

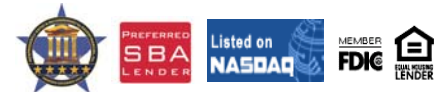


# Investor Presentation

*August 2006*

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

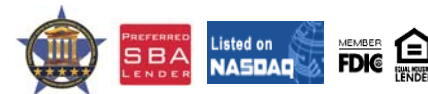
- Established May 2001
- \$641 Million in Assets
- 5 Yr CAGR Assets 71%
- Q2 '06 Net Inc = 2,019k
- Q2 '06 ROA = 1.42%
- Q2 '06 ROE = 18.76%

Market:	NASDAQ (Capital Market)		
Symbol:	BBNK		
TSO:	6,257,000		
Market Cap:	\$121,574,000 (8-11-06)		
Avg Annual Vol:	~ 1.4 Million Shares (~22%TSO)		
P/E:	Trailing:	17.99	
	Q2 '06:	16.36	
Recent Price History:	8-11-06	52 Wk: High	Low
	\$18.50	\$20.49	\$15.87

Registrar & Transfer Agent  
American Stock Transfer

Corporate Counsel  
Bingham McCutchen LLP

Independent Accountant  
Vavrinek Trine & Day LLP



# Strategic Positioning



BRIDGE BANK

*A business banking franchise  
that is the*

**Professional Business Bank of Choice**  
*for small, middle-market, and emerging  
technology companies in Silicon Valley,  
California, and the Nation.*

# 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

# Milestones

<b>2000</b>	July November	Filed Application for National Charter Charter Approved
<b>2001</b>	February April May	IPO Approved; Target \$15 M \$19.1 M IPO Closed (\$5.00/sh) BANK OPENED IN SANTA CLARA
<b>2002</b>	January February June July	Palo Alto Branch Opened SBA Division Launched \$14.4 M Secondary Offering Closed (\$6.50/Sh) Capital Finance Division Launched
<b>2004</b>	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
<b>2005</b>	January April December	East Bay LPO Opens Technology Banking Division Launched Redwood City LPO Opens
<b>2006</b>	January March July	Dallas, Texas LPO Opens \$5 M Trust Preferred Offering Closed Added as growth stock to Russell Index

# Experienced Board and Executive Team

<u>NAME</u>	<u>POSITION</u>	<u>PRIOR BANK</u>	<u>BANK EXPERIENCE</u>
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## **BOARD:**

<i>Allan Kramer</i>	Chairman	Silicon Valley	19
<i>Barry Turkus</i>	Finance Ctee.	Silicon Valley	19
<i>Dave Campbell</i>	Loan Ctee.	Greater Bay	40
<i>Tom Quigg</i>	Comp Ctee.	Bank America	42
<i>David Chui</i>		Greater Bay	17
<i>Rich Brenner</i>	Audit Ctee.		5
<i>Owen Brown</i>			1
<i>Bob Latta</i>			2

## **EXECUTIVE TEAM:**

<i>Dan Myers</i>	CEO/Director	HTBK, GBBK	23
<i>Bob Gionfriddo</i>	EVP/Director	HTBK, SIVB, Plaza	37
<i>Tom Sa</i>	CFO	CCBN	15
<i>Tim Boothe</i>	CLO	HTBK, CMA, Plaza	15
<i>Ken Silveira</i>	CTO	HTBK, BofA	36

# Operating Divisions and Leadership

<u>DIVISION</u>	<u>MANAGER</u>	<u>TITLE</u>	<u>PRIOR BANK</u>
CORPORATE BANKING	Emily Ruvalcaba	EVP	Greater Bay
SPECIALTY MARKETS	Bob Gionfriddo Jeff Whalen	EVP SVP	Heritage Greater Bay
CONSTRUCTION	Natalie Taaffe	EVP	Heritage
PALO ALTO BRANCH	Ken Brenner	EVP	Greater Bay
SBA (2LPO's, 4 Sales Offices)	Ralph Barnett	EVP	Greater Bay
CAPITAL FINANCE	Lee Shodiss	SVP	Silicon Valley
INTERNATIONAL	Jeannie Kao	SVP	Silicon Valley
EAST BAY (Corporate LPO)	Michael Hengl	SVP	Walnut Creek
TECHNOLOGY BANKING	Mike Field Ed Lambert	EVP SVP	Silicon Valley Comerica
TREASURY/CASH MGMT	Tom Hoffman	SVP	Comerica



# Our Market: Santa Clara County/ Silicon Valley

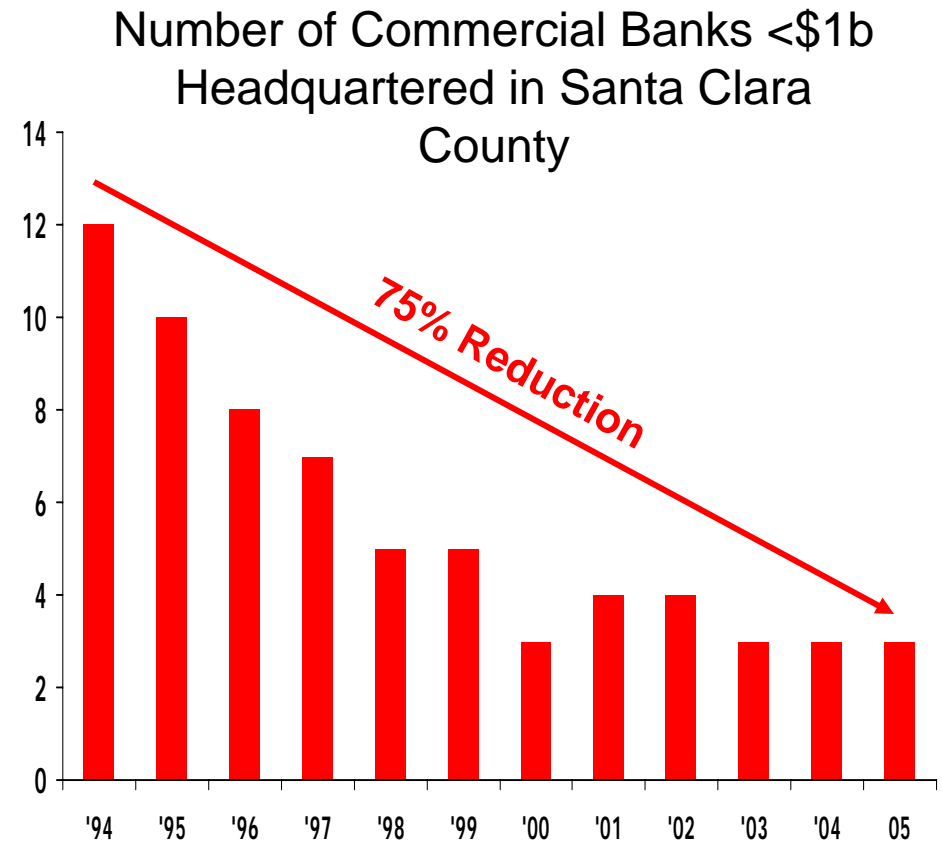
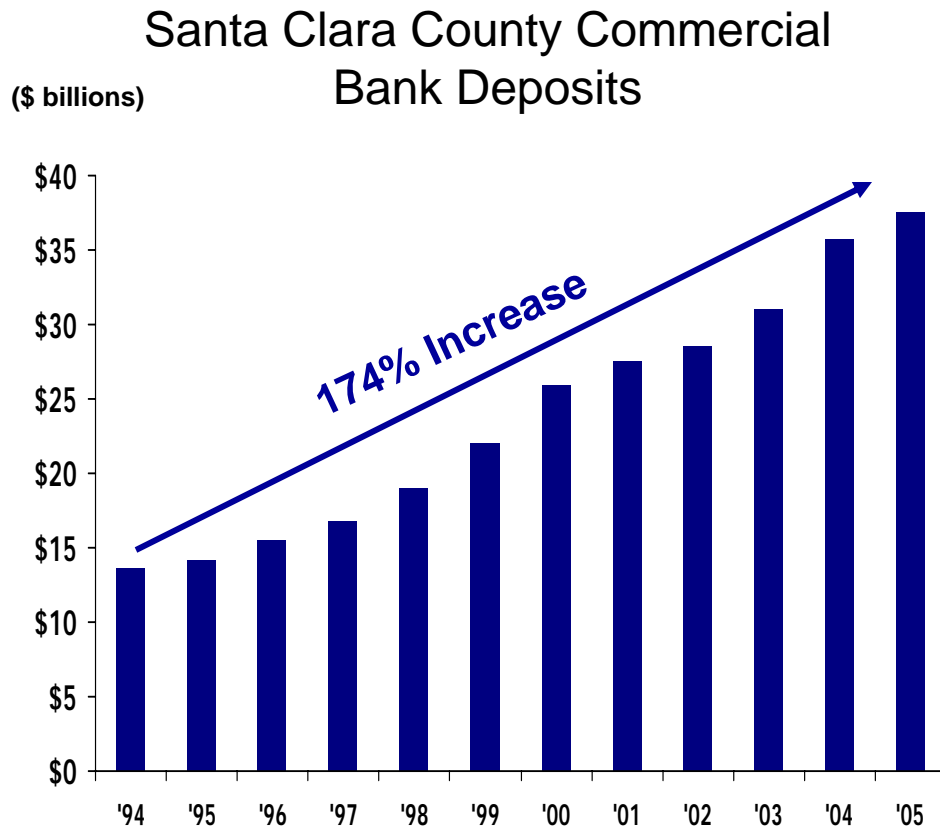
## Key Statistics

- Population: 1,753,027.
- Per Capita Income: \$43,377.
- Avg Household Income: \$128,740.
- Total Employment: 775,300.
- Jobless rate: 5.0%.
- Total Deposits: \$49 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

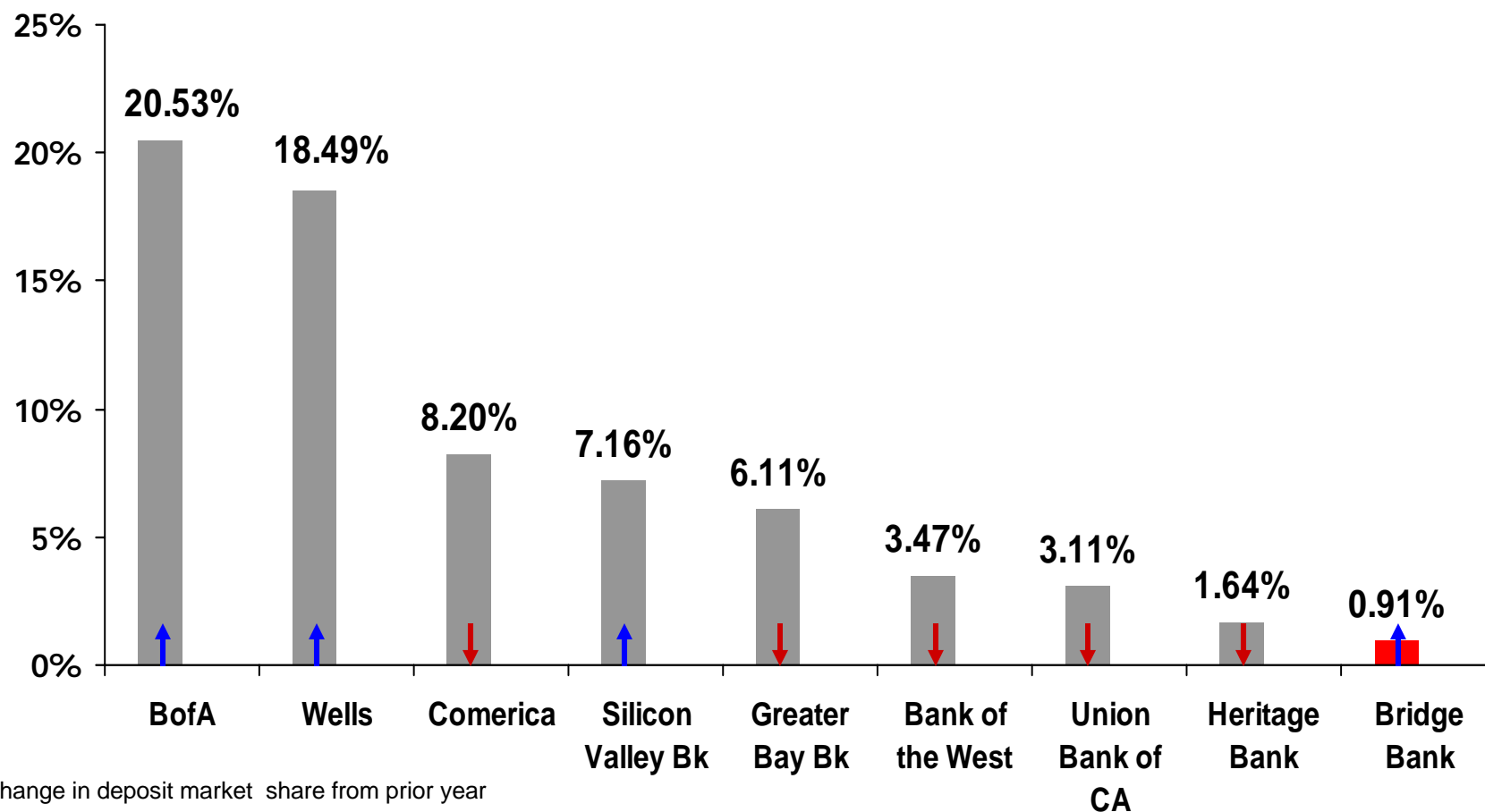


Source: FDIC

# Significant Market Opportunity For Properly Positioned Bank

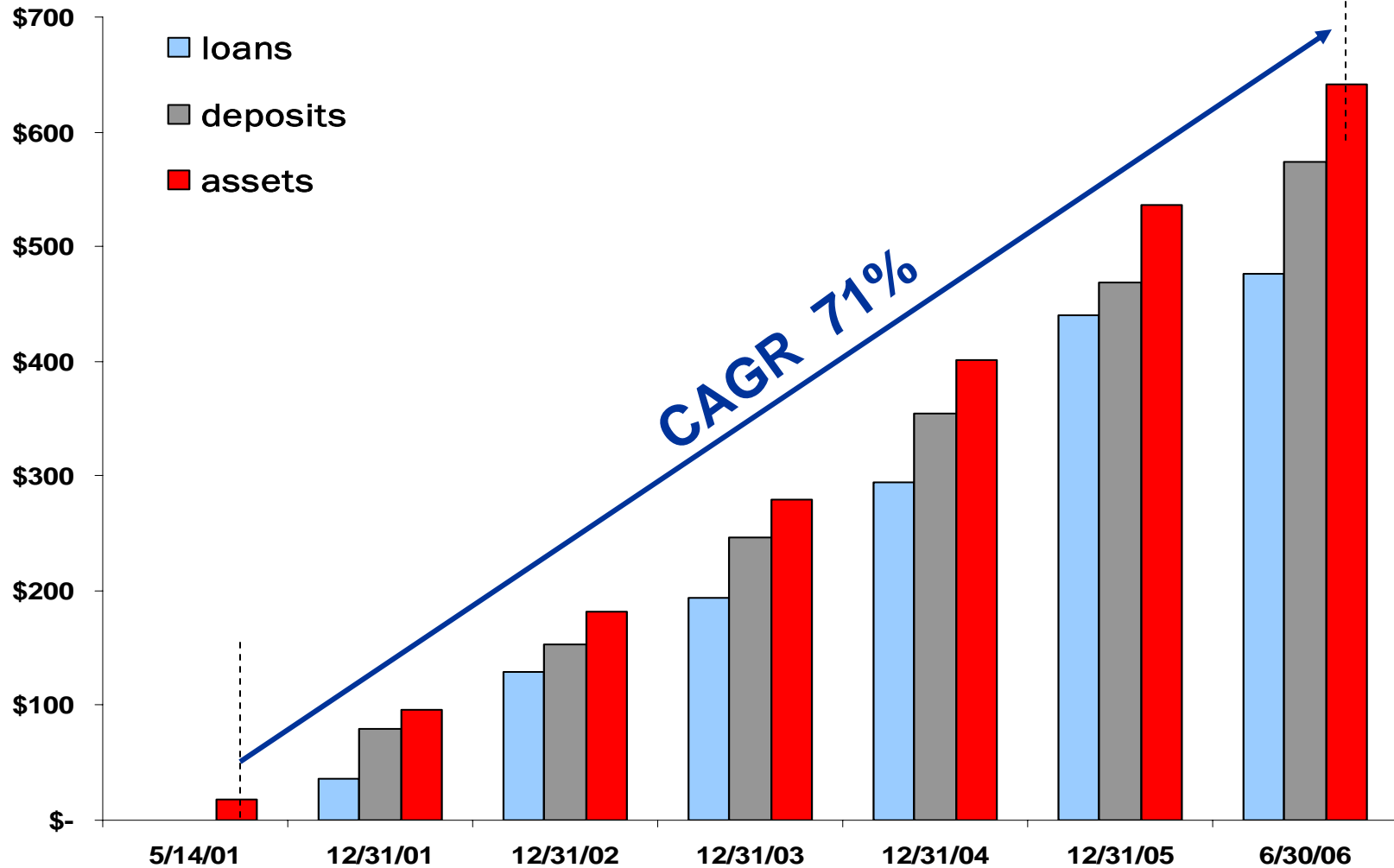
% Deposits  
Santa Clara County

Source: FDIC; as of June 30, 2005

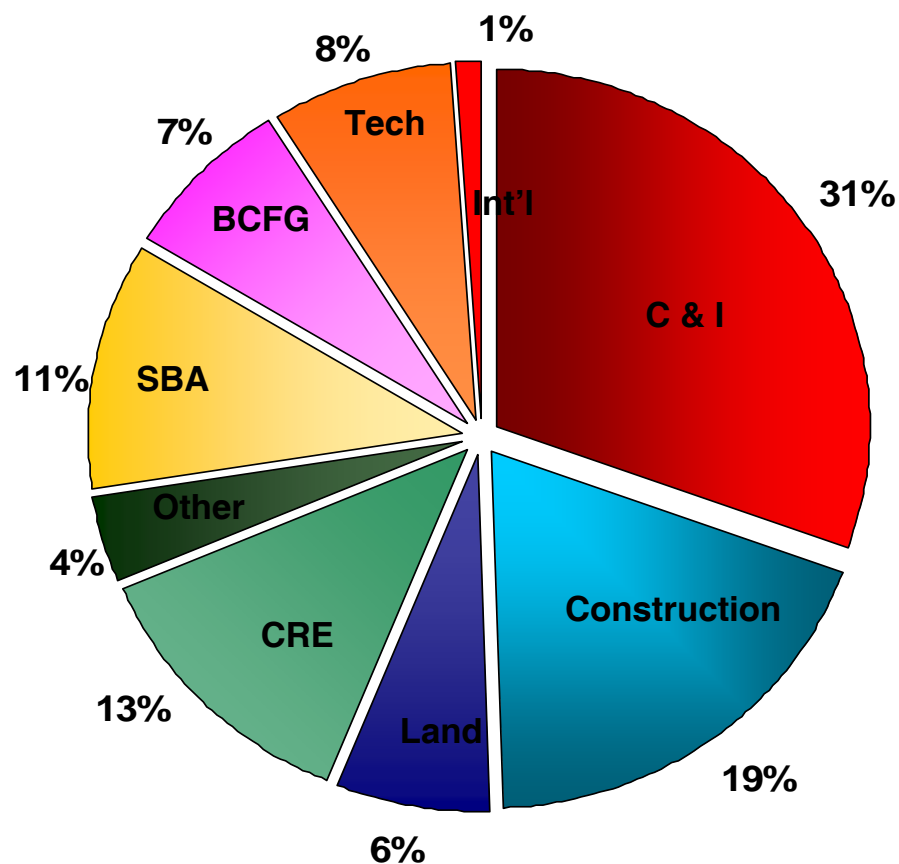


# Balance Sheet Growth

(\$ Millions)

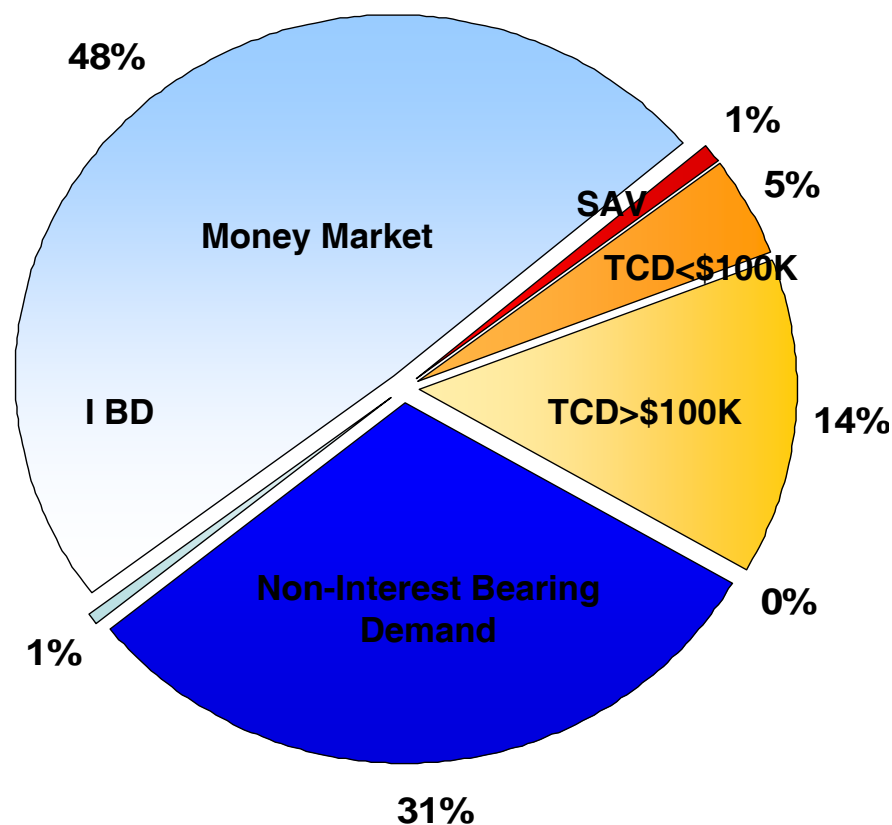


## Diversification of Lending Activity



## Loans

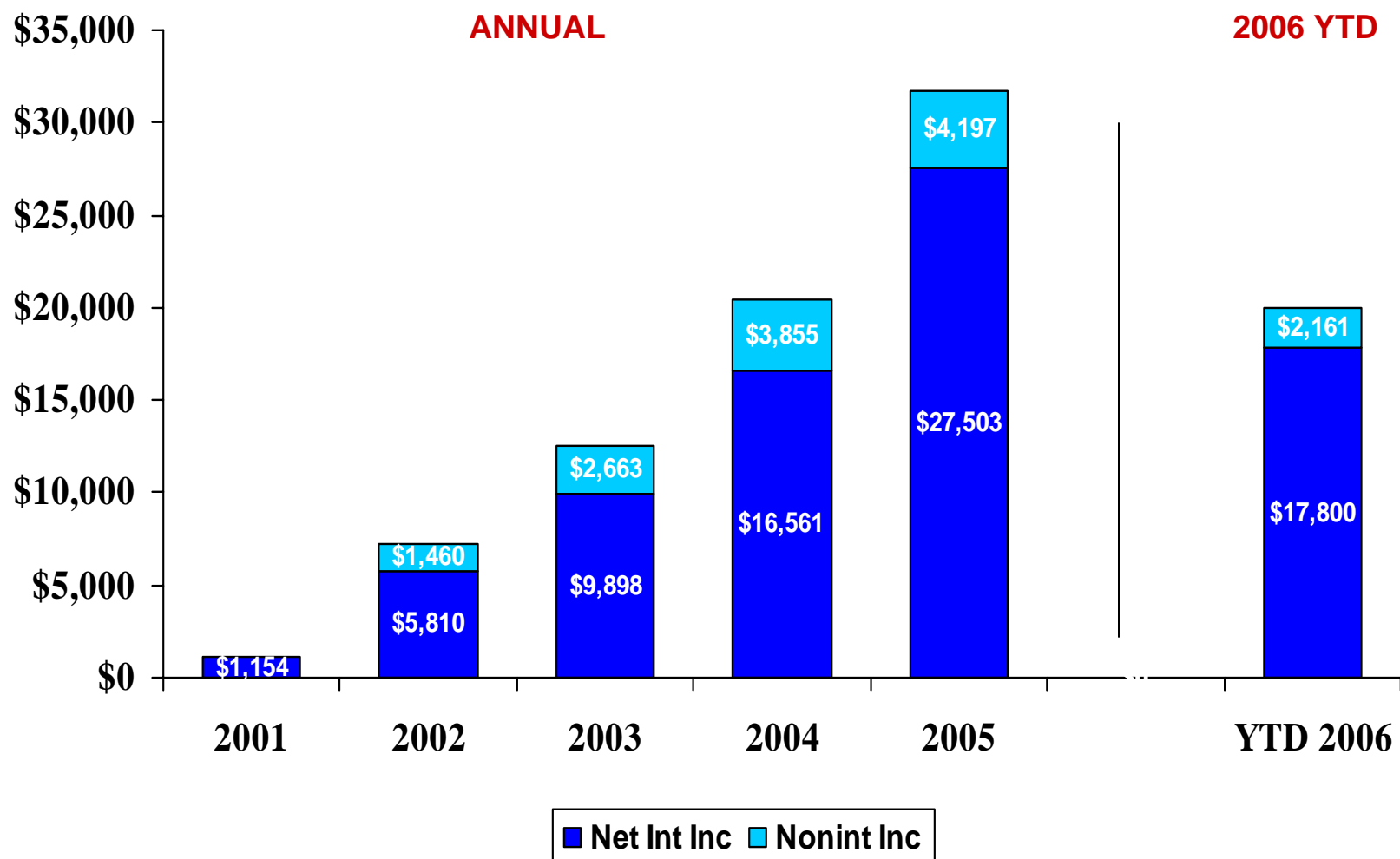
## Focus on Core Funding Sources



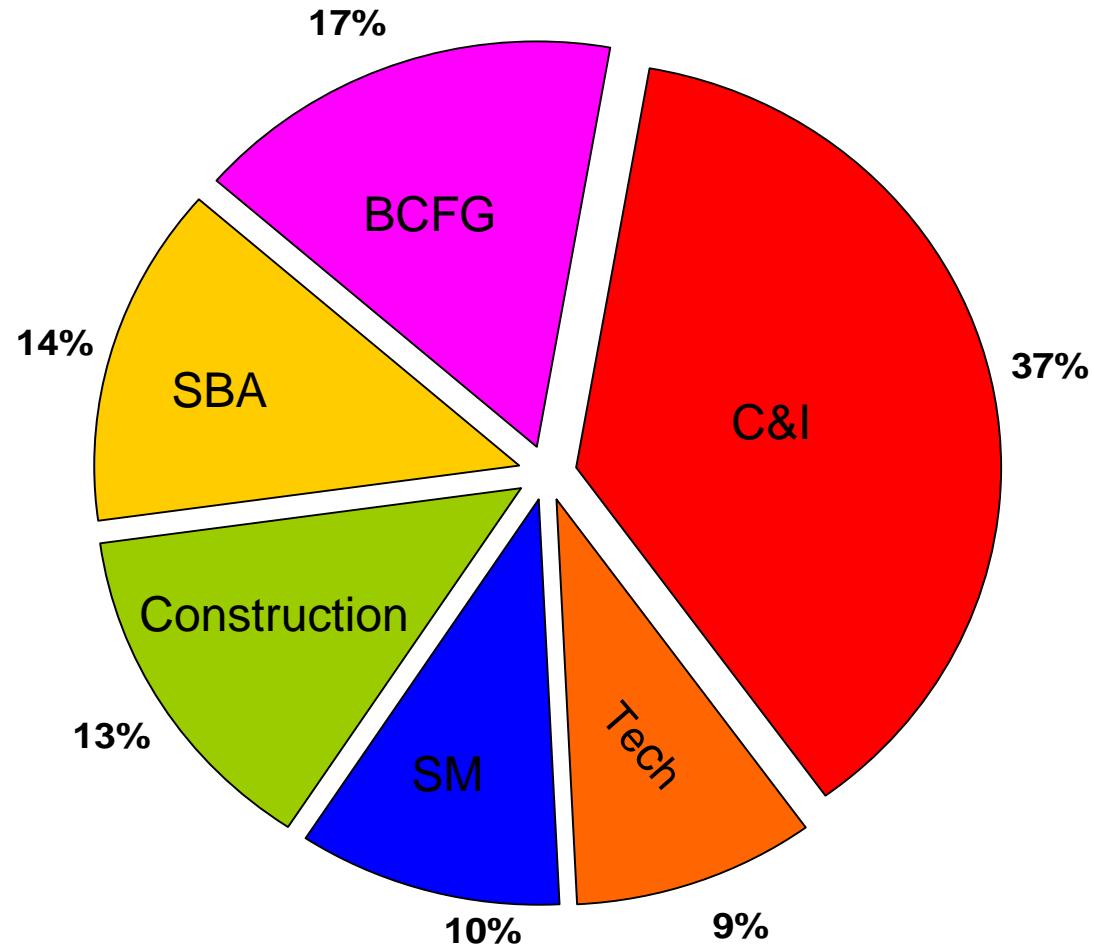
## Deposits

(@ 6-30-06)

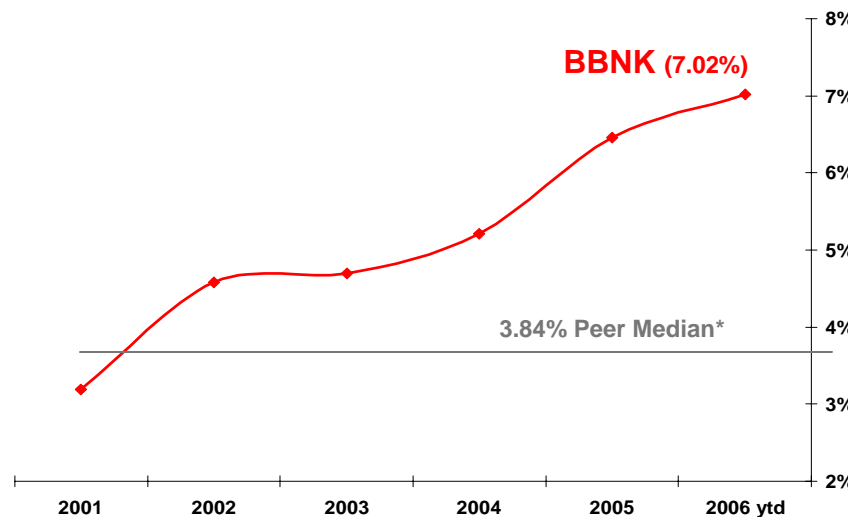
# Revenue Growth



# Diversified Revenue Sources

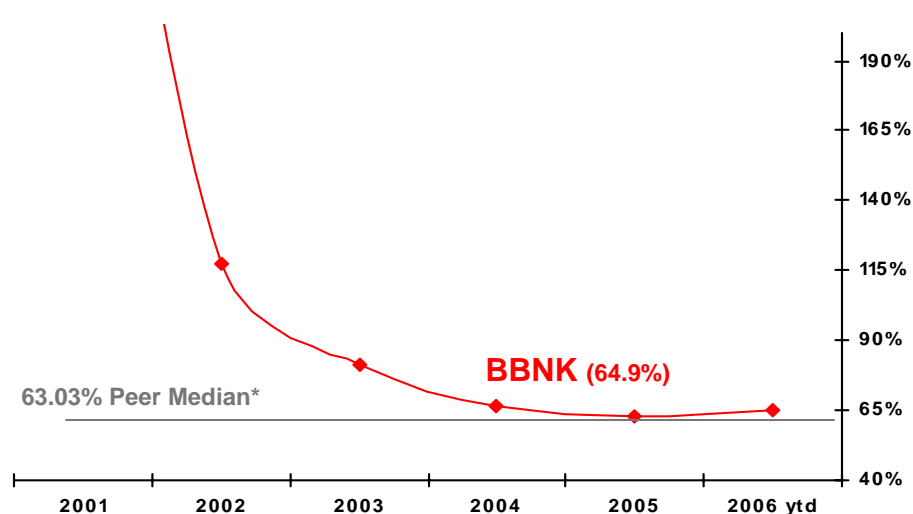


## Net Interest Margin



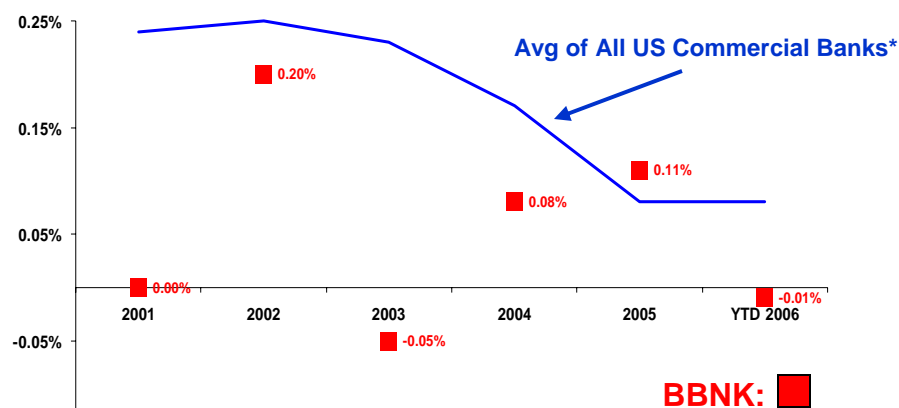
\*= Peer defined as 273 publicly traded US banks Of \$500M to \$1b TA for FY 2005

## Efficiency Ratio



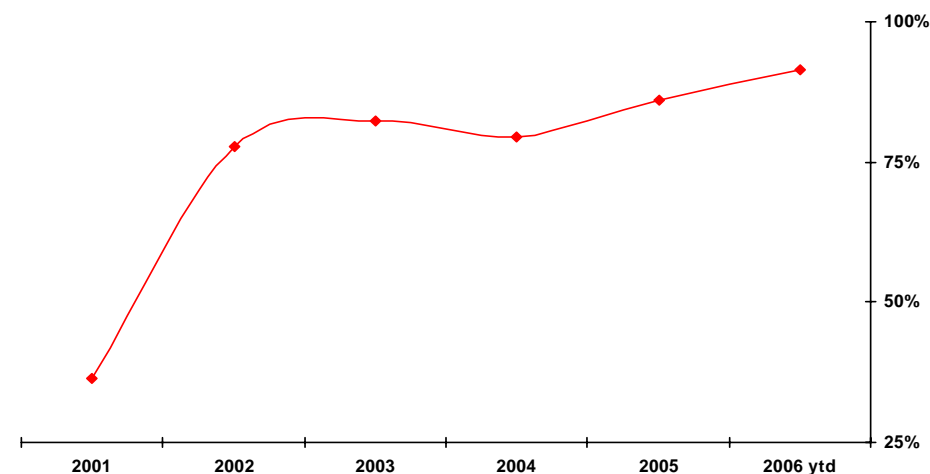
\*= Peer defined as 273 publicly traded US banks Of \$500M to \$1b TA for FY 2005

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



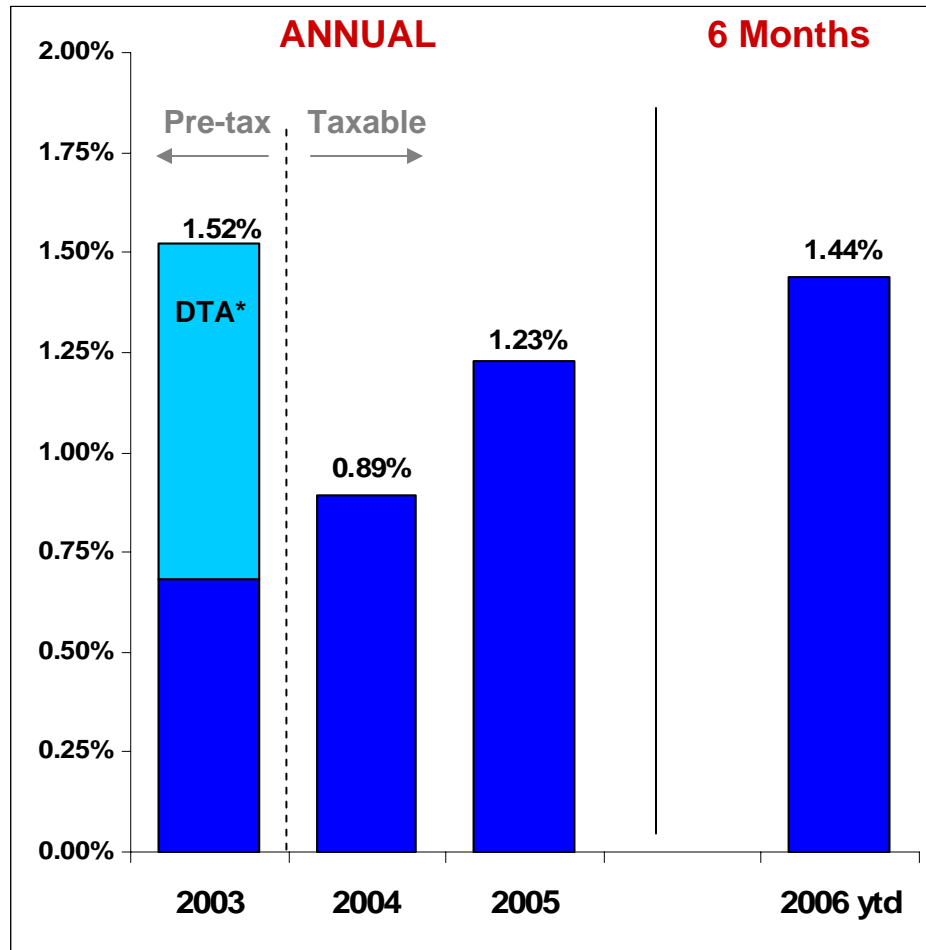
\*SOURCE: FFIEC/FDIC Uniform Bank Performance Report 6-30-06

## Loan To Deposit Ratio

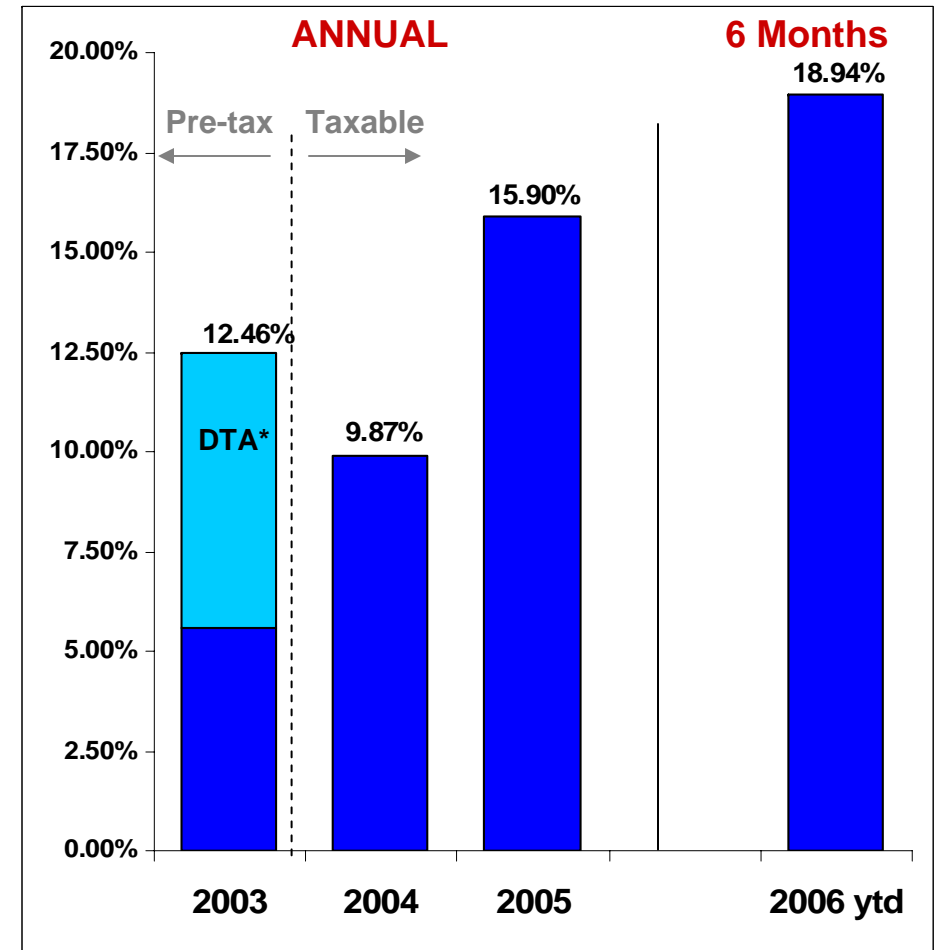




# Return On Assets

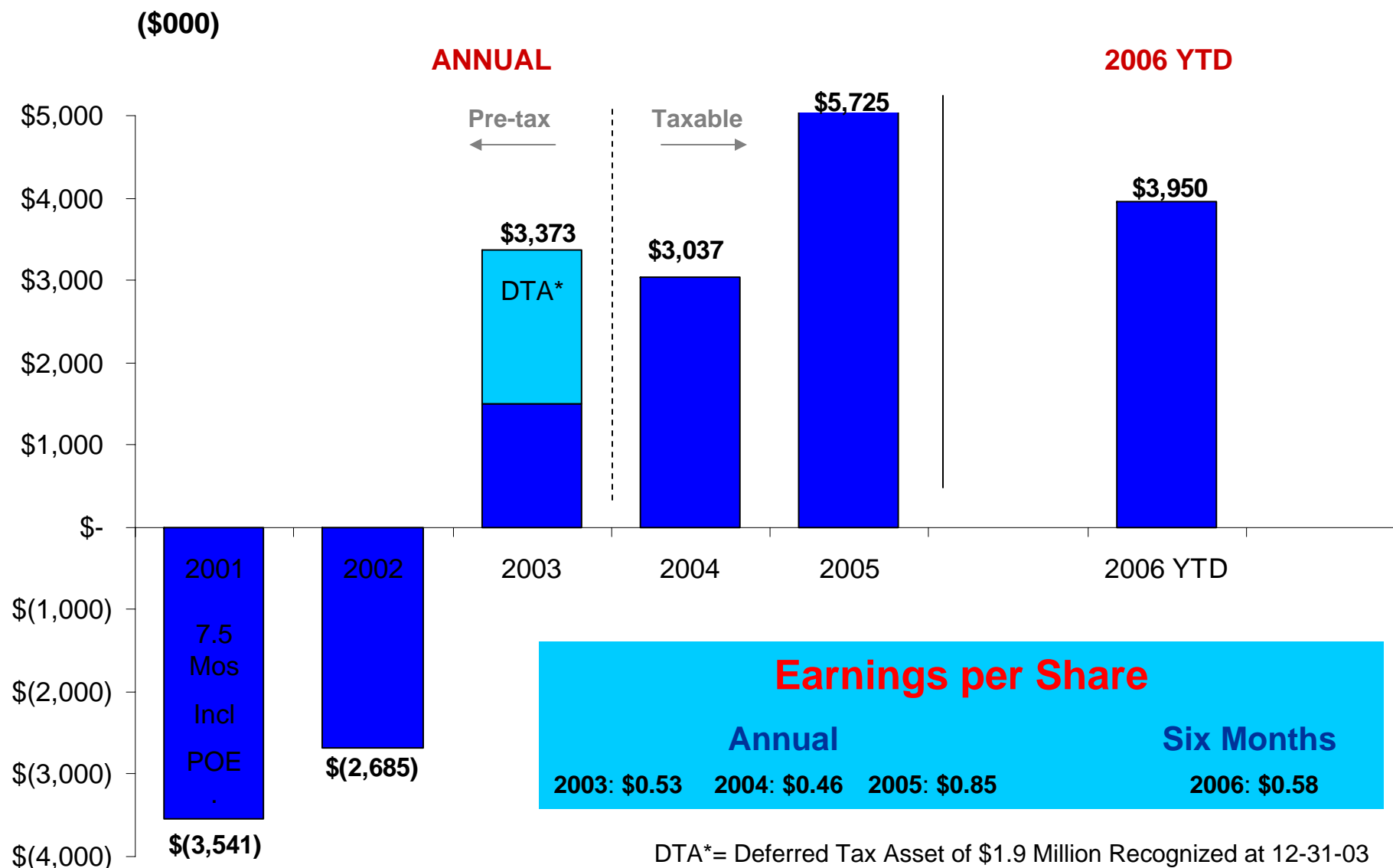


# Return On Equity



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

# Net Income and EPS



Most Bankers  
get excited about  
financial statements.

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



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"Bridge Bank  
helped us grow  
by **27%**  
over the past  
two years."

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growing  
banks**

Now Serves  
**fast  
growing  
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# Thank You!