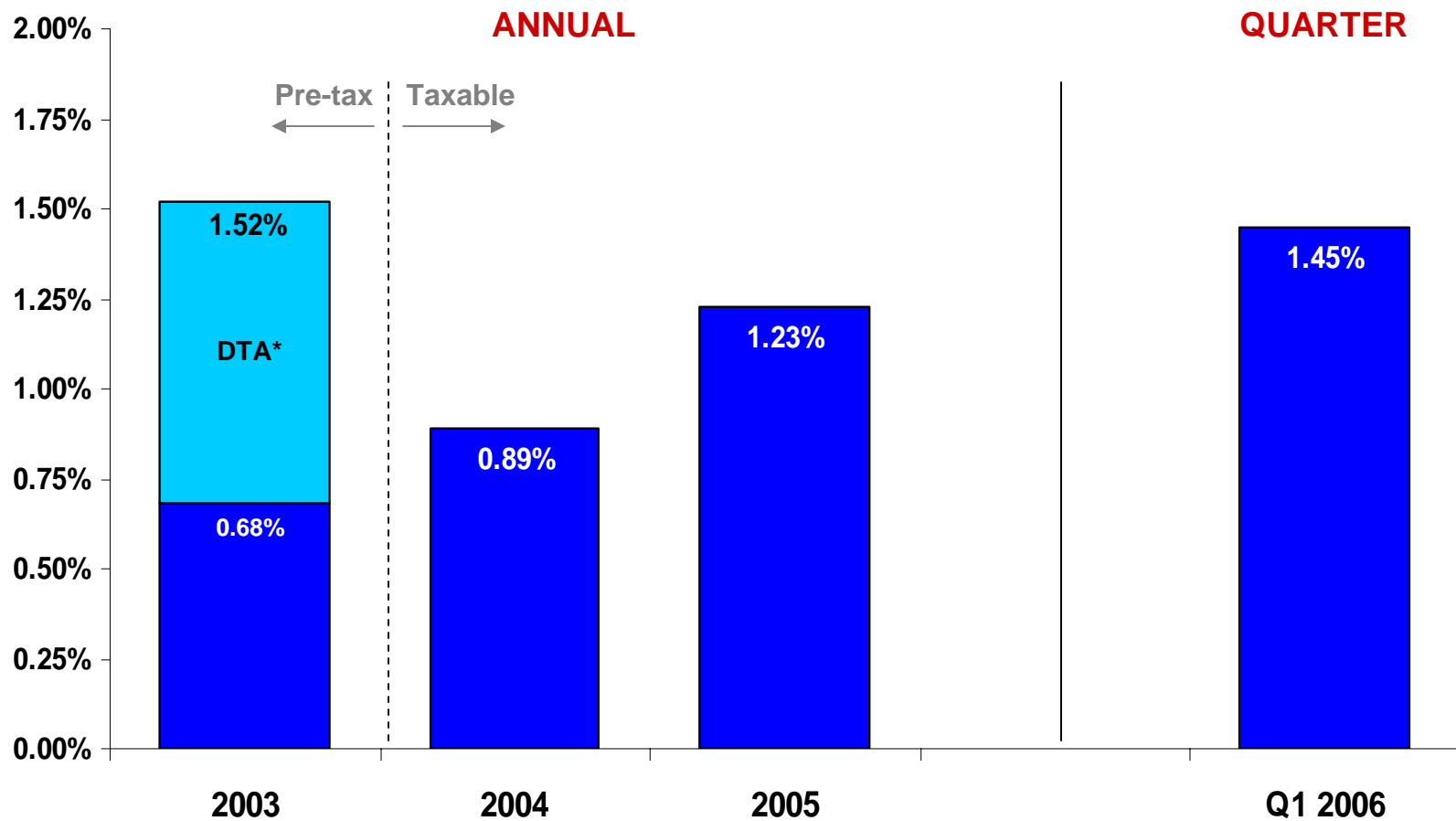


Net Income



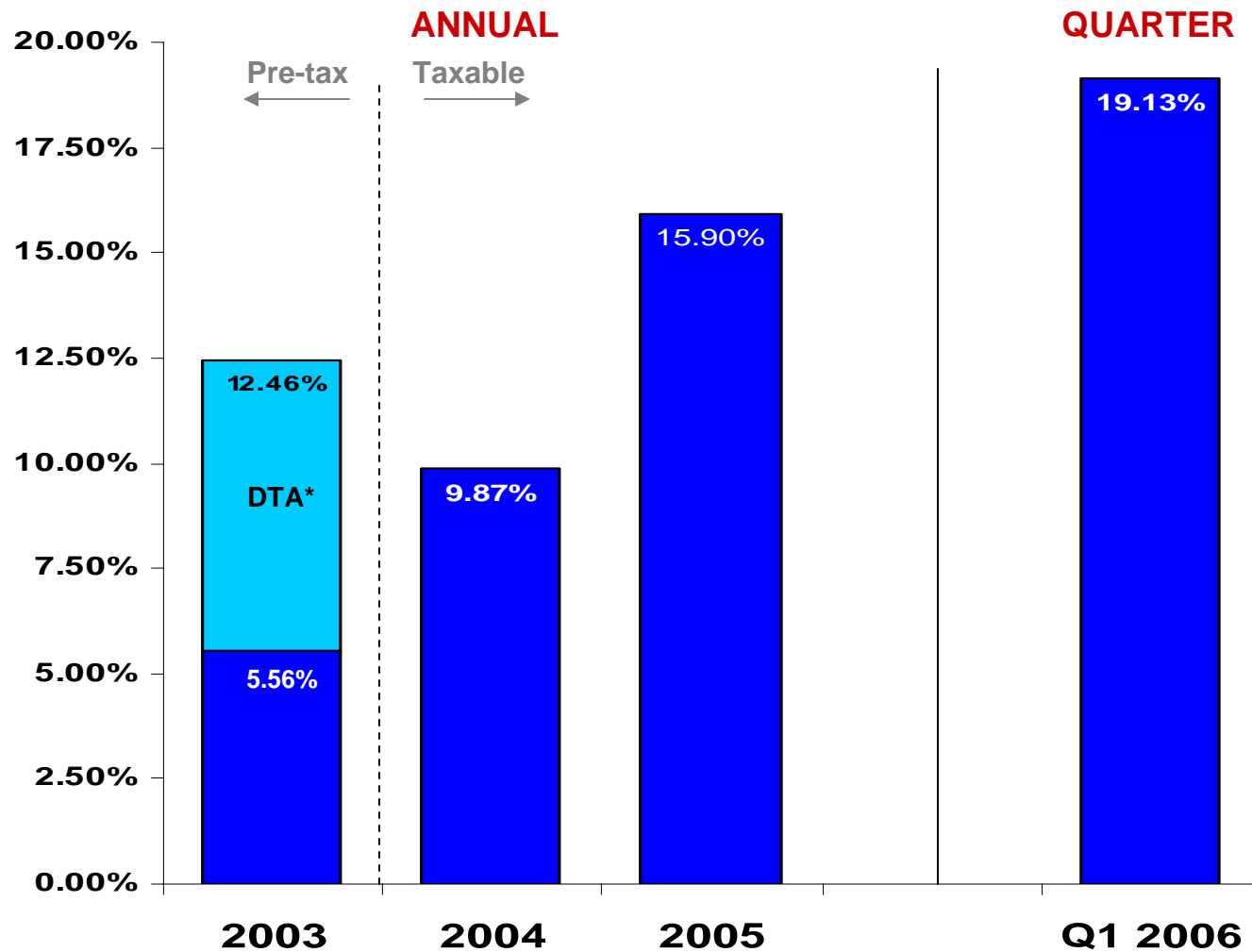
DTA*= Deferred Tax Asset of \$1.9 Million Recognized at 12-31-03

Return On Assets



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

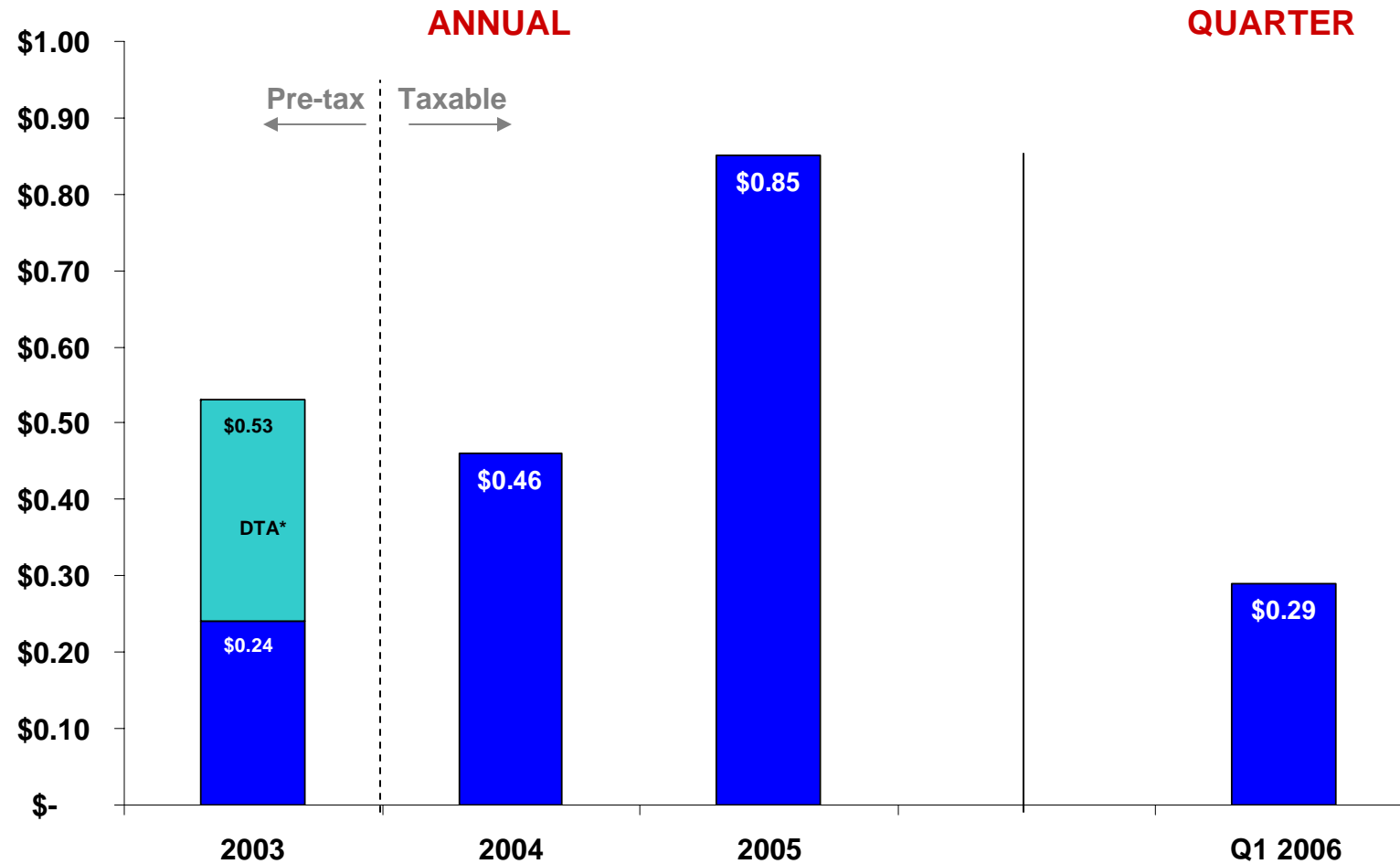
Return On Equity



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

...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 Manager



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 Manager



Steve Schreier
Senior Vice President
Bridge Investment Services



Jeff Whalen
Senior Vice President
Specialty Markets Manager

MILESTONES

2005

2005 MILESTONES

EAST BAY LOAN PRODUCTION OFFICE OPENS

On February 10, 2005, Bridge Bank opened a loan production office in San Ramon to service small and middle market businesses located in the broader East San Francisco Bay market.

RETURN ON EQUITY EXCEEDS 15%

At June 30, 2005, net income was up 121% from prior year Q2, and Return on Equity exceeded 15%.

TOTAL ASSETS SURPASS \$500 MILLION

At September 30, 2005, total assets were at \$539.6 million.

SBA RANKS THIRD

Our Small Business Lending Division (a statewide Preferred SBA Lender) was ranked as third most active SBA 7(a) lender for 2005 in Silicon Valley.

BRIDGE BANK OPENS CONSTRUCTION LOAN PRODUCTION OFFICE

December 1, 2005, Bridge Bank opened a loan production office in Redwood City to serve the Mid-Peninsula and San Francisco construction markets.

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

BRIDGE BANK LAUNCHES TECHNOLOGY BANKING PRACTICE

In April 2005, Bridge Bank launched Technology Banking. This group provides cash management and debt financing solutions for premier, venture backed, emerging growth, and later stage technology and life science companies.

BRIDGE BANK - EX-IM

As part of the ramp up of our Technology Banking Division, the bank launched an International Division. The Bank received High Delegated Authority from the Export-Import Bank of the United States to support the financing of U.S. exporters.

BRIDGE BANK RANKS IN TOP 25

As published by San Jose Business Journal November 2005, Bridge Bank ranked #21 for largest banks by Silicon Valley market share. Also recognized was 46.3% growth in deposits for 2004-2005, ranking Bridge Bank #1.

4TH QUARTER

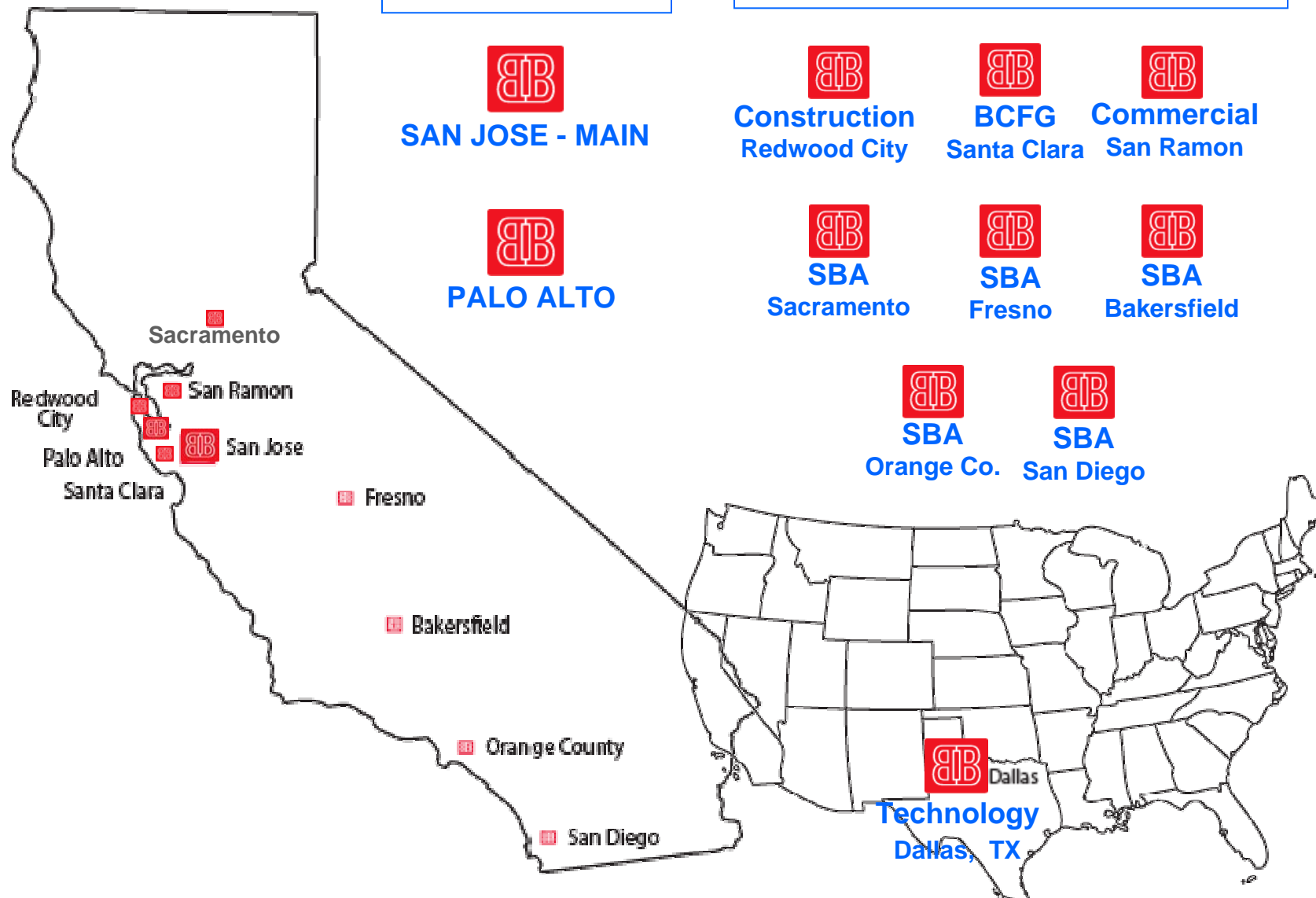
ROAA > 1.44%
ROAE > 19.36%



Locations

BRANCH OFFICES

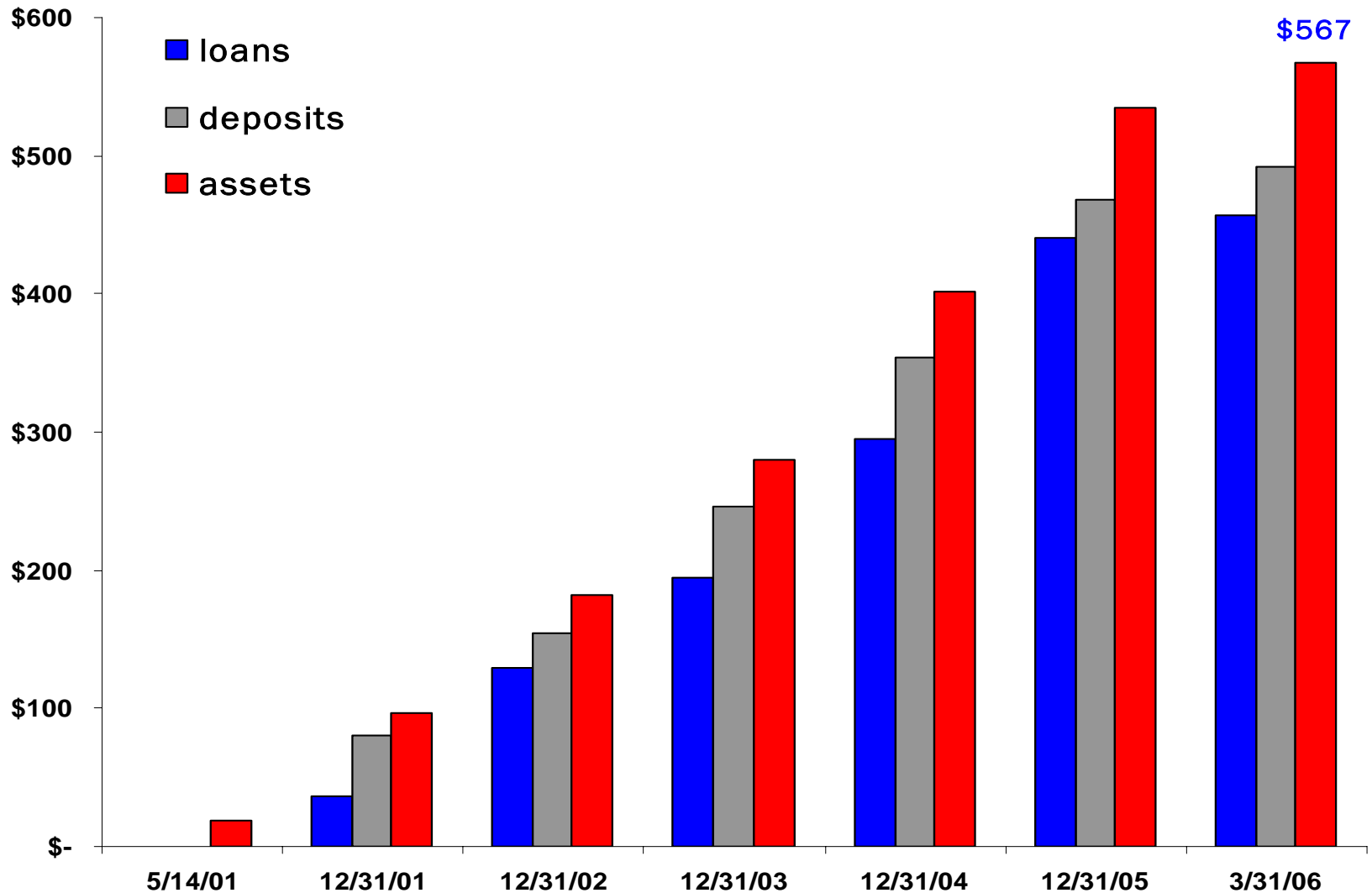
LOAN PRODUCTION/ REPRESENTATIVE OFFICES



FINANCIAL RESULTS

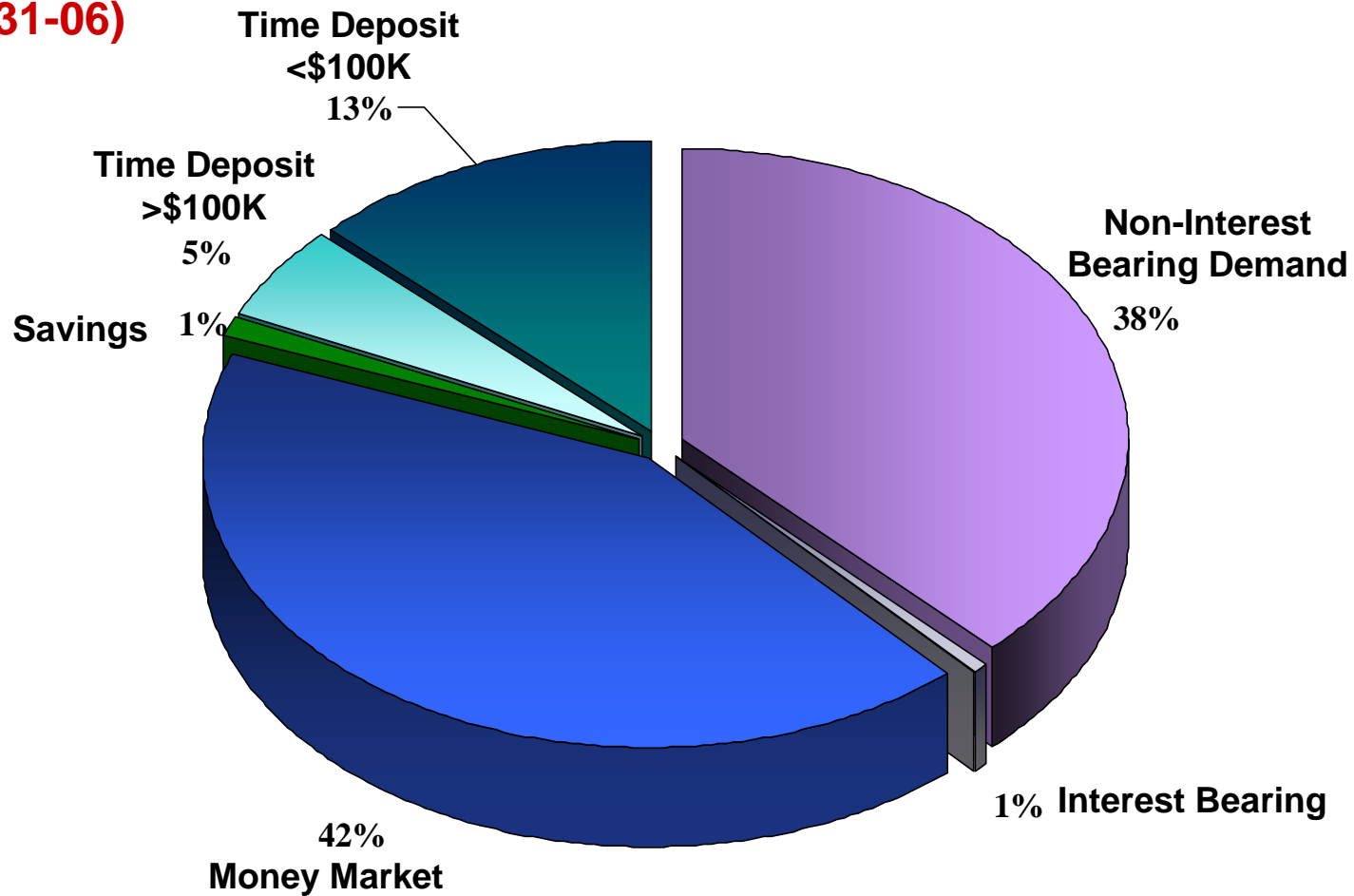
Balance Sheet Growth

(\$ Millions)



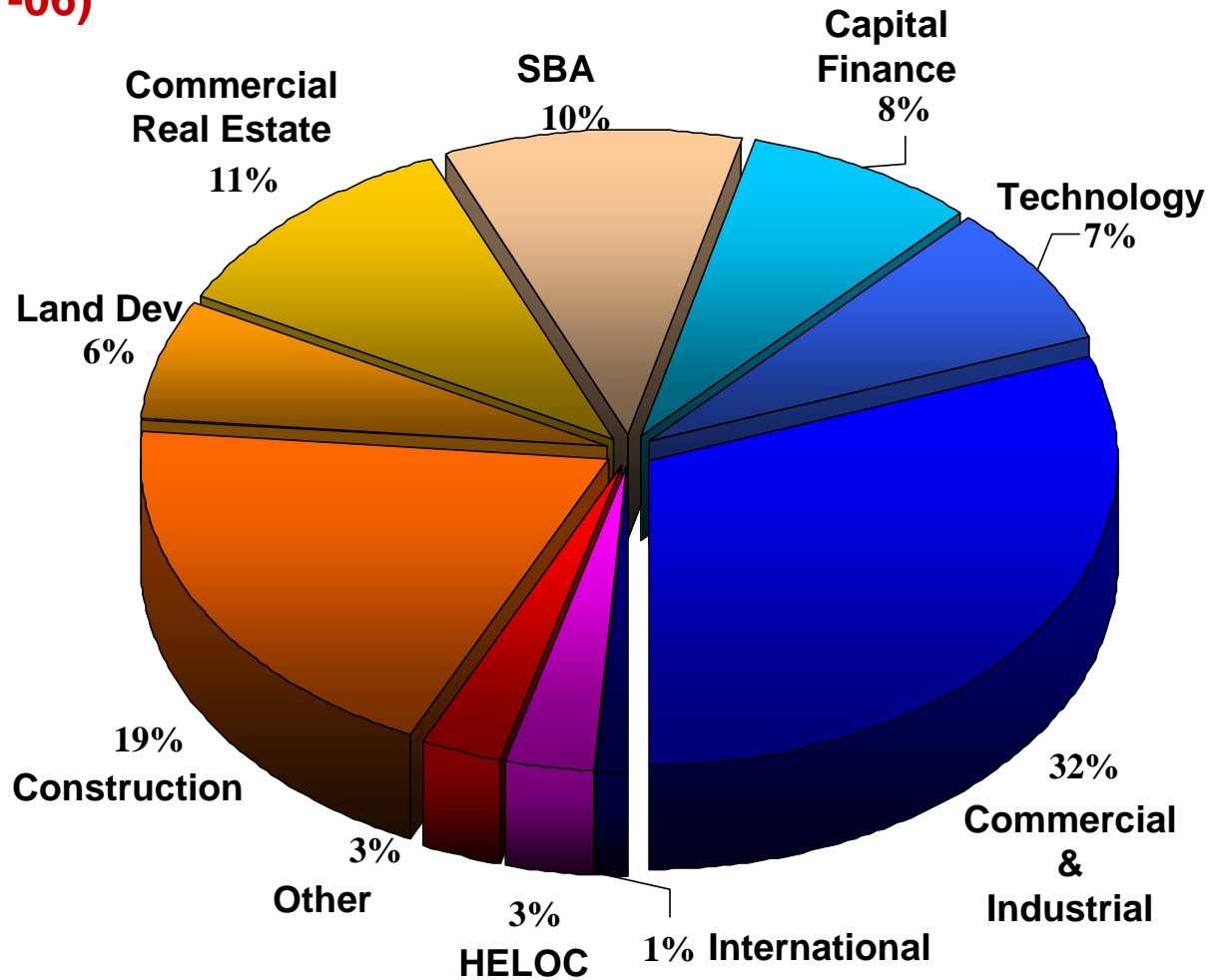
Deposit Portfolio Composition

(@ 3-31-06)



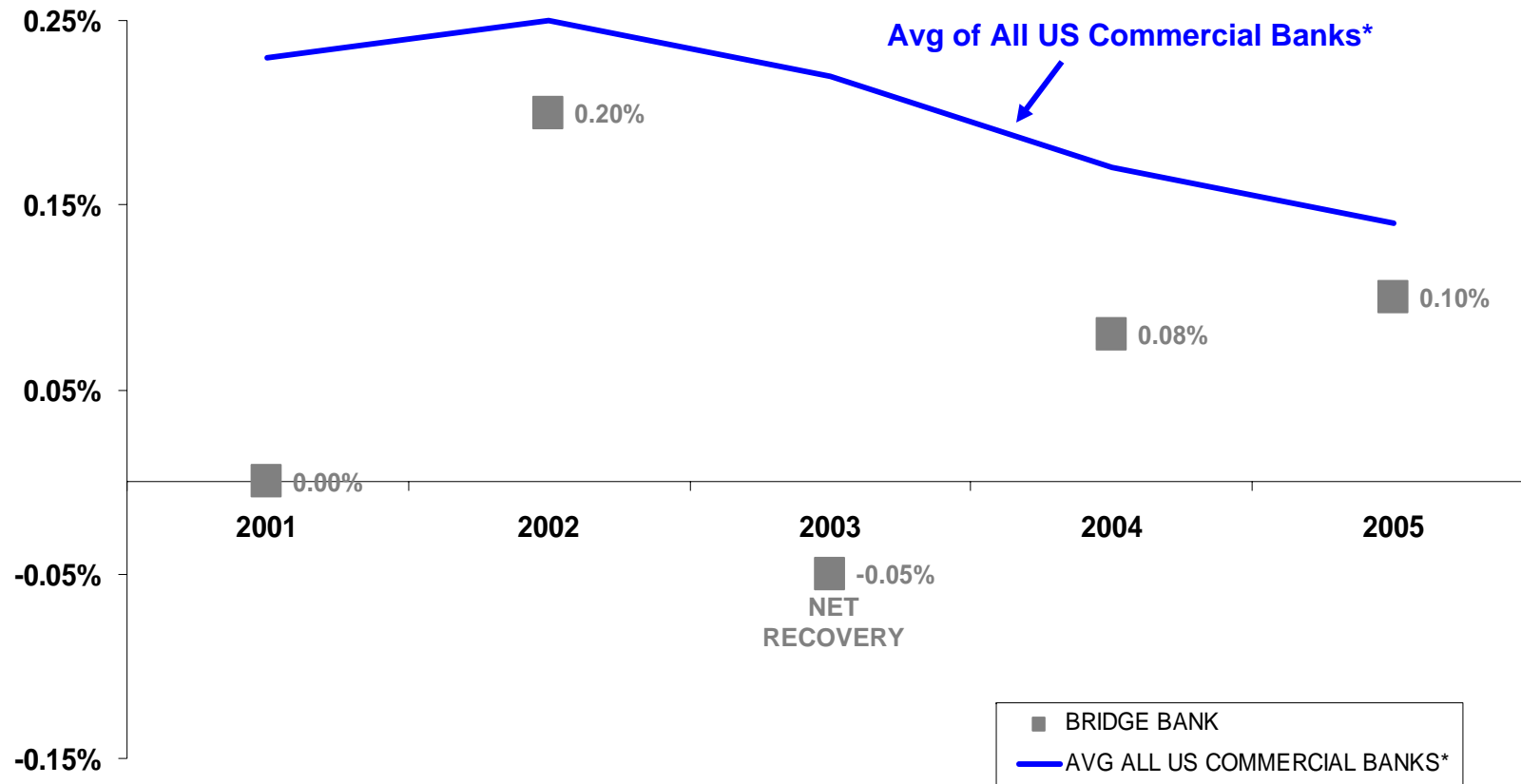
Loan Portfolio Composition

(@ 3-31-06)



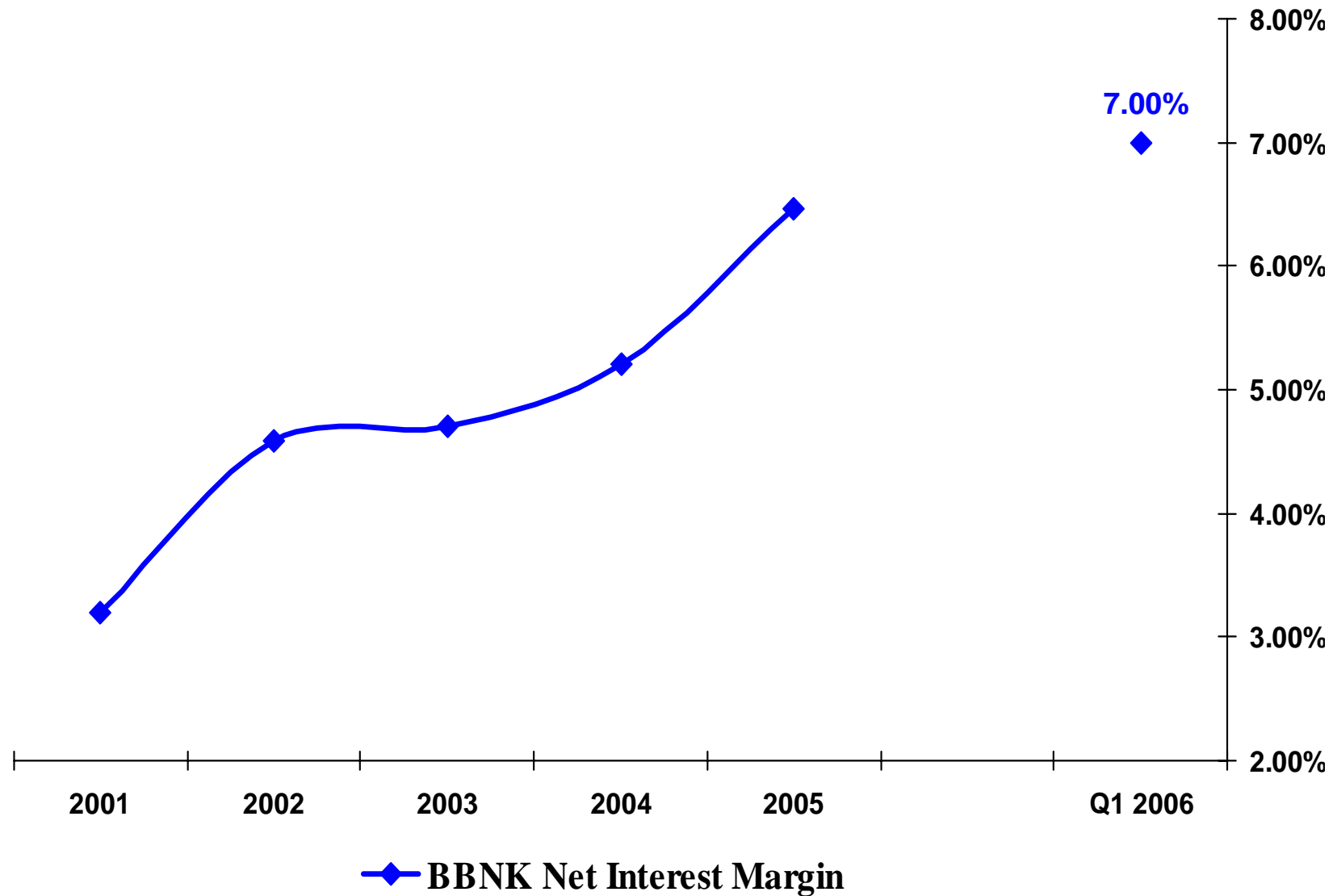
Asset Quality

Loan Loss (Recovery) / Avg Loans



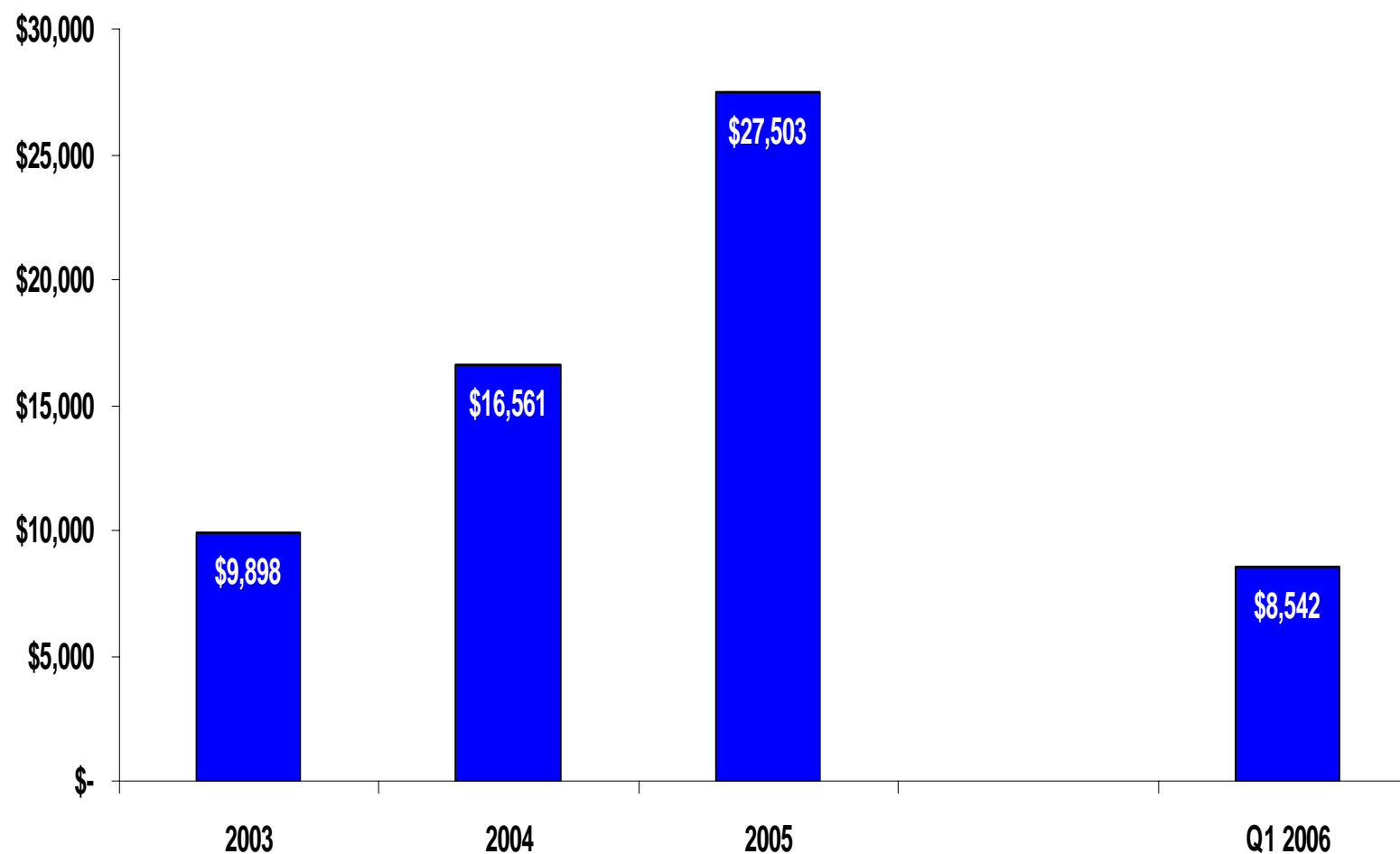
*SOURCE: FFIEC/FDIC Uniform Bank Performance Report, FY 2005

Net Interest Margin

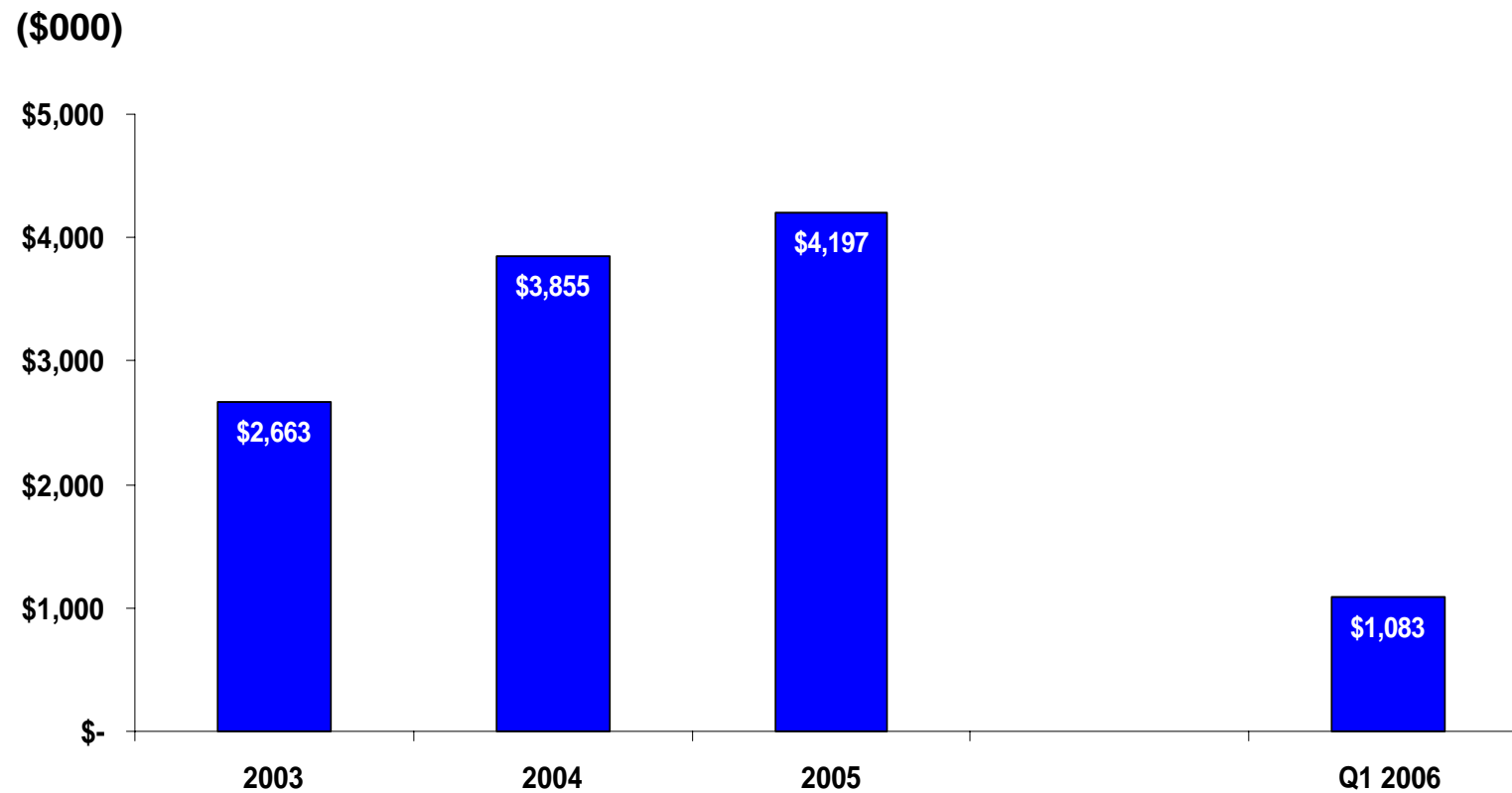


Net Interest Income

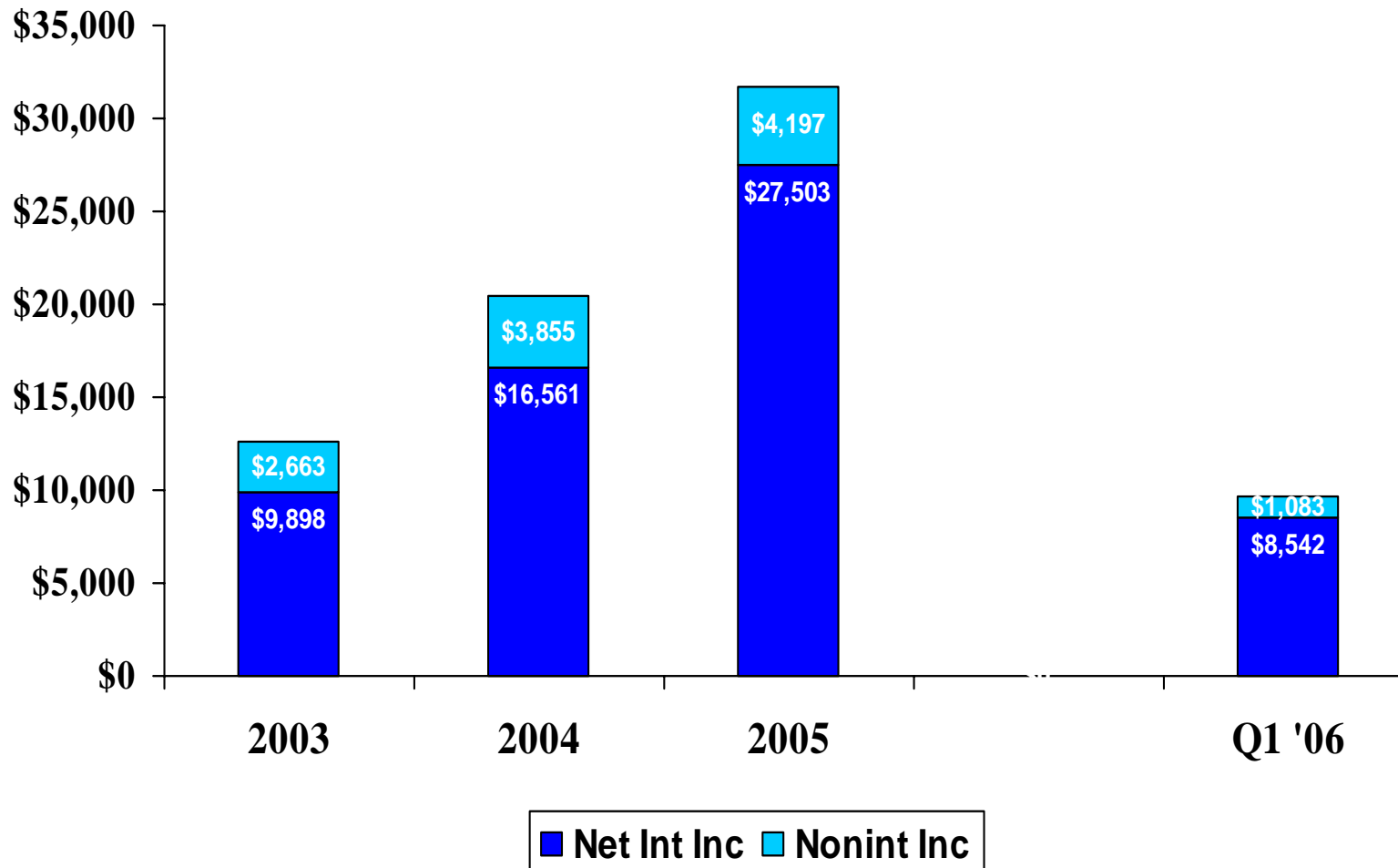
(\$000)



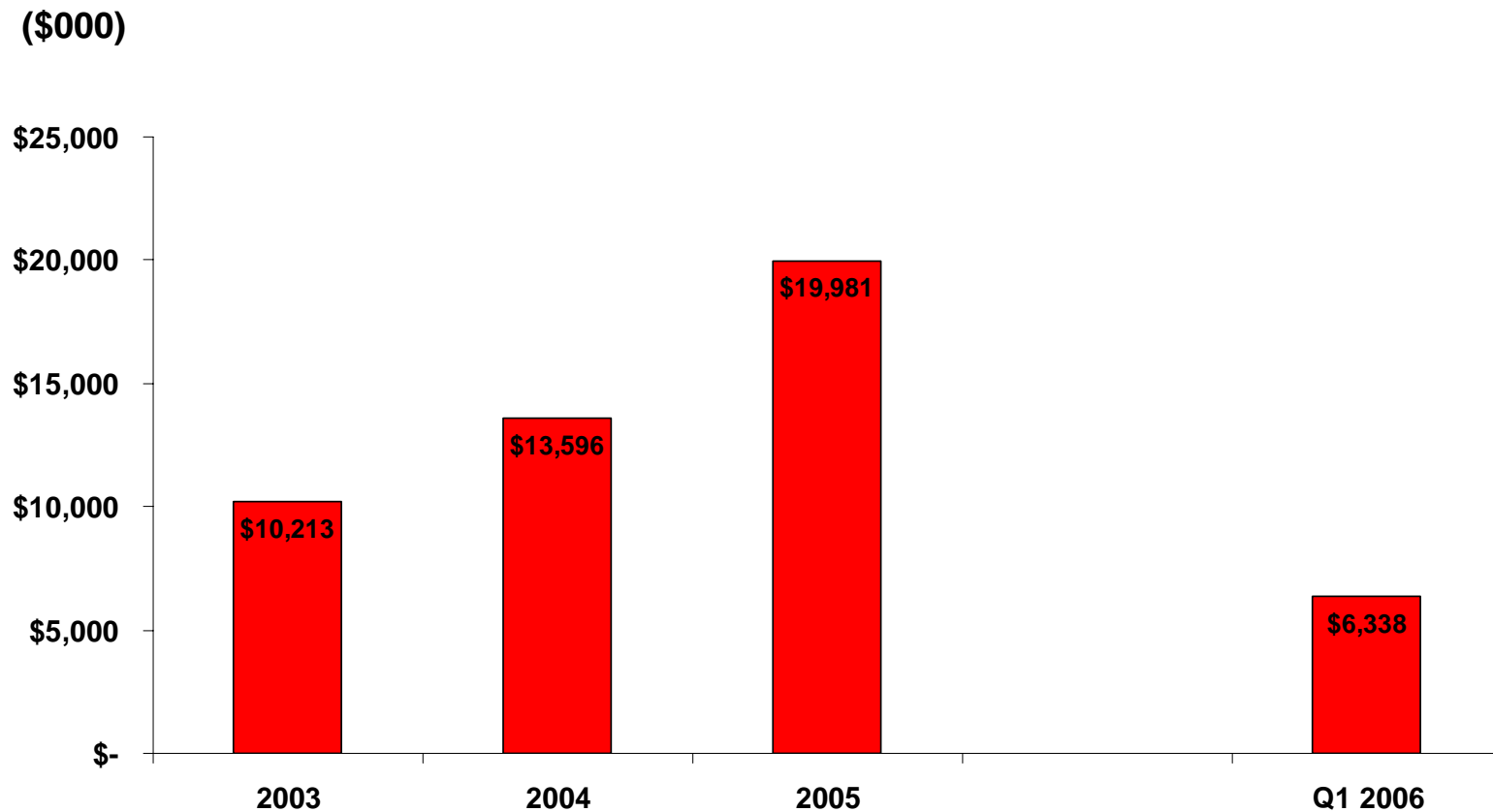
Non-Interest Income



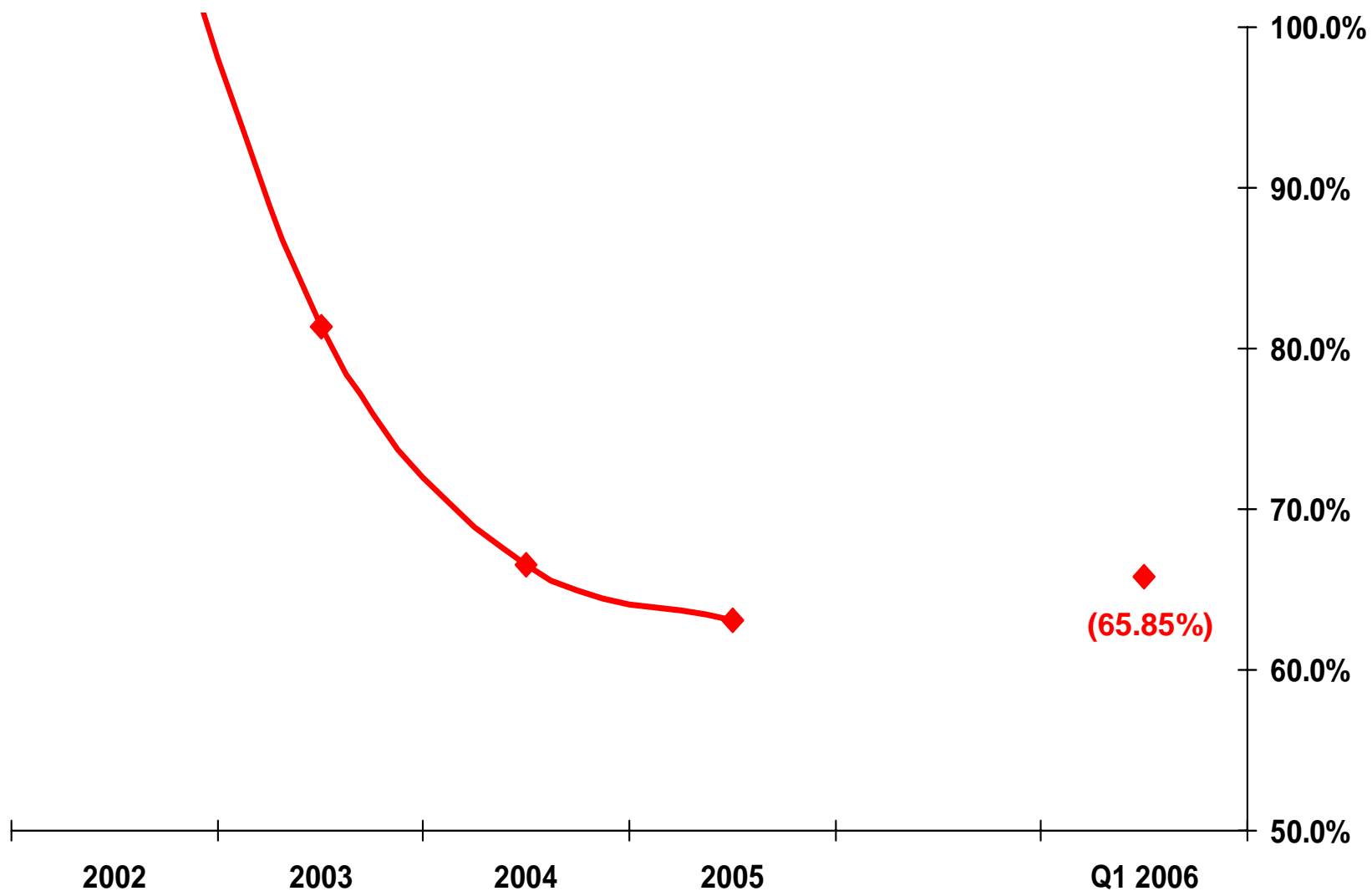
Total Revenue Growth



Non-Interest Expense



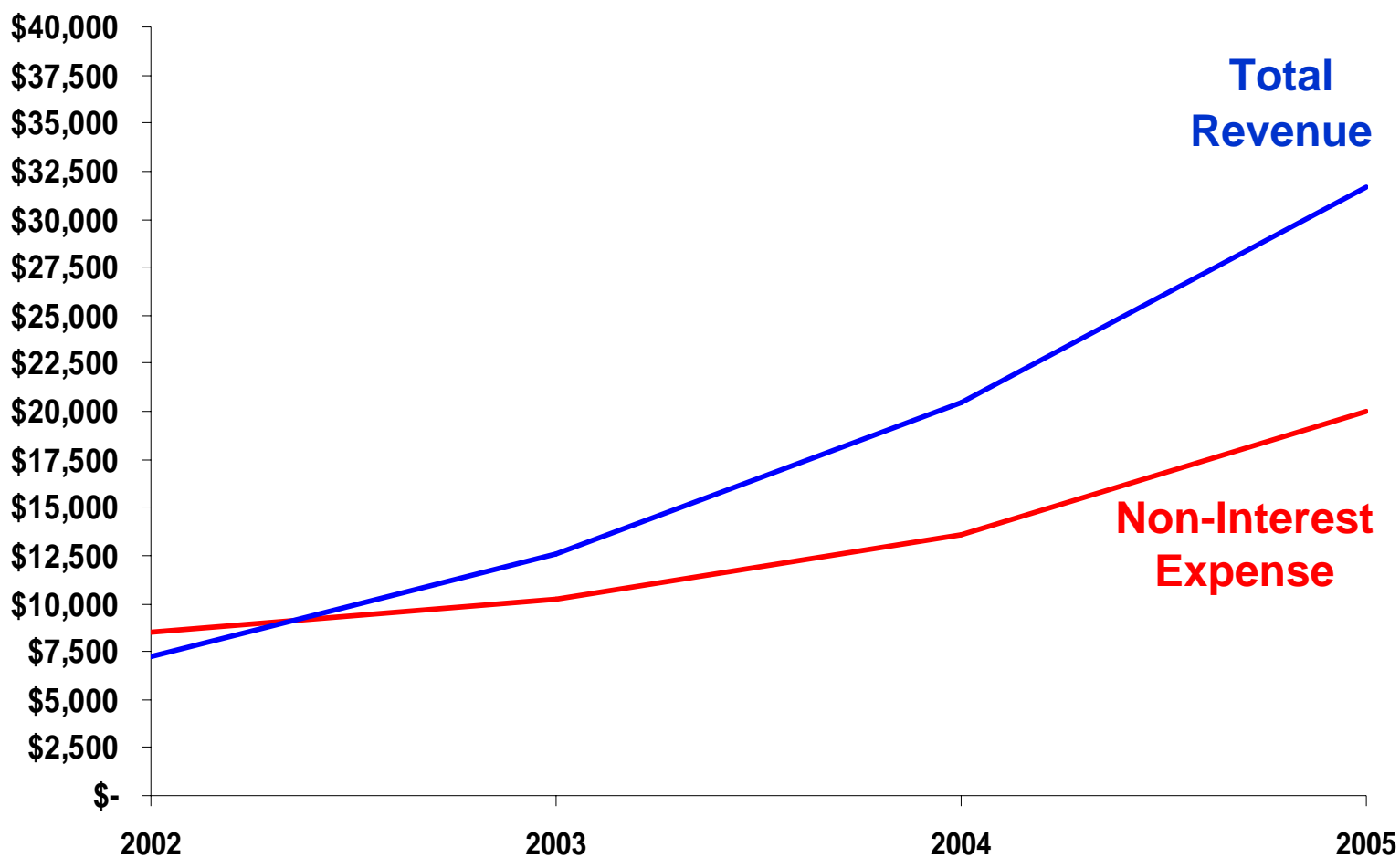
Efficiency Ratio



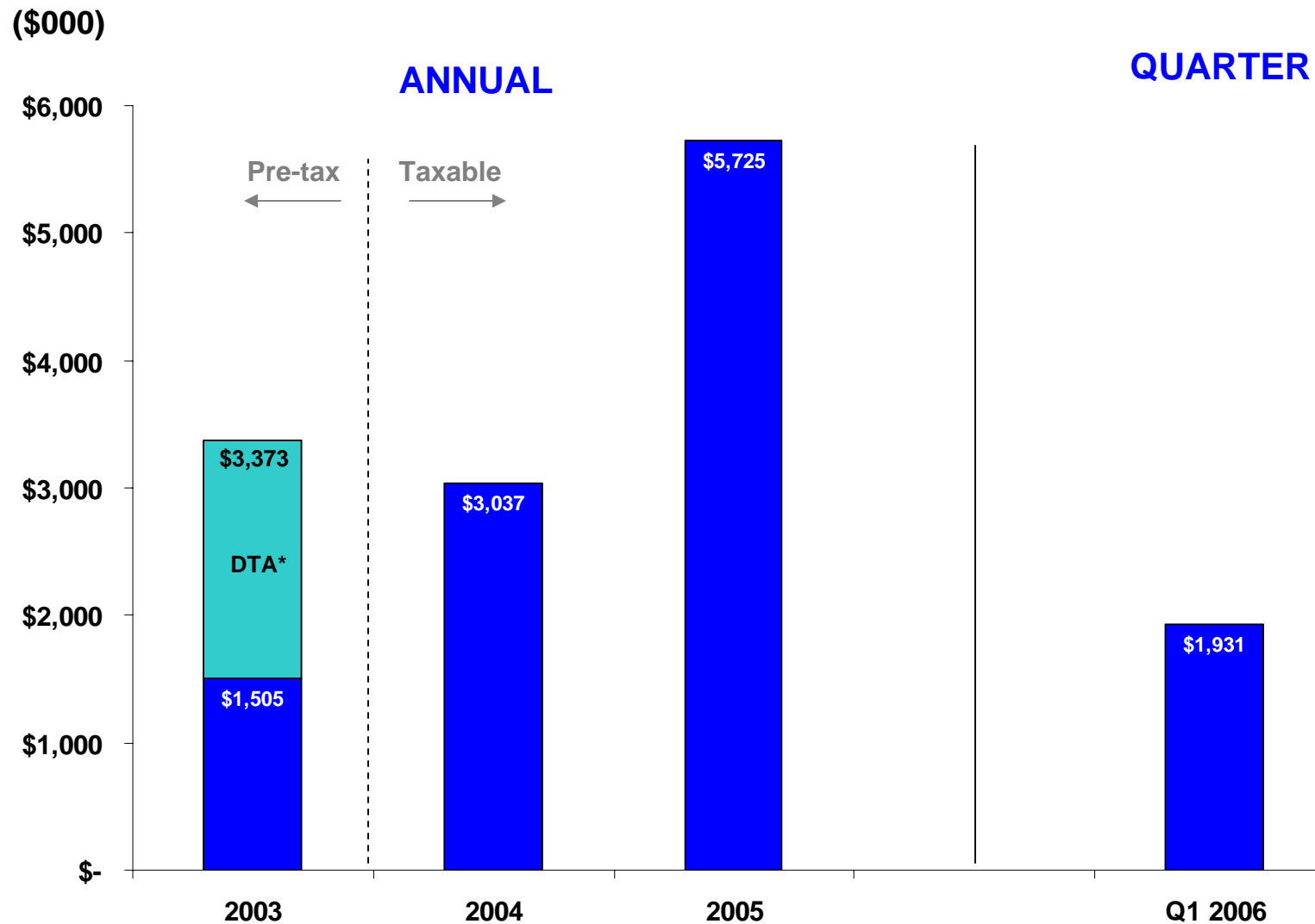
SOURCES: *FFIEC/FDIC Uniform Bank Performance Report of 2001 Start Banks, **SNL Financial

Revenue v. Non-Interest Expense

(\$000)

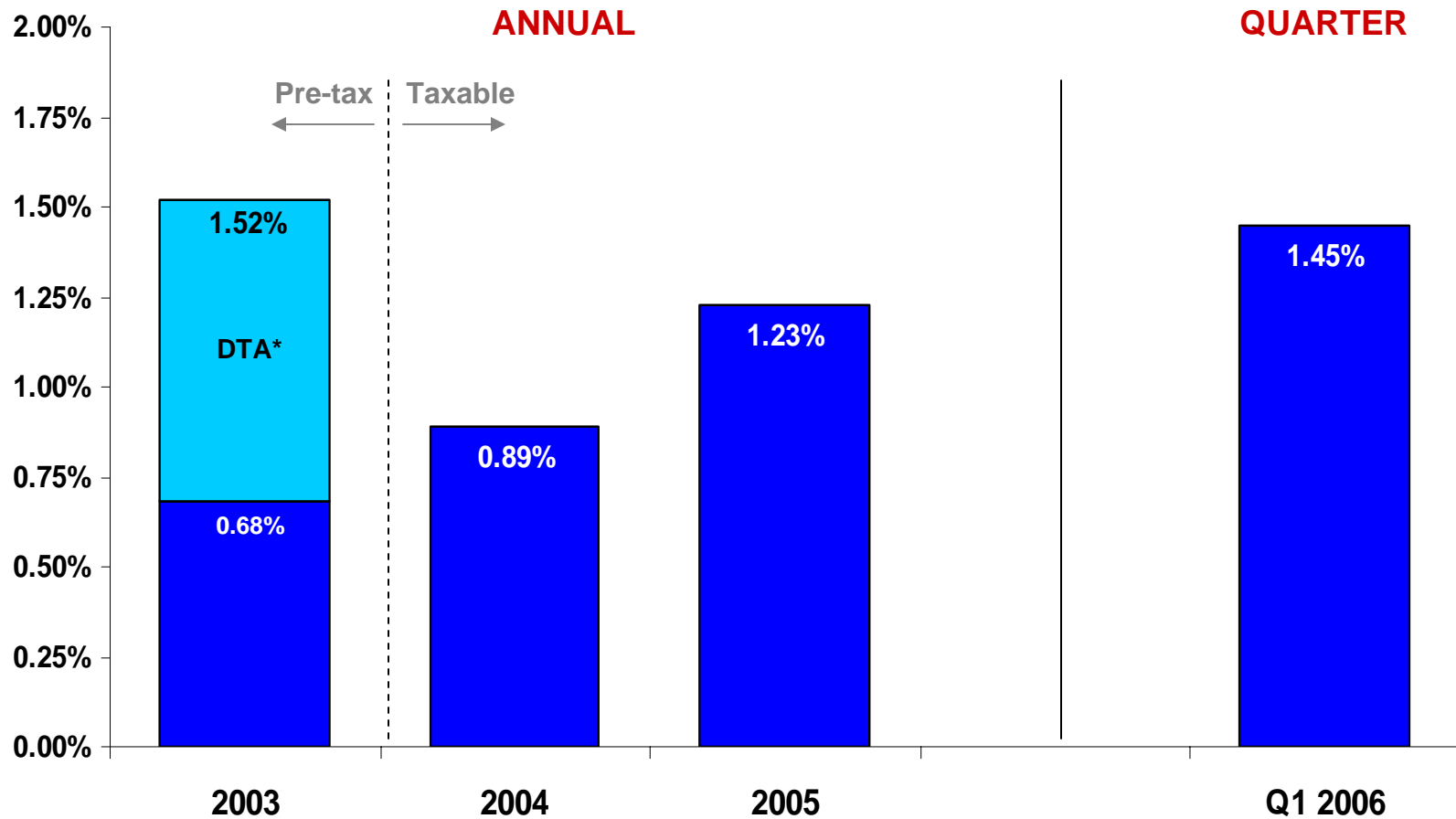


Net Income



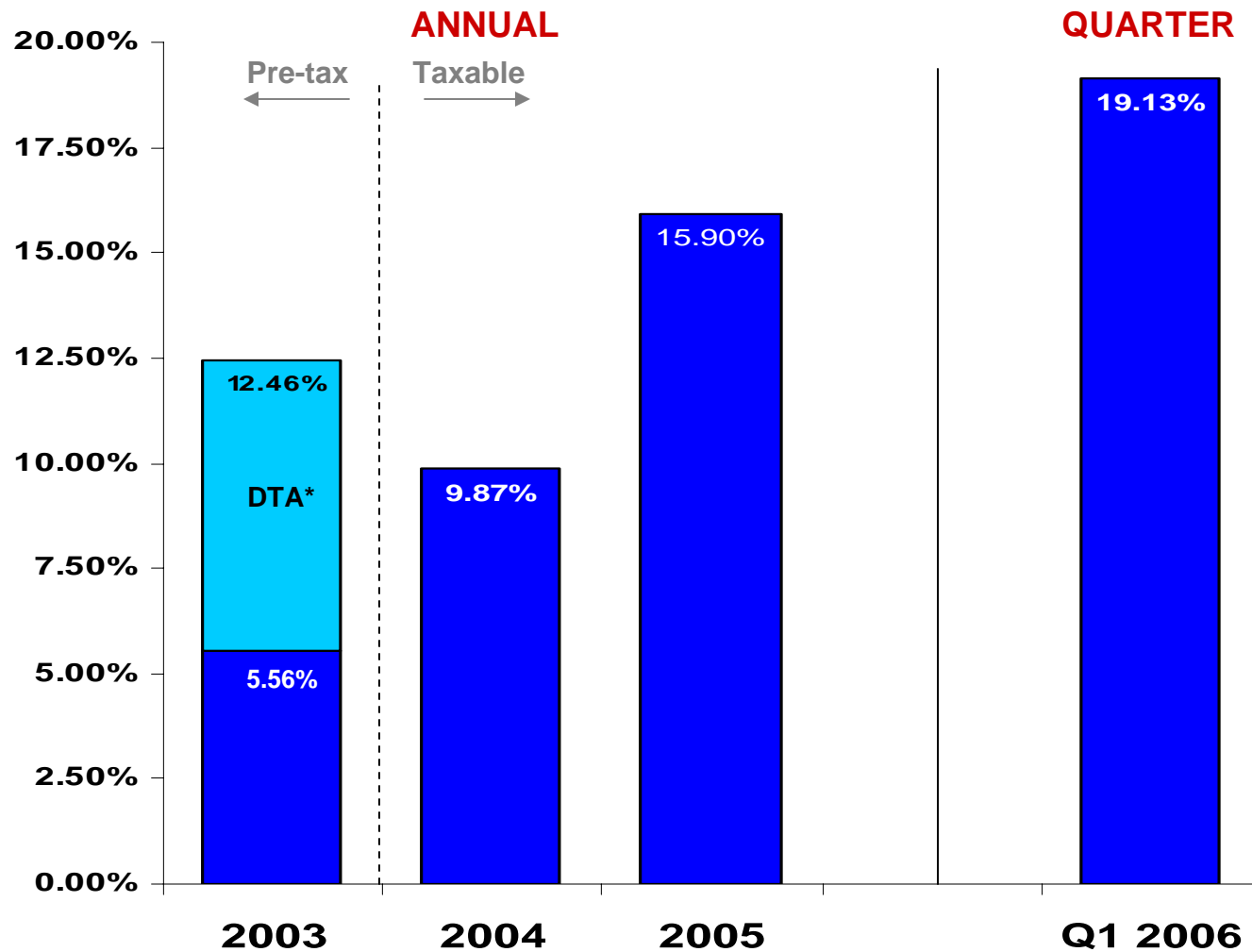
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Return On Assets



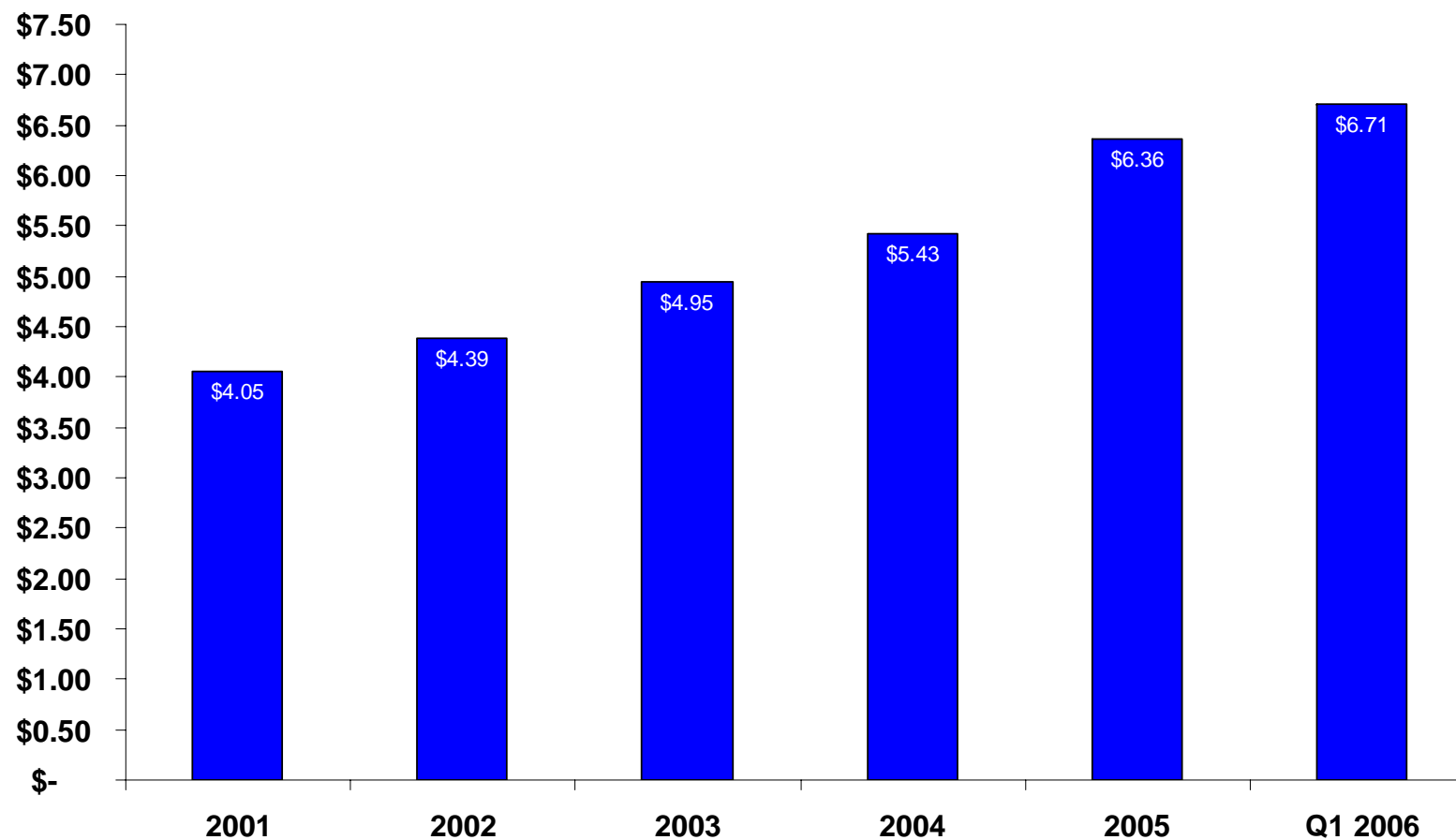
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Return On Equity

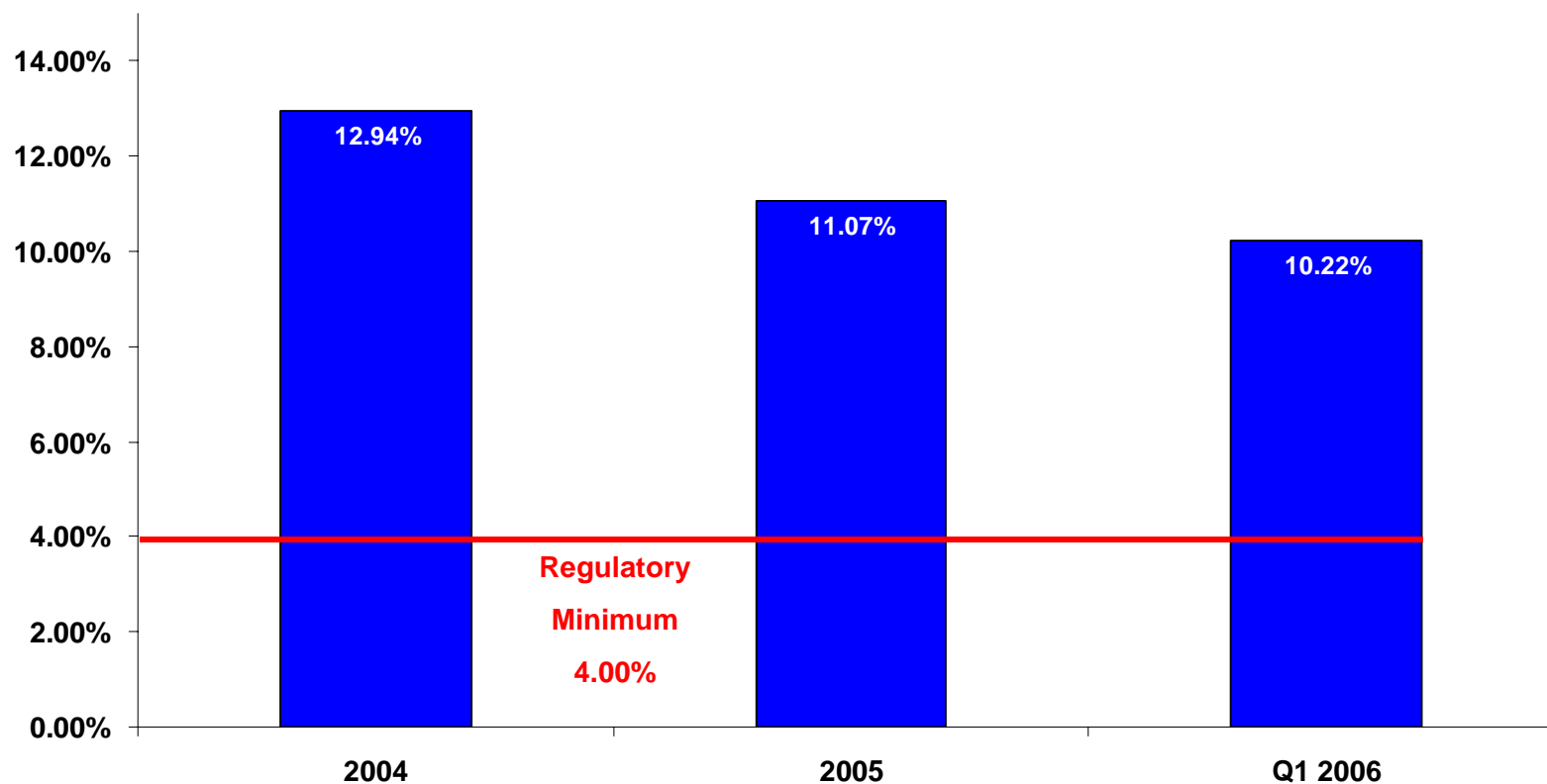


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Book Value Per Share



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

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EQUITY PERFORMANCE



Financial and Trading Information

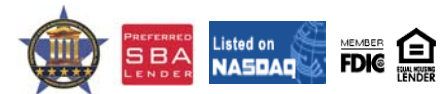
- Established May 2001
- \$567 M Total Assets
- 4.8 Year CAGR Assets 101%
- Q1 '06 Net Inc = 1,931k
- Q1 '06 ROA = 1.45%
- Q1 '06 ROE = 19.13%

| | | | |
|-----------------------|--------------------------------|--------|------------------------|
| 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: | 5-17-06 | 52 Wk: | <u>High</u> <u>Low</u> |
| | \$20.15 | | \$20.49 \$14.35 |

Registrar & Transfer Agent
American Stock Transfer

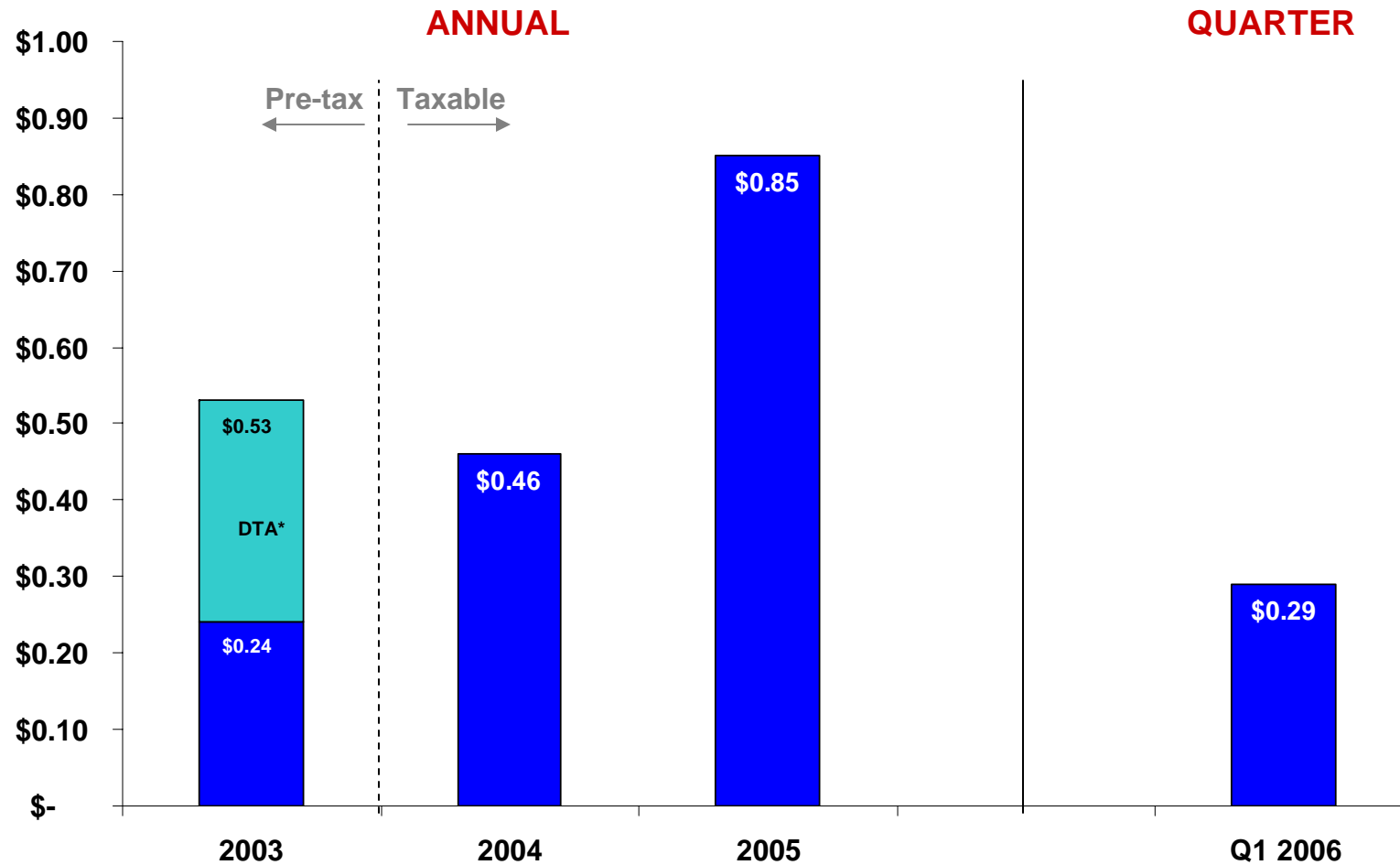
Corporate Counsel
Bingham McCutchen LLP

Independent Accountant
Vavrinek Trine & Day LLP



Earnings Per Share

(Fully Diluted)



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BBNK (NASDAQ-CM)



BBNK Round

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2nd

IRR%*

31.9%

32.8%

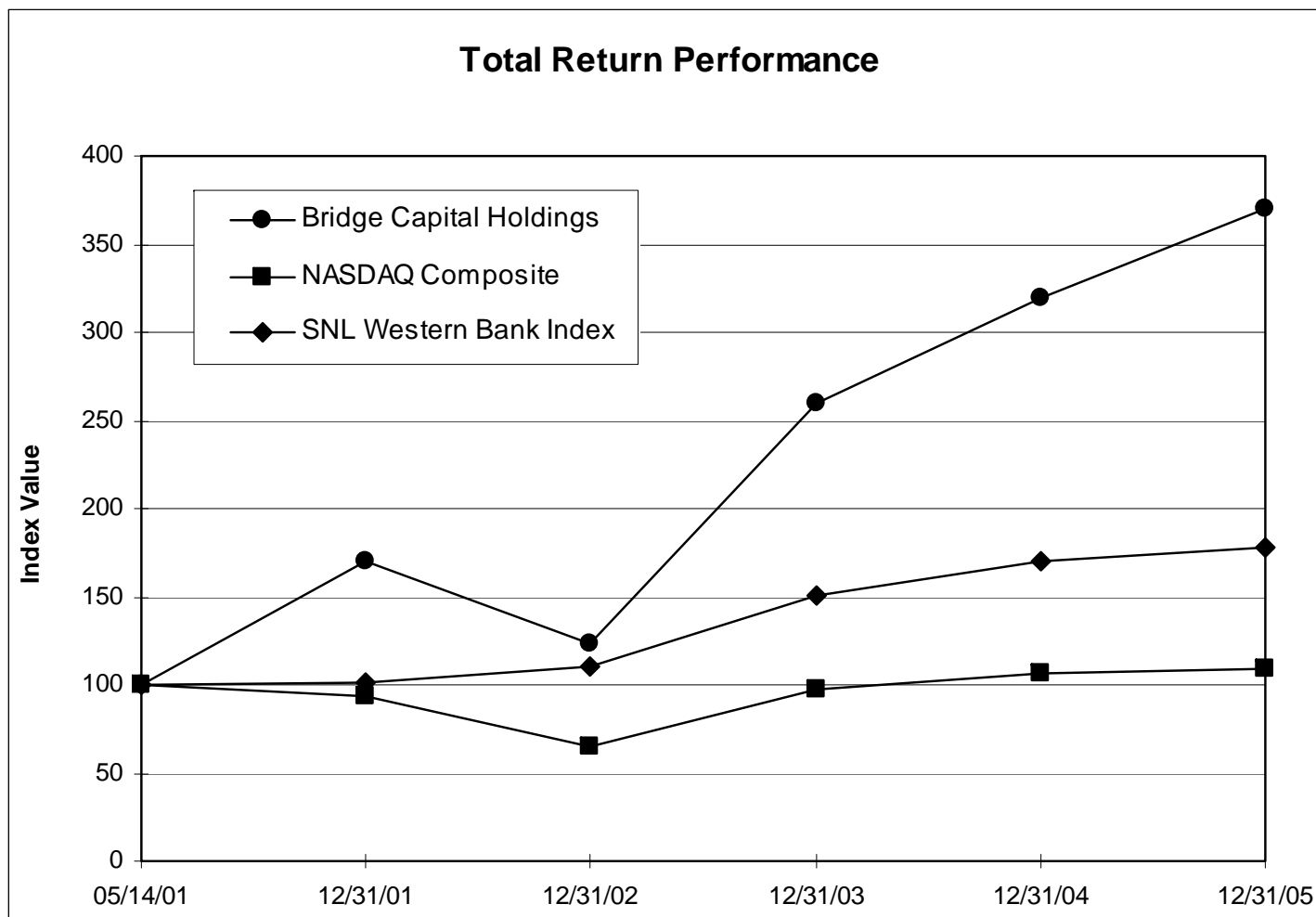
Straight %*

60.0%

52.5%

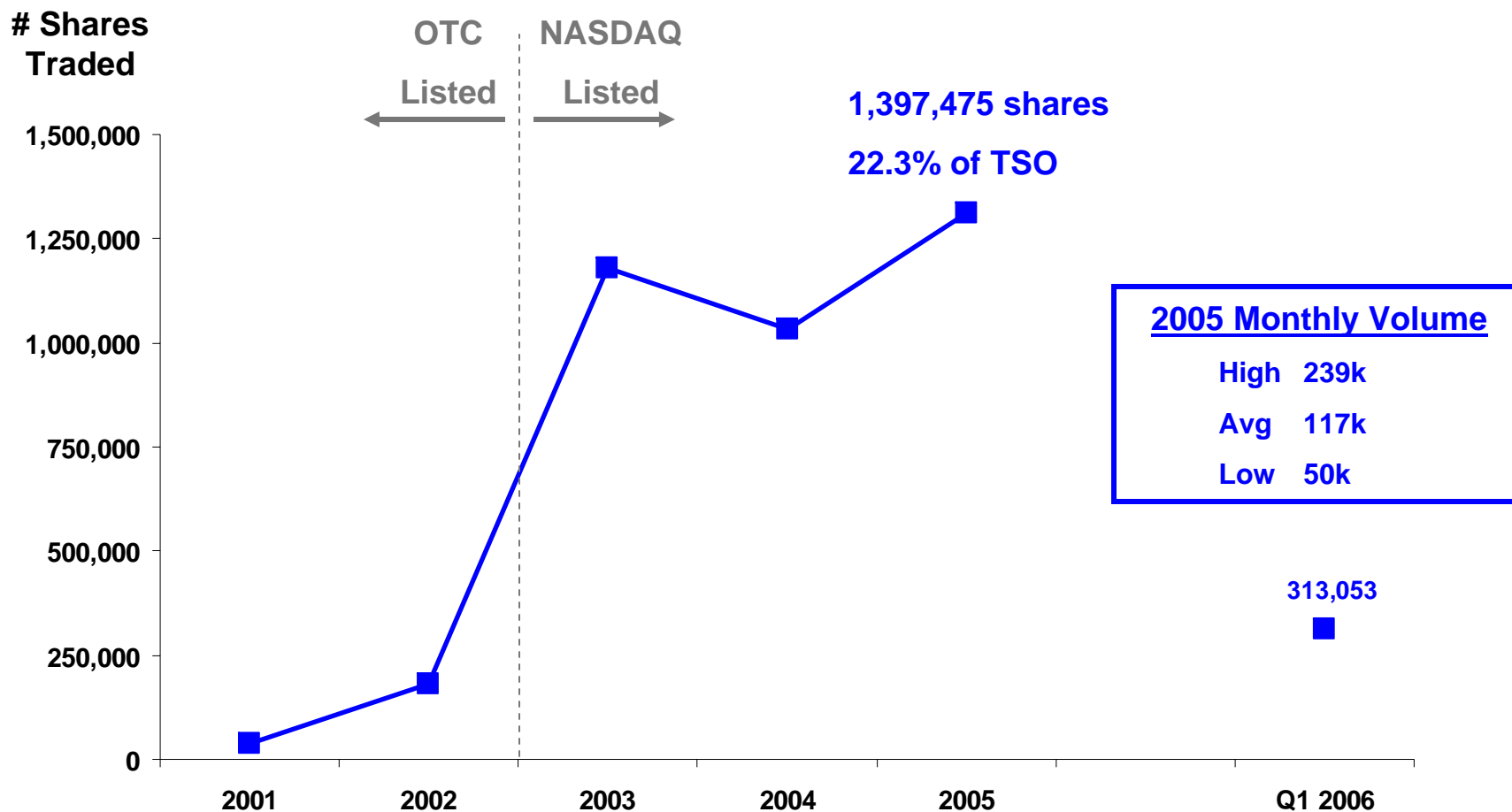
*Based on BBNK Closing Price of \$20.00 at 5-9-06

Comparative BBNK Performance



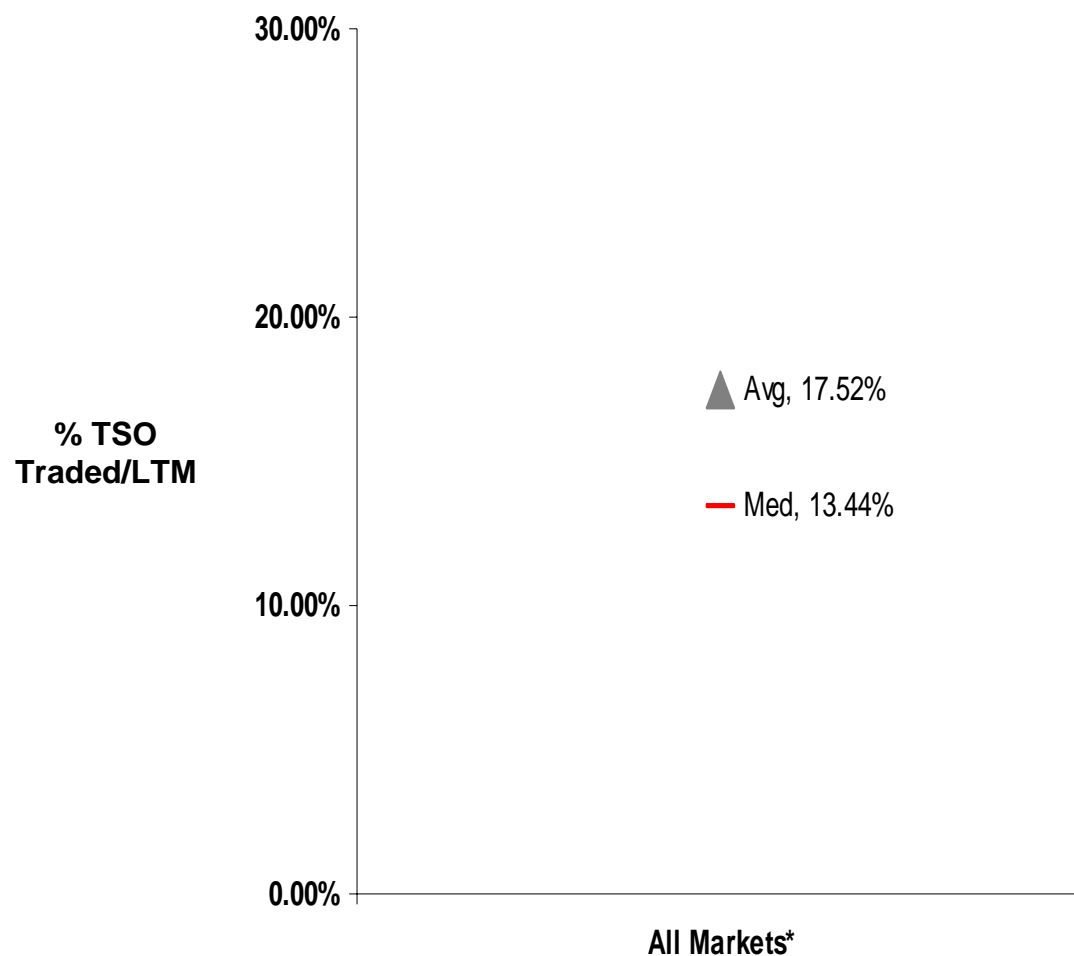
SOURCE: 2006 Bridge Capital Holdings Proxy Statement

BBNK Trading Volume



Source: NASDAQ

Peer CA Public Bank* Trading Volume

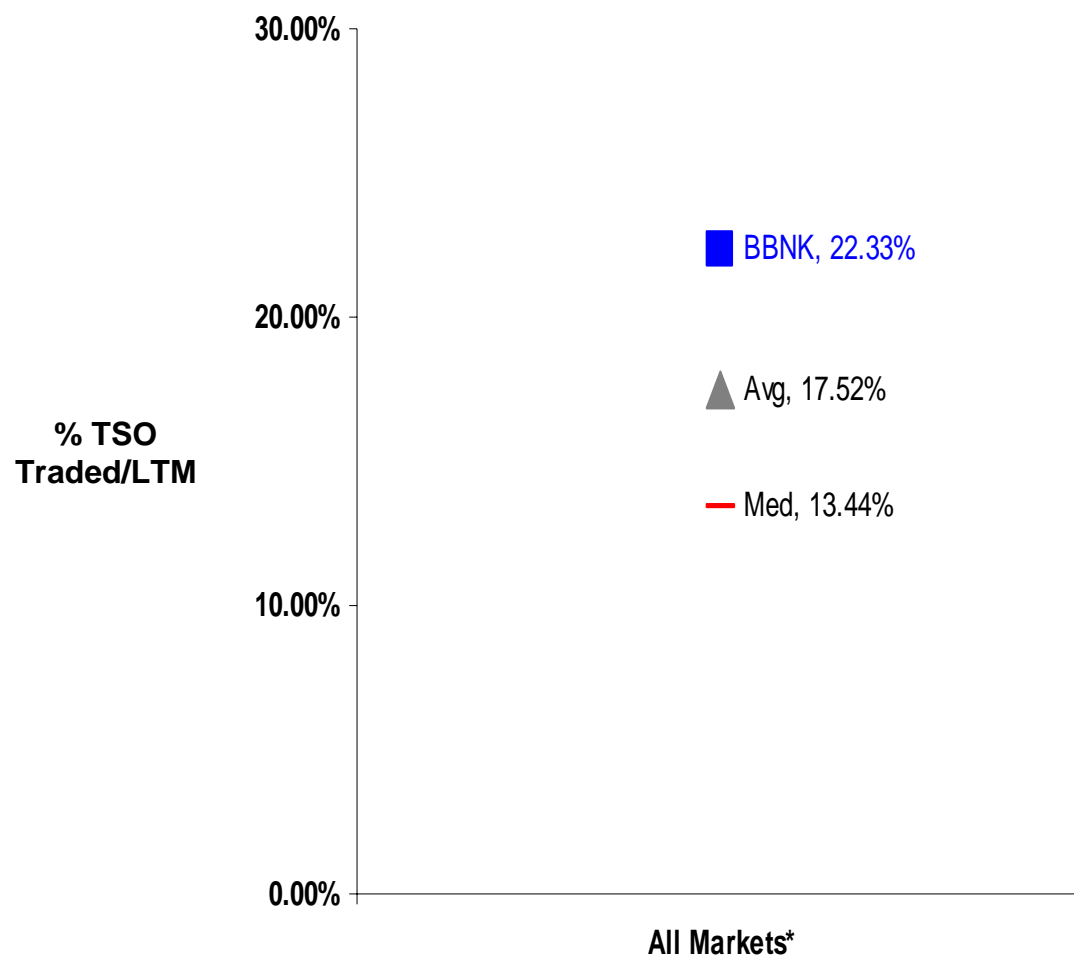


* 20 publicly traded CA banks of \$500M-\$1b total assets

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

SOURCES: Carpenter & Company, Monthly Stock Reports and NASDAQ

Comparative BBNK Trading Volume



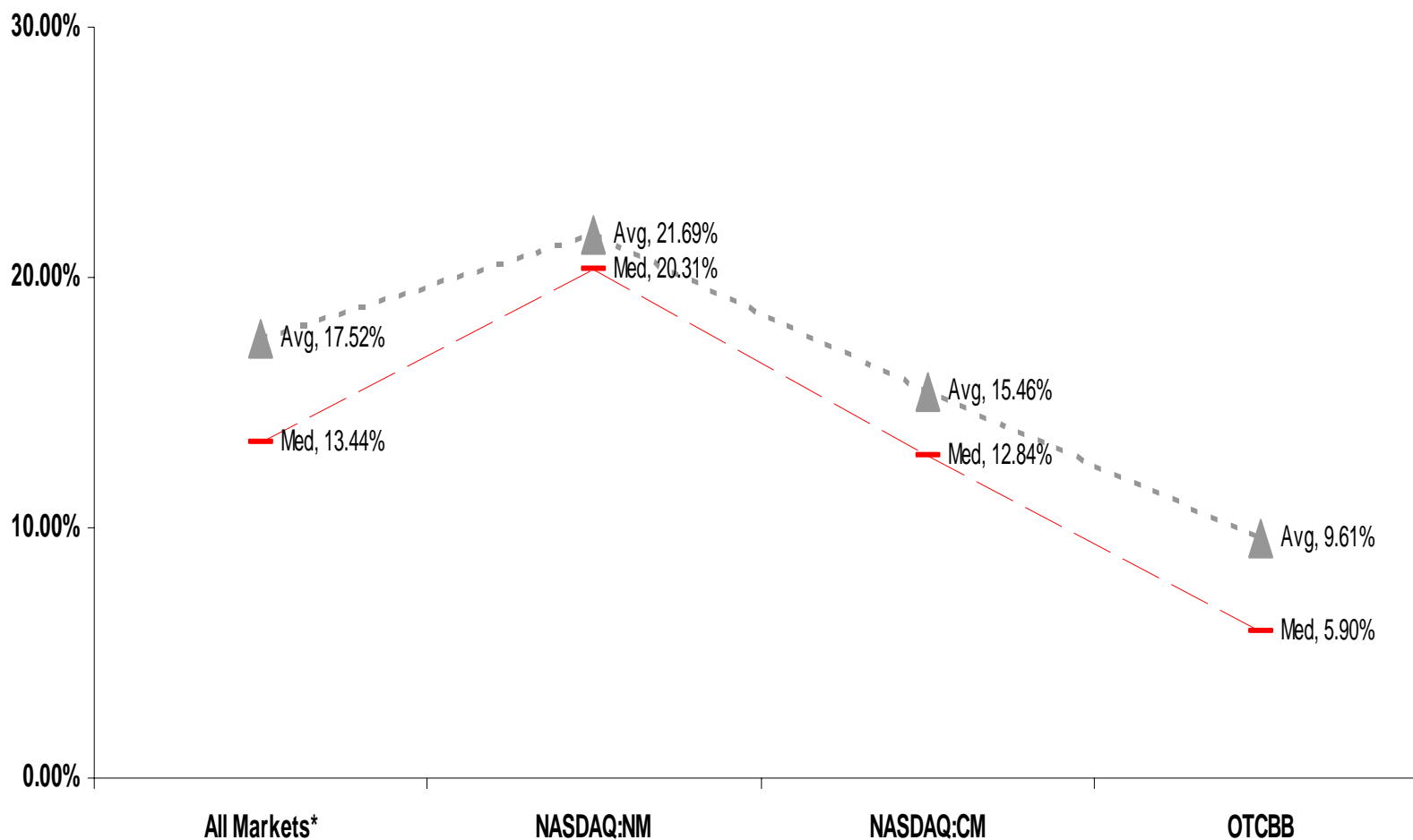
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Peer CA Public Bank* Trading Volume

% TSO
Traded/LTM



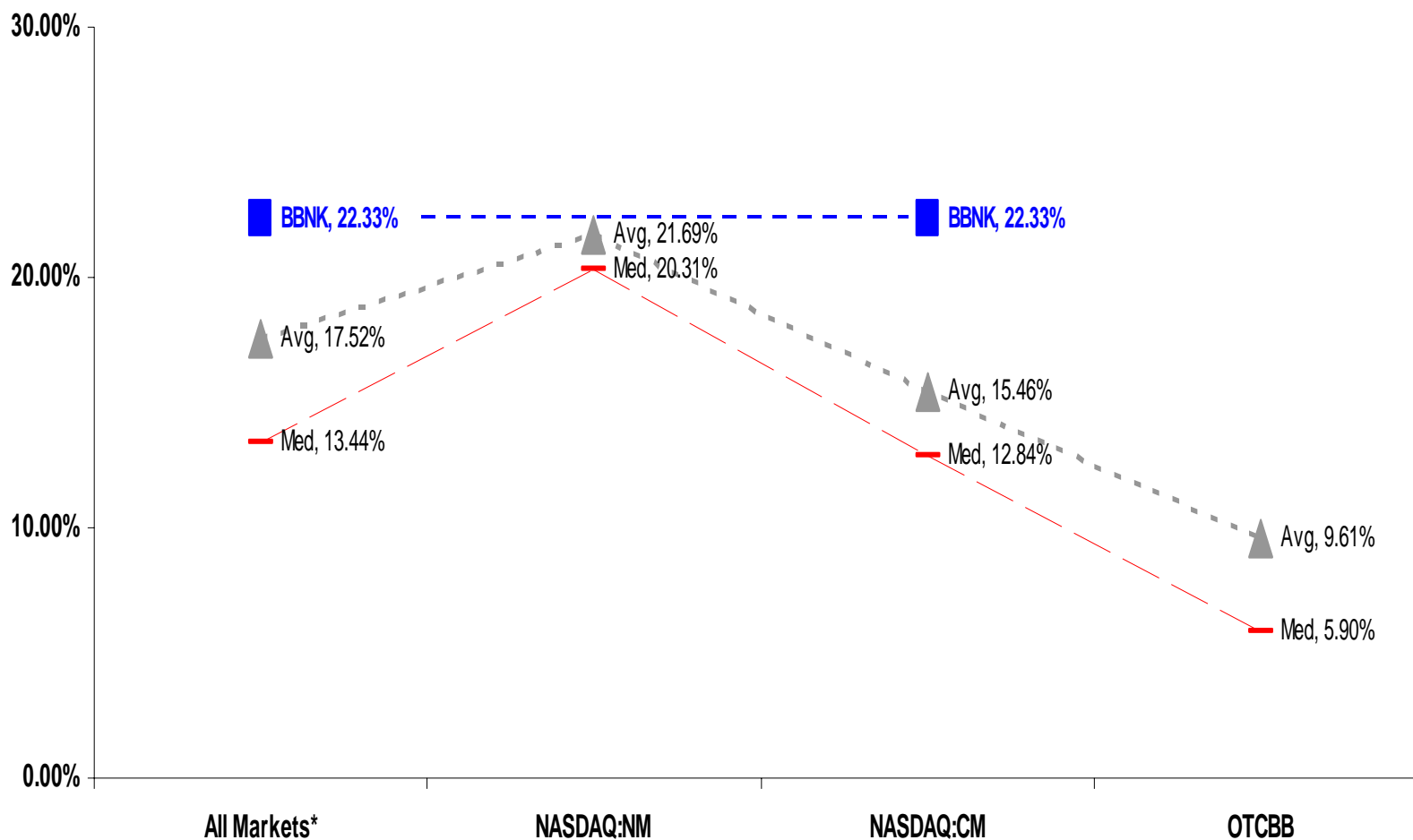
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Comparative BBNK Trading Volume

% TSO
Traded/LTM



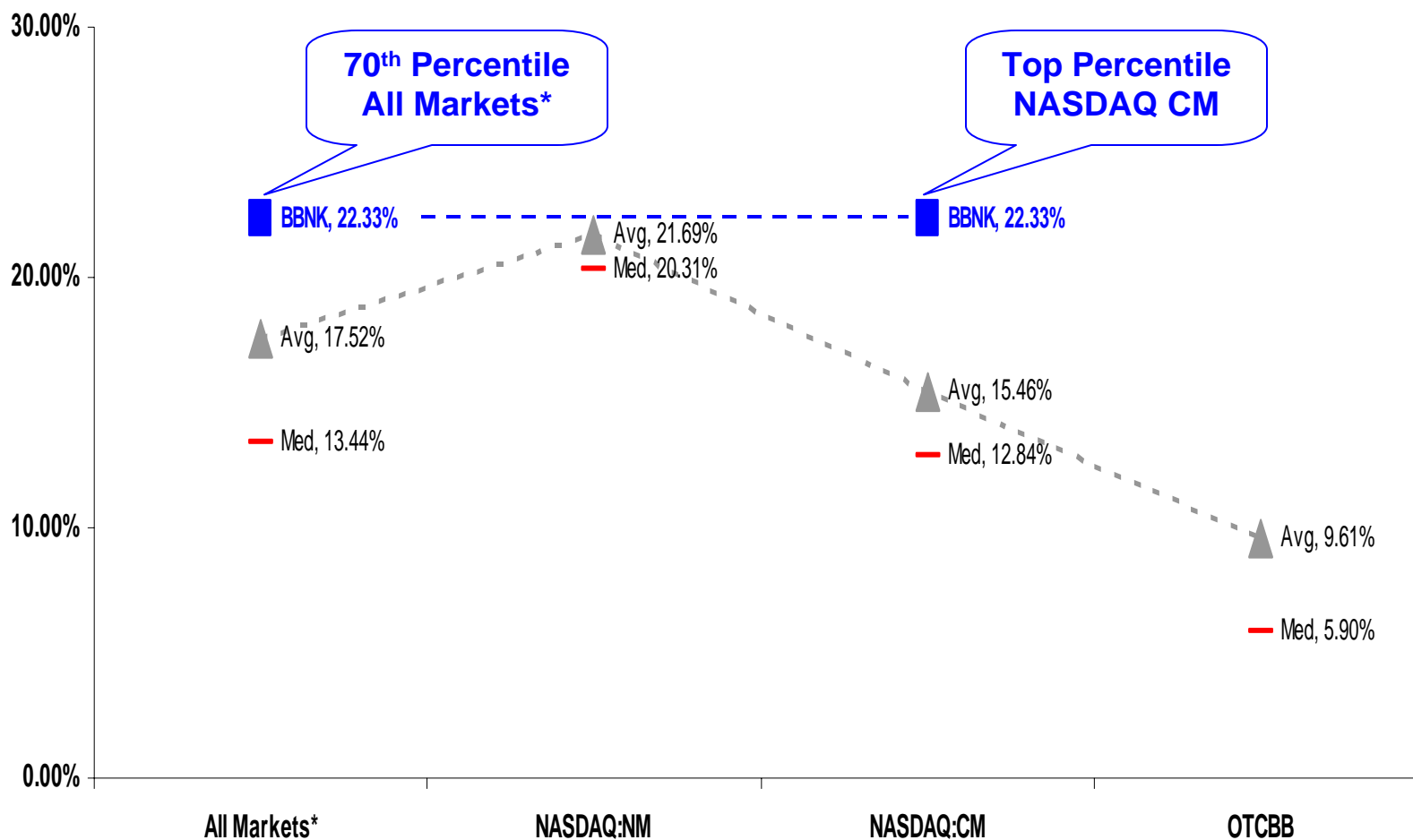
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Comparative BBNK Trading Volume

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

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

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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

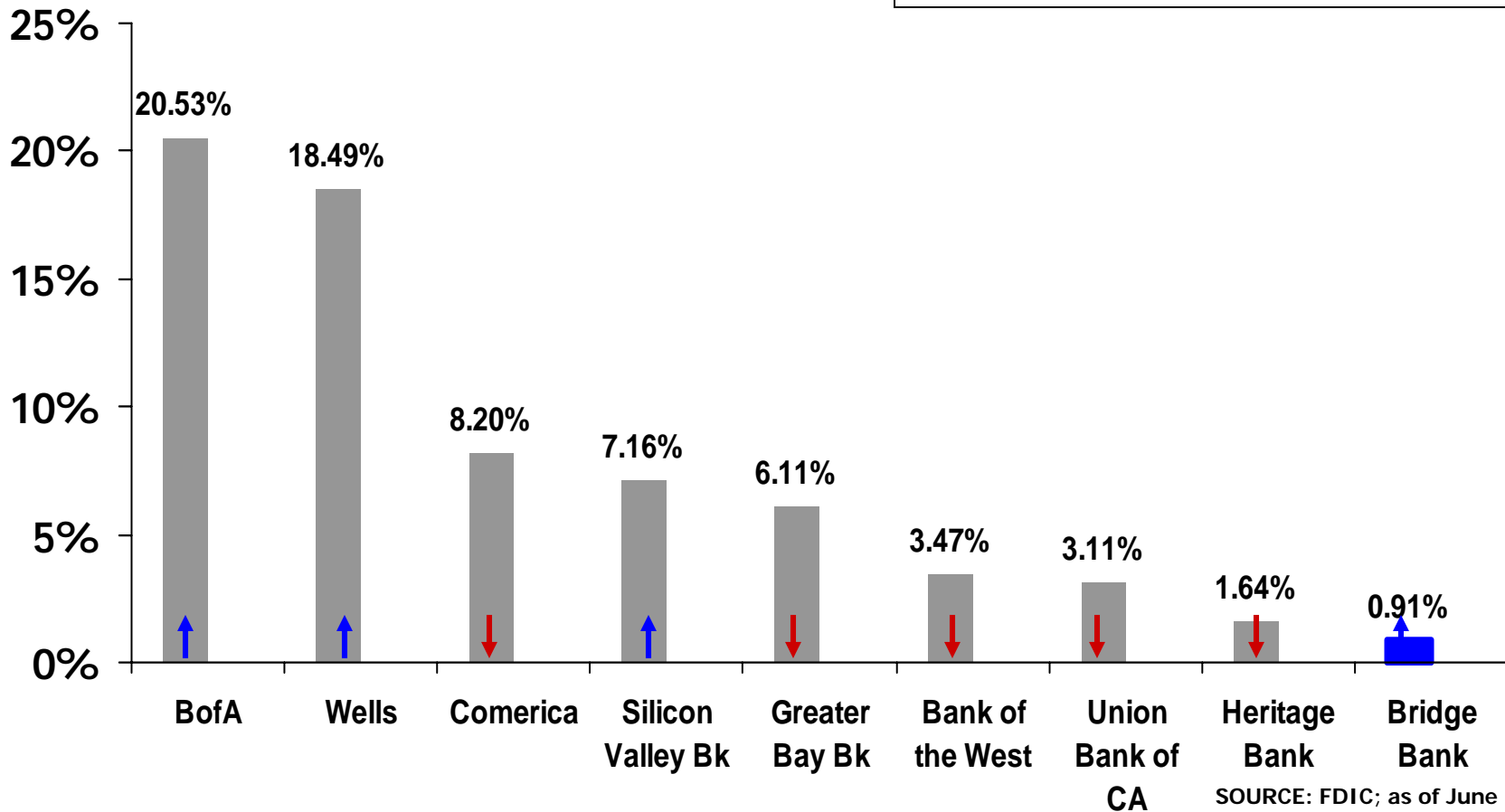
Significant Market Opportunity For Properly Positioned Bank

% 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

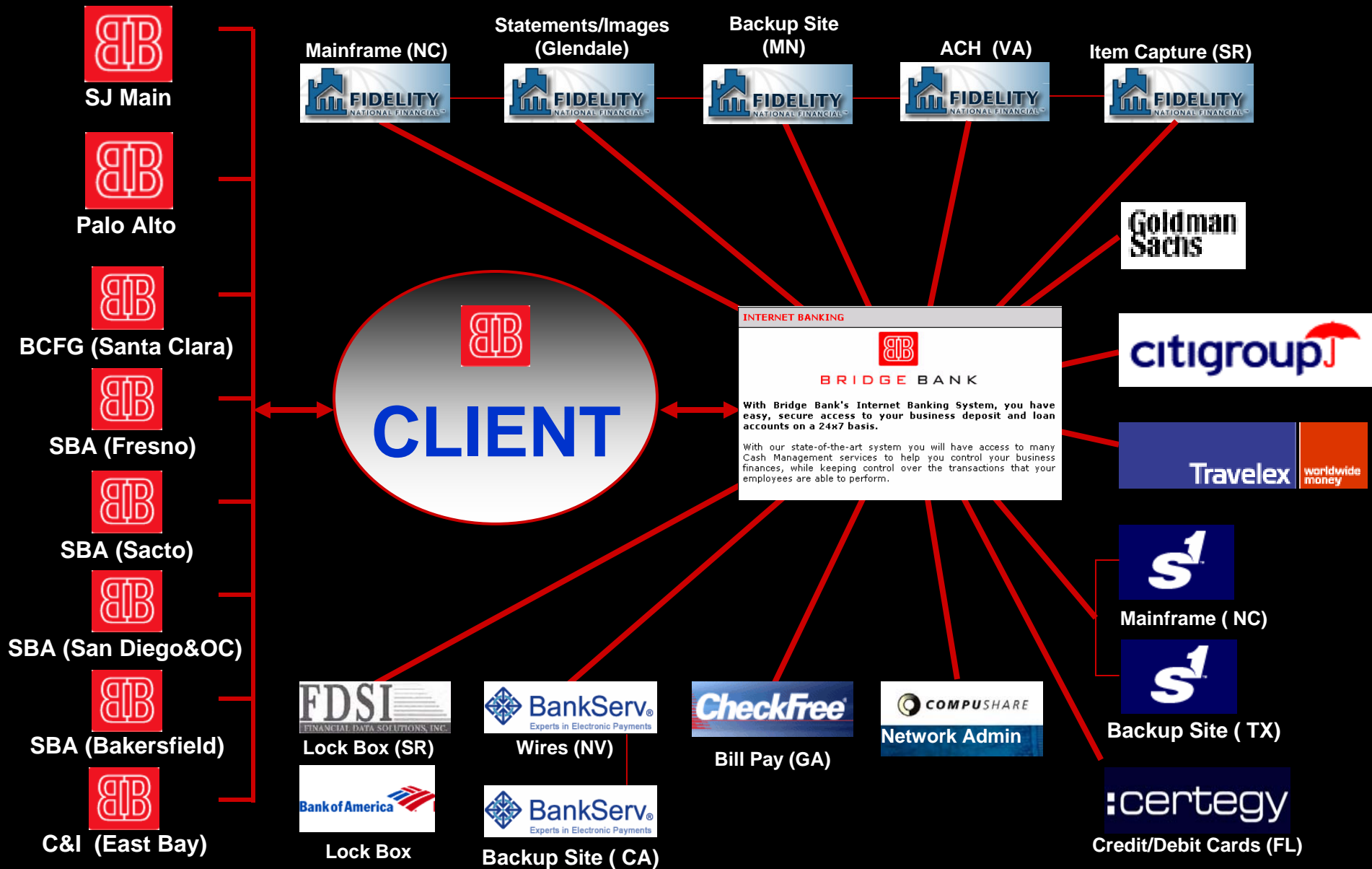
3) POSITION

- 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 !***

