



**BRIDGE**  
CAPITAL  
HOLDINGS



# 7<sup>th</sup> Annual Shareholders Meeting

June 7, 2007

Daniel P. Myers  
President  
Chief Executive Officer

Allan C. Kramer, M.D.  
Chairman

BRIDGE CAPITAL HOLDINGS  
NASDAQ: BBNK  
BRIDGECAPITALHOLDINGS.COM

# Forward Looking Statements

Certain matters discussed herein 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 Holdings reports on Forms 10-K and 10-Q on file with the SEC.



**BRIDGE**  
CAPITAL  
HOLDINGS



Allan C. Kramer, M.D.  
Chairman

# CHAIRMAN'S PRESENTATION

BRIDGE CAPITAL HOLDINGS

NASDAQ: BBNK

BRIDGECAPITALHOLDINGS.COM

# Board of Directors



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



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



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



**Owen Brown**  
CEO  
*Owen Brown Enterprises, Ltd.*



**David V. Campbell**  
Principal  
*Costella Kirsch, Inc.*



**Robert P. Gionfriddo**  
Executive Vice President  
President, Specialty Markets  
*Bridge Bank*



**Robert P. Latta**  
Partner  
*Wilson Sonsini Goodrich & Rosati*



**Thomas Quigg**  
Investor



**Barry A. Turkus**  
Principal  
*B.T. Commercial*



# Executive Management



**Daniel P. Myers**  
*President & CEO*



**Timothy W. Boothe**  
*Executive Vice President  
Chief Operating Officer*



**Thomas A. Sa**  
*Executive Vice President  
Chief Financial Officer  
Chief Administrative Officer*



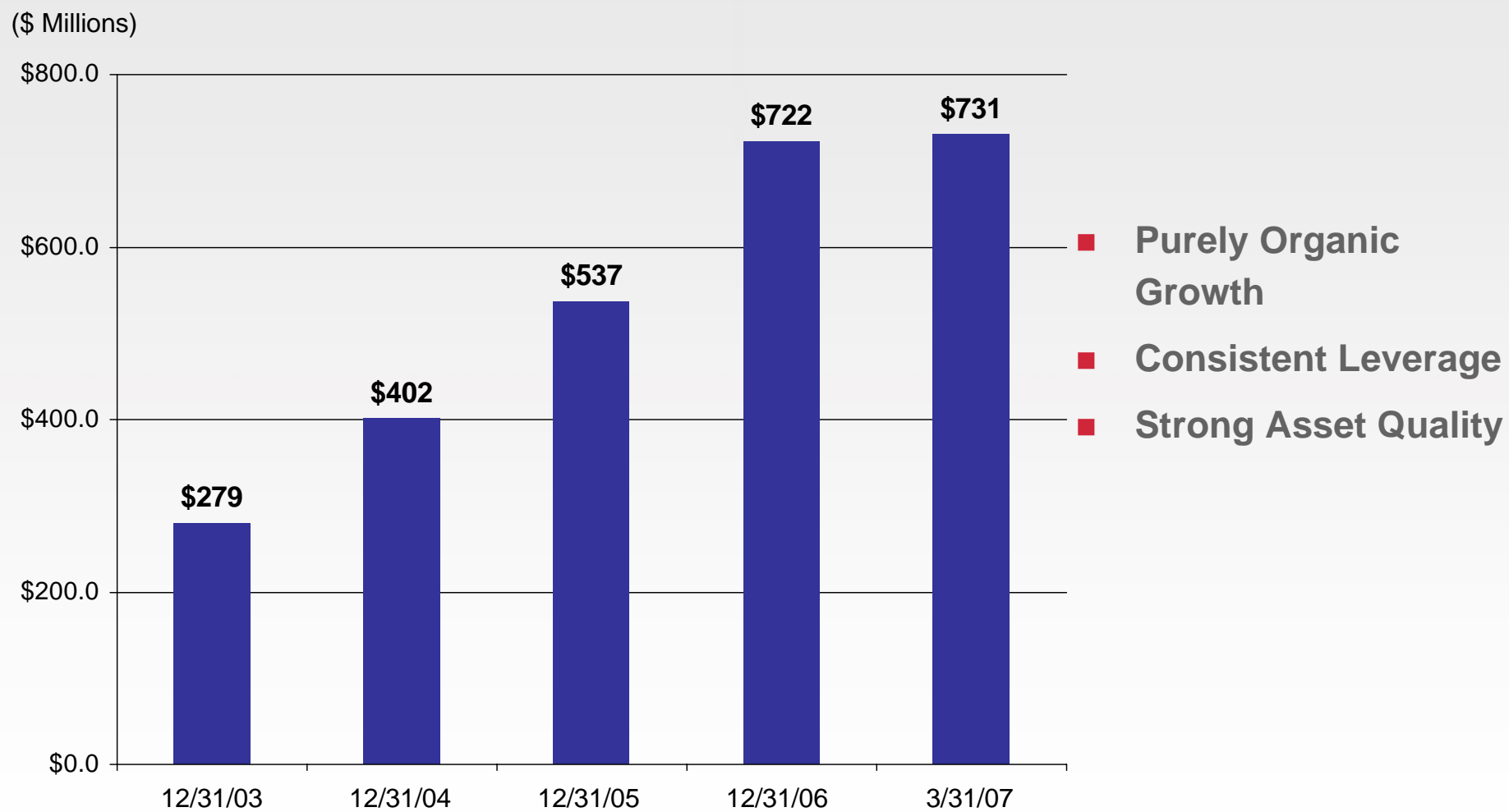
**Robert P. Gionfriddo**  
*Executive Vice President  
President, Specialty Markets*



**Kenneth B. Silveira**  
*Executive Vice President  
Chief Technology Officer*

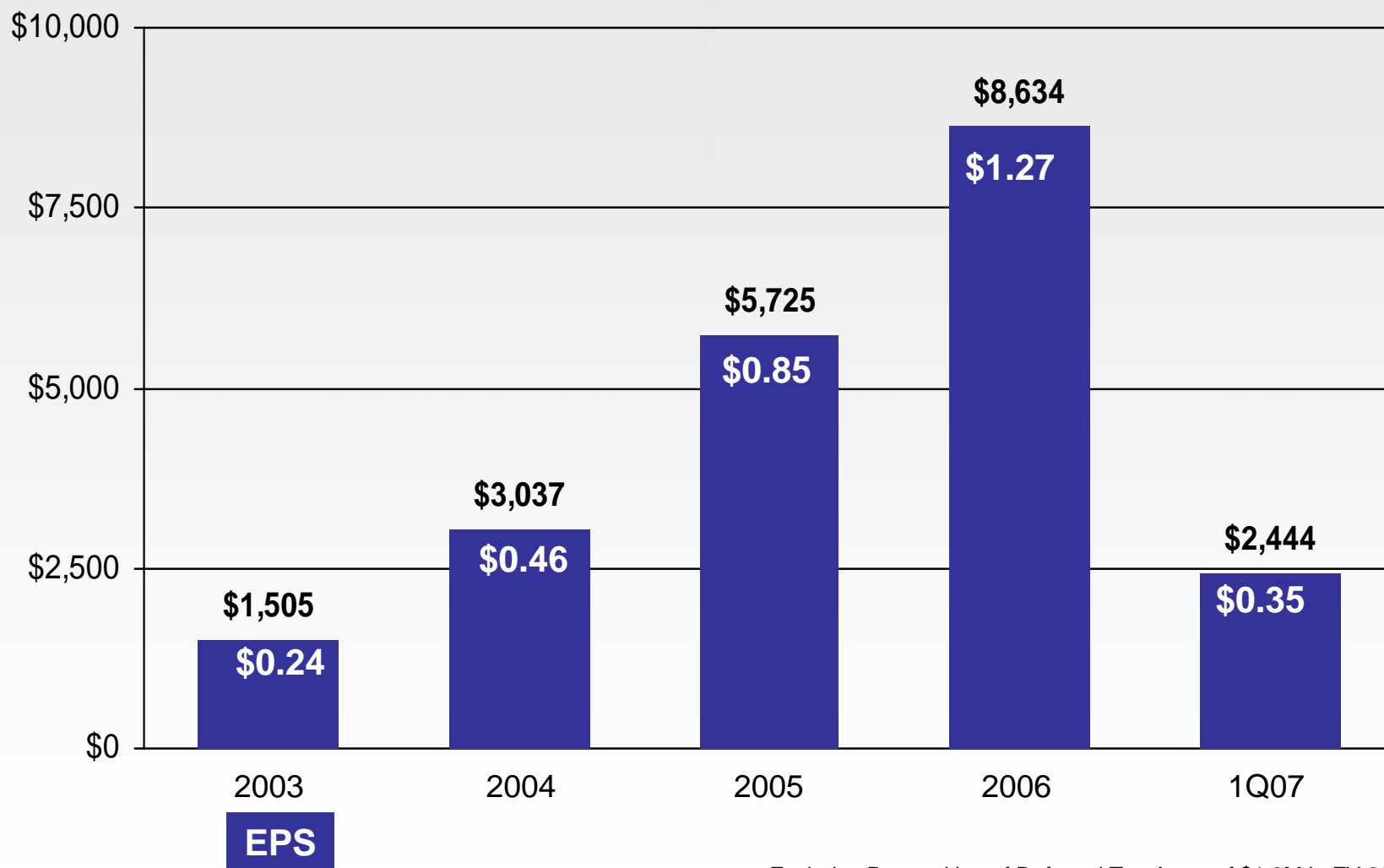
# Balance Sheet Growth

## TOTAL ASSETS



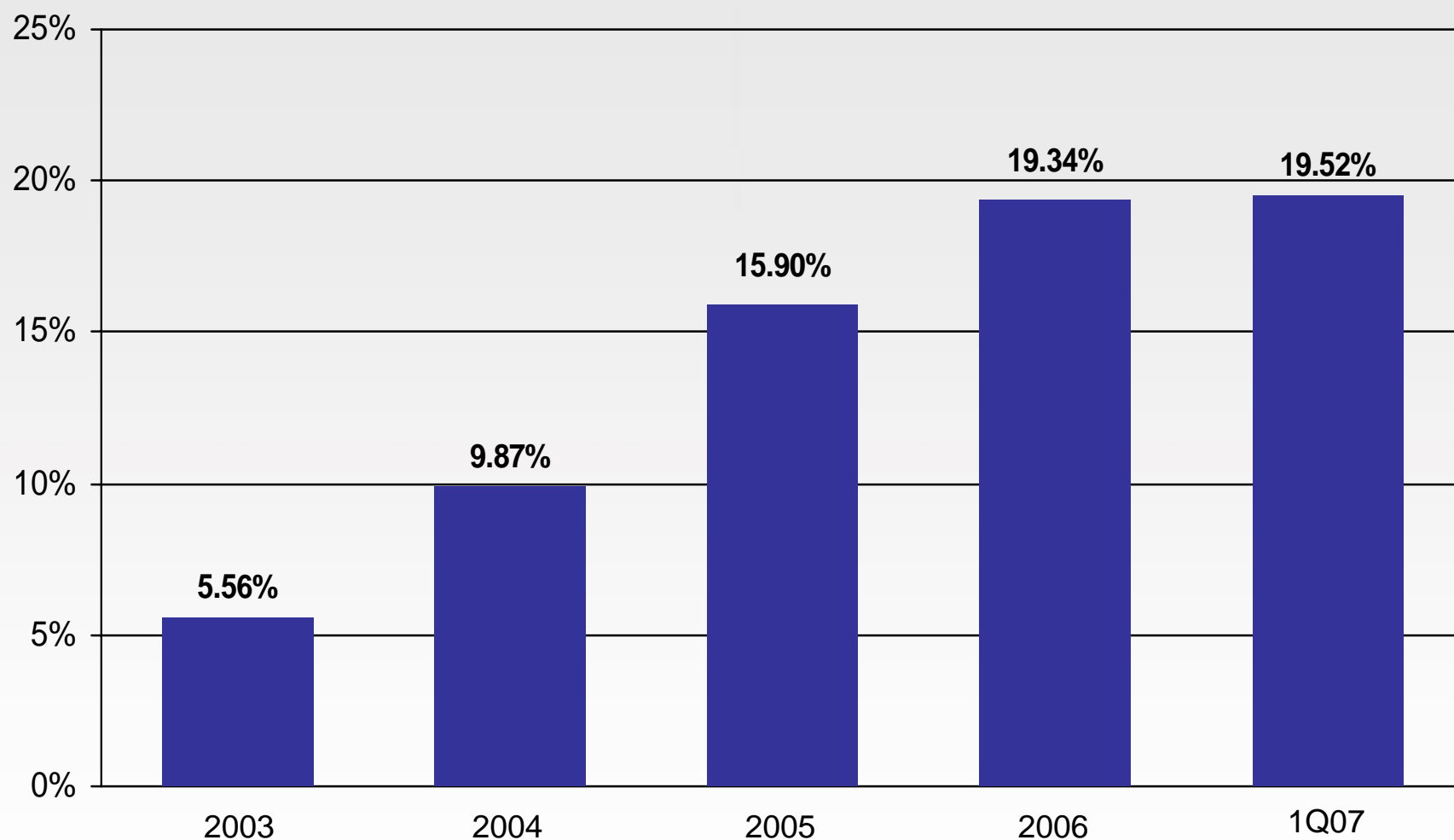
# Profitability: Net Income & EPS

(\$ Thousands, except per diluted share amounts)



Excludes Recognition of Deferred Tax Asset of \$1.9M in FY 2003

# Increasing Returns: ROE



Excludes Recognition of Deferred Tax Asset of \$1.9M in FY 2003





# BBNK (NASDAQ-Global Market)



	1 Yr	3Yr	5 Yr	6 Yr	INITIAL OFFERING
IRR	14.5%	22.5%	24.6%	28.5%	
Straight/yr	14.5%	28.0%	40.1%	58.5%	

\*Returns Based on average May '07 NASDAQ BBNK close price of \$22.57 and NASDAQ close prices at May 31, 2006, 2004, 2002, and June 5, 2001



**BRIDGE**  
CAPITAL  
HOLDINGS



**Daniel P. Myers**  
President  
Chief Executive Officer

# SHAREHOLDER BRIEFING

**BRIDGE CAPITAL HOLDINGS**  
NASDAQ: BBNK  
[BRIDGECAPITALHOLDINGS.COM](http://BRIDGECAPITALHOLDINGS.COM)

# Bridge Bank

- **Established 2001**
- **National Charter (OCC)**
- **Offices:**
  - Two Regional Offices
  - Eight Business Offices
- **150 Employees**
- **Five Primary Lines of Business:**
  1. **Commercial and Industrial Banking**
    - International
  2. **SBA and Commercial Mortgage Banking**
  3. **Technology Banking**
    - Capital Finance
  4. **Specialty Markets**
  5. **Construction Lending**

# Our Model

## EXPERTISE

- Experienced board & execs
- Fundamental business banking focus
- Ability to recruit top-tier bankers

+

## OPPORTUNITY

- Attractive SV/SCC demographics
- Compelling bank market opportunity

+

## EXECUTION

- Strategic vendor alliances
- Scalable systems & business lines
- Disciplined bankers
- Technology banking expertise

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= RESULTS

Superior net interest margin . . . Solid revenue and earnings growth . . .  
Peer level efficiency . . . Excellent asset quality . . . Strong ROA & ROE.



# Our Vision



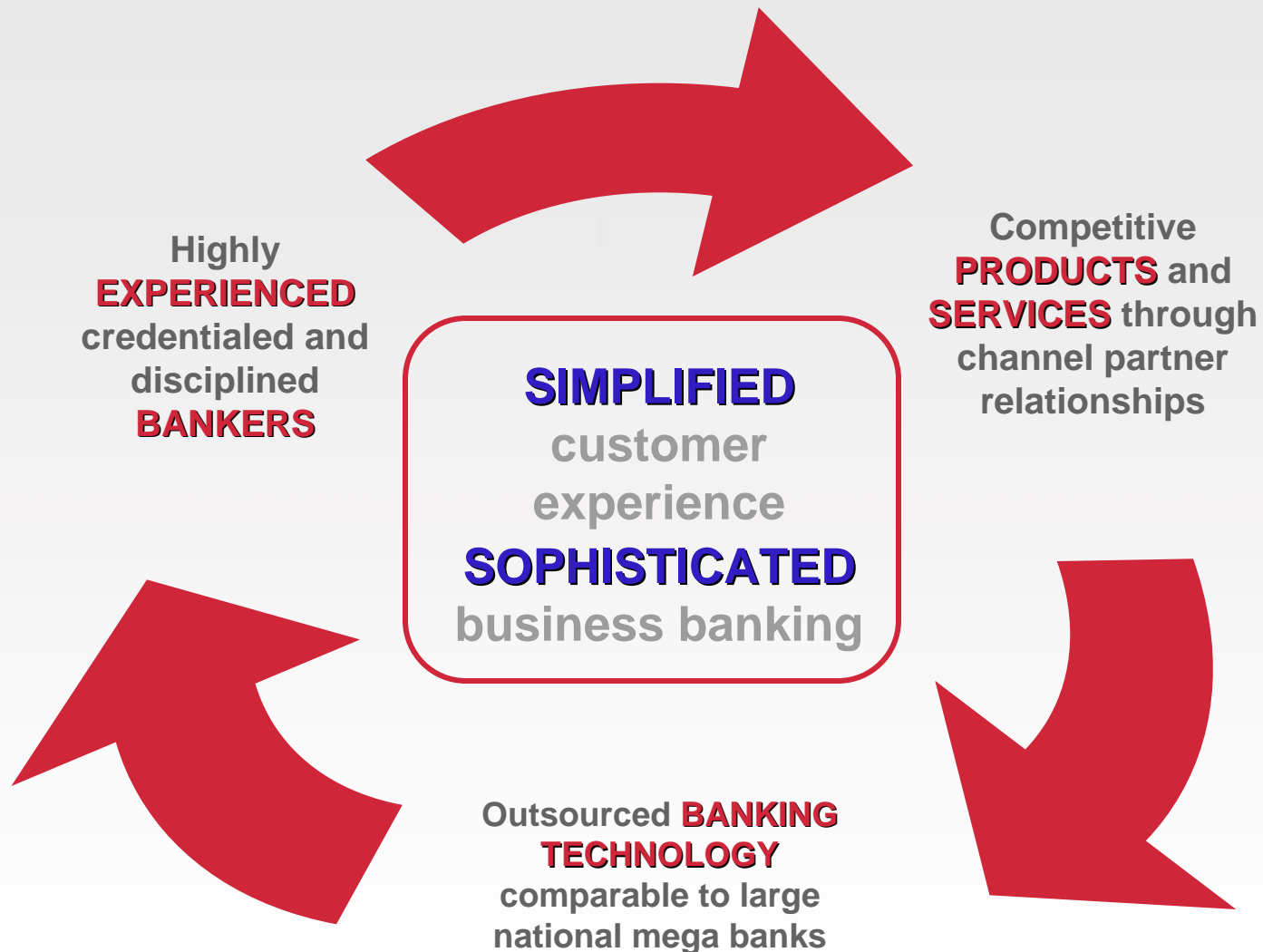
BRIDGE BANK

*A business banking franchise  
that is the*

***Professional Business Bank of Choice***

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

# Unique Value Proposition





# Senior Officers



**Mike Bondy**  
*Executive Vice President  
Senior Credit Officer*



**Lori Edwards**  
*Executive Vice President  
Senior Loan Officer*



**Ralph W. Barnett**  
*Executive Vice President  
SBA and Commercial Mortgage  
Division Manager*



**Michael J. Field**  
*Executive Vice President  
Technology Banking  
Division Manager*



**Jeannie Kao**  
*Executive Vice President  
International Banking  
Group Manager*



**Emily Ruvalcaba**  
*Executive Vice President  
Corporate Banking  
Division Manager*

# Market Dynamics

## Core Region

- Silicon Valley represents 33%+ of U.S. venture capital investment\* (\$9.1 b in 2006)
- Healthiest Silicon Valley economic since Bridge Bank formation
- Business line diversity mitigates economic risk
  - Low concentration in real estate
- Ample growth opportunity in headquarters region minimizes expansion risk

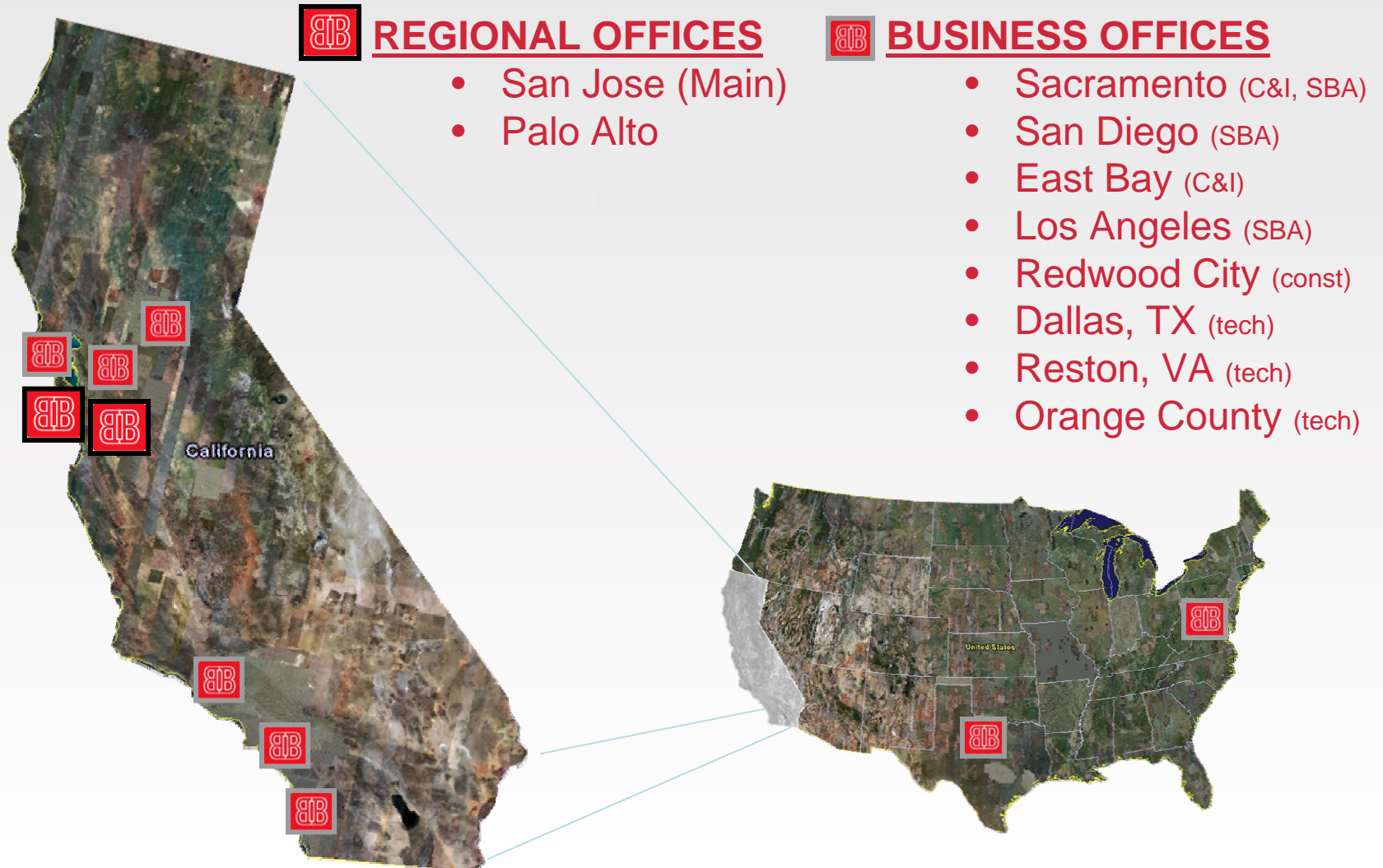
\*SOURCE: National Venture Capital Association/PricewaterhouseCoopers Money Tree Survey

# Opportunistic Growth

## Expansion Beyond Northern California

- Ability to leverage core competencies successfully and export unique banking model to complimentary markets:
  - C & I : East Bay and Sacramento
  - Technology : Irvine, Dallas, TX, Reston, VA
- All organic growth and expansion to date

# Geographic Markets

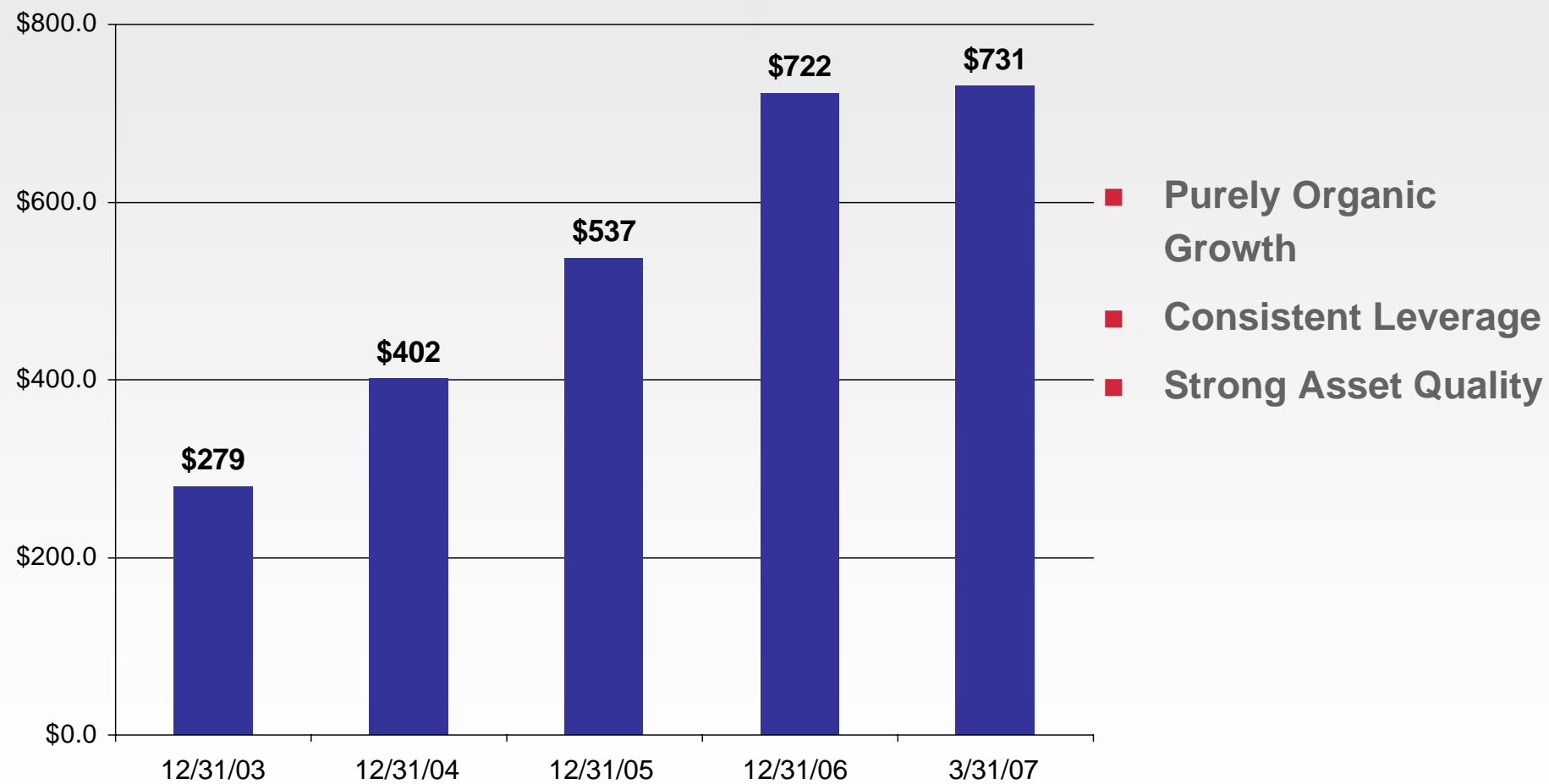


# FINANCIAL RESULTS

# Balance Sheet Growth

## TOTAL ASSETS

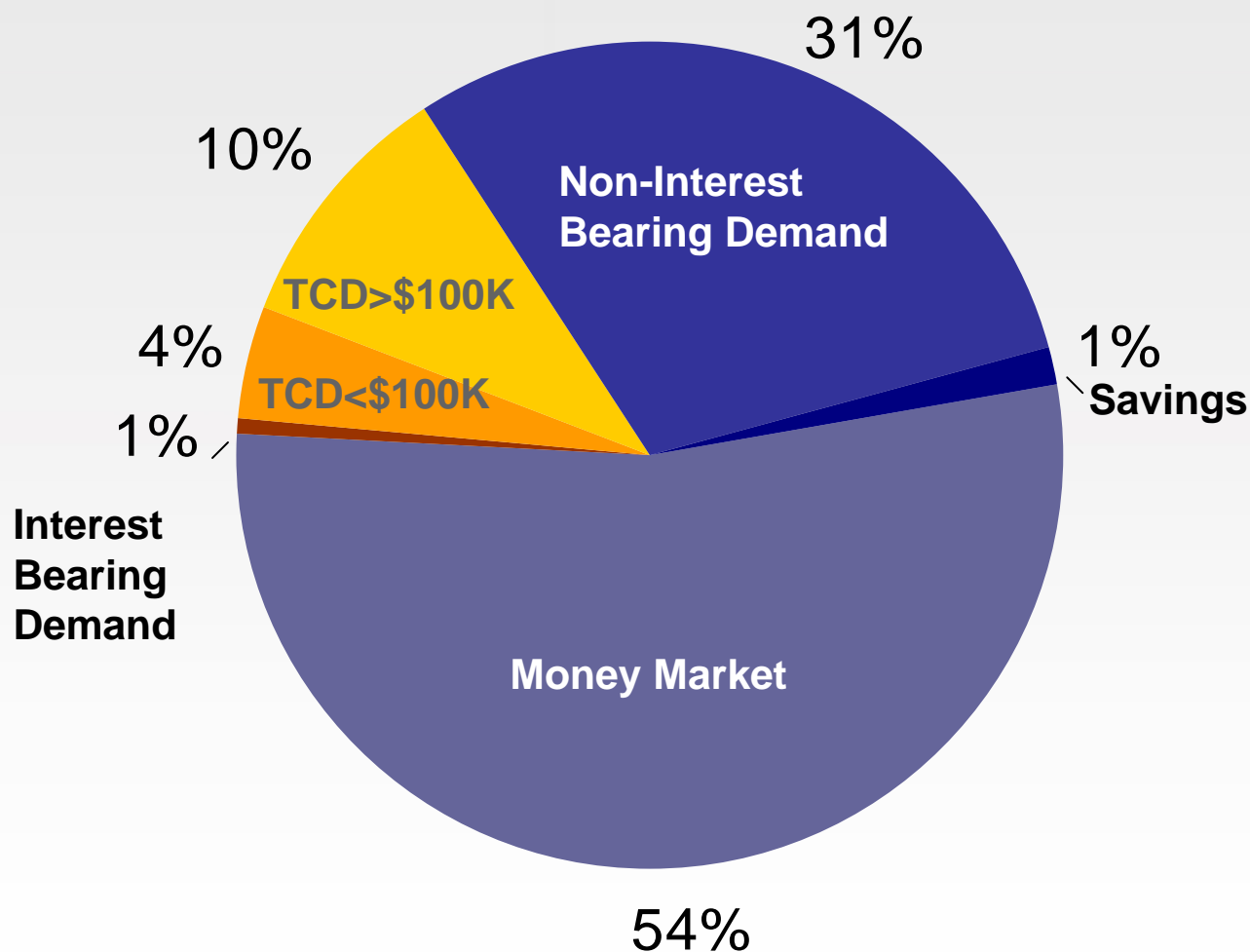
(\$ Millions)





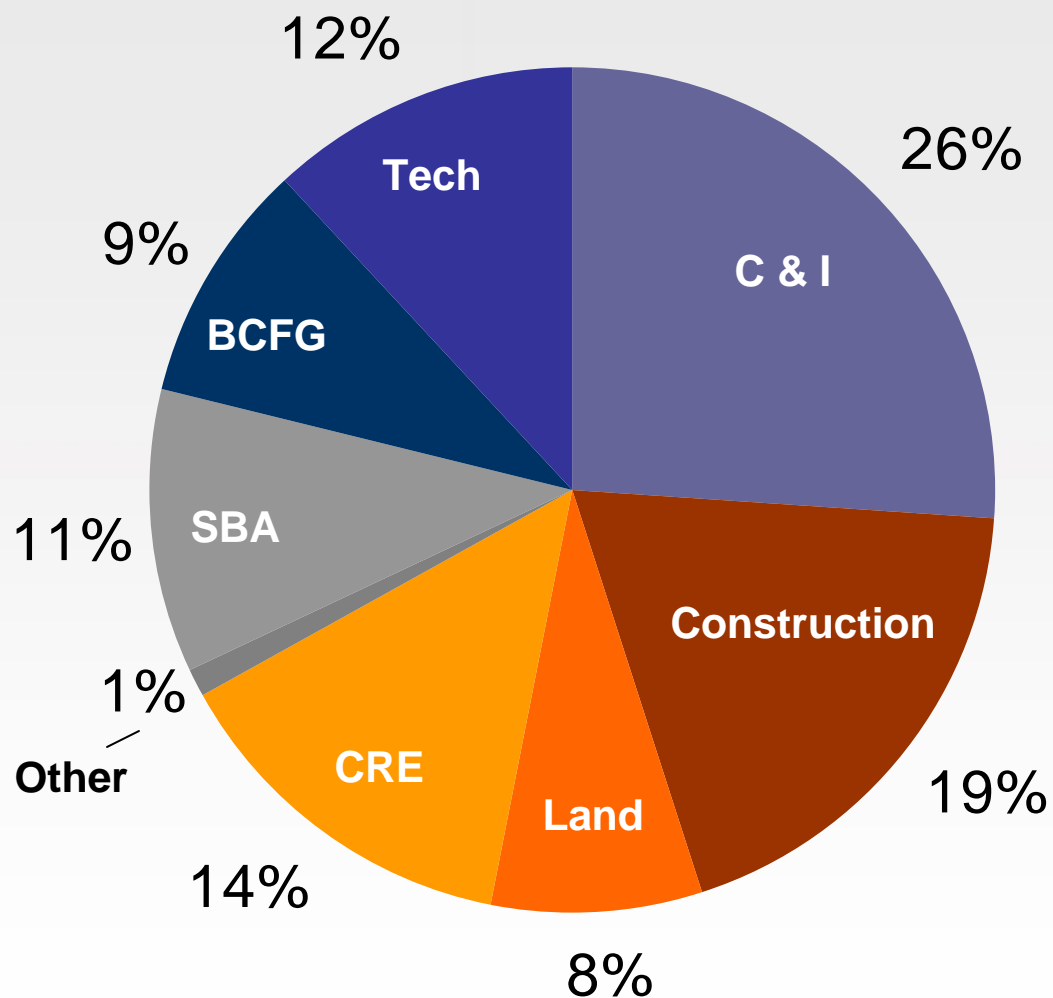
# Focus on Core Funding Sources

DEPOSIT MIX as of 3/31/07



# Diversification of Lending Activity

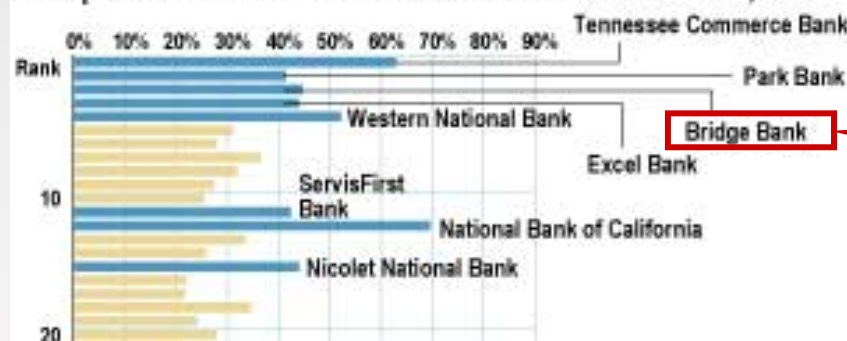
LOAN MIX as of 3/31/07



# 3<sup>rd</sup> Highest % of C&I Loans

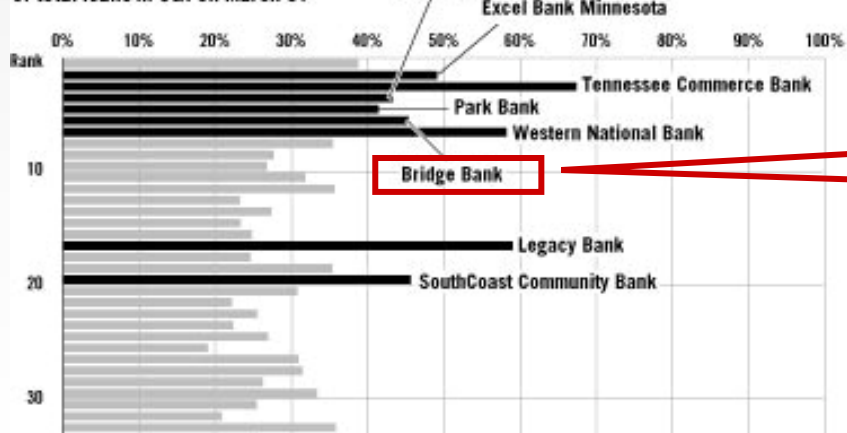
## Top 20 Community Banks in C&I Asset Concentration

Bank portfolios with over 40% of total loans in C&I on Dec. 31, 2006



**# 3**  
**in December**  
**2006**

Bank portfolios with over 40% of total loans in C&I on March 31

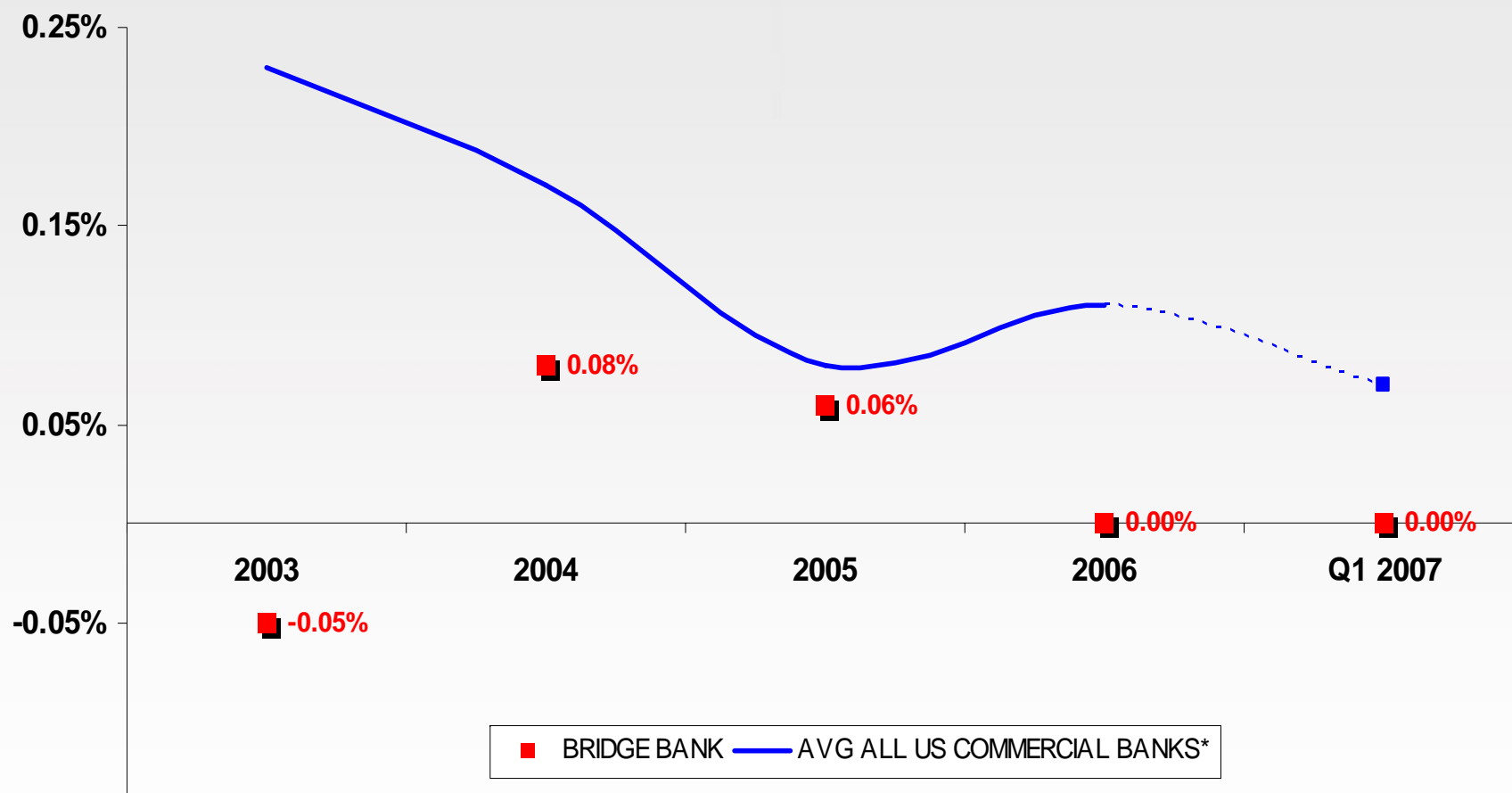


**# 6**  
**in March**  
**2006**

SOURCE: American Banker magazine, American Bankers Association, Sept 2006 and March 2007 issues; US banks \$500M - \$1b Total Assets

# Asset Quality

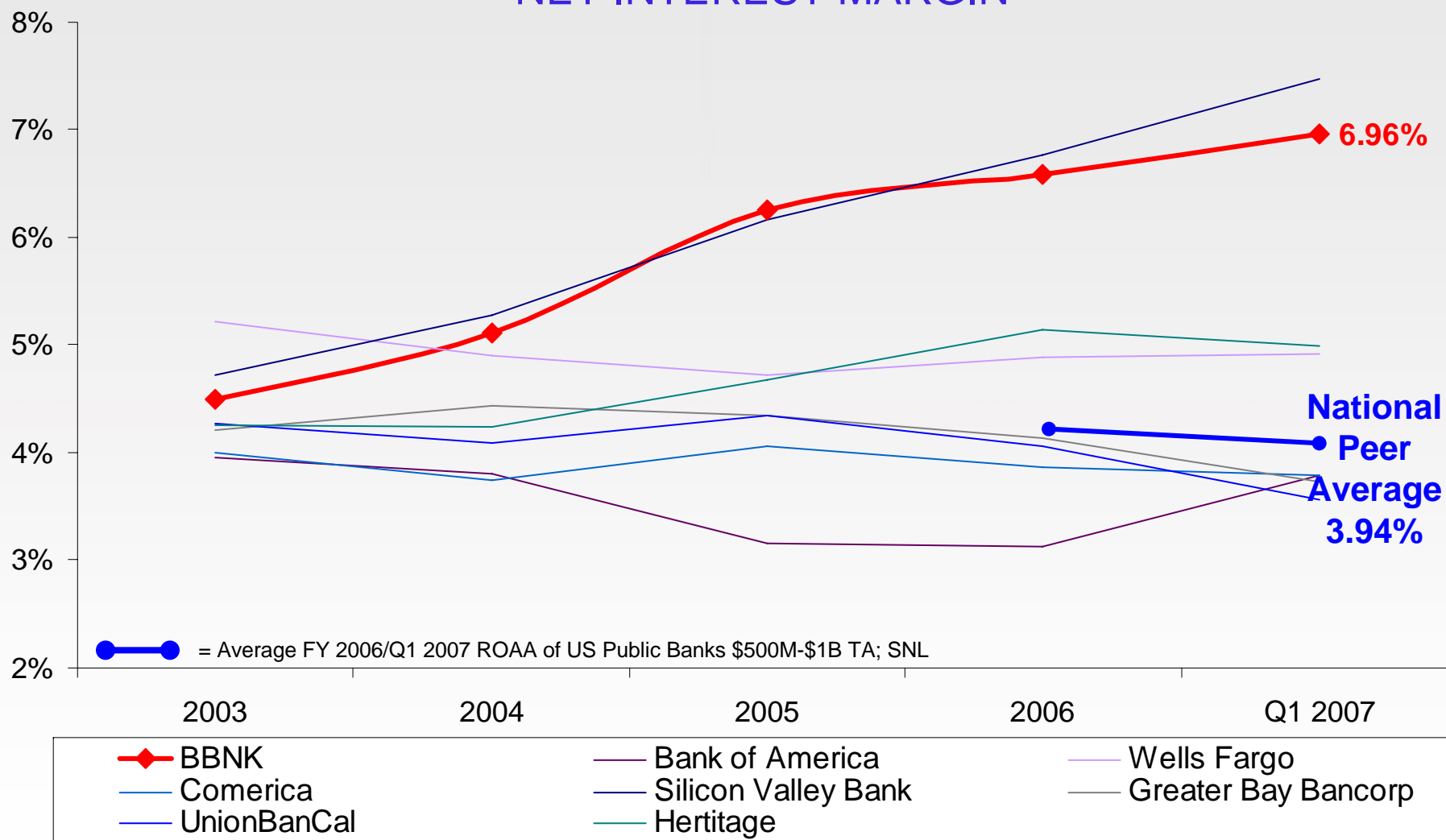
## NET CHARGE-OFF (RECOVERY) / AVERAGE LOANS



\*SOURCE: FFIEC/FDIC Uniform Bank Performance Report; BBNK 10K

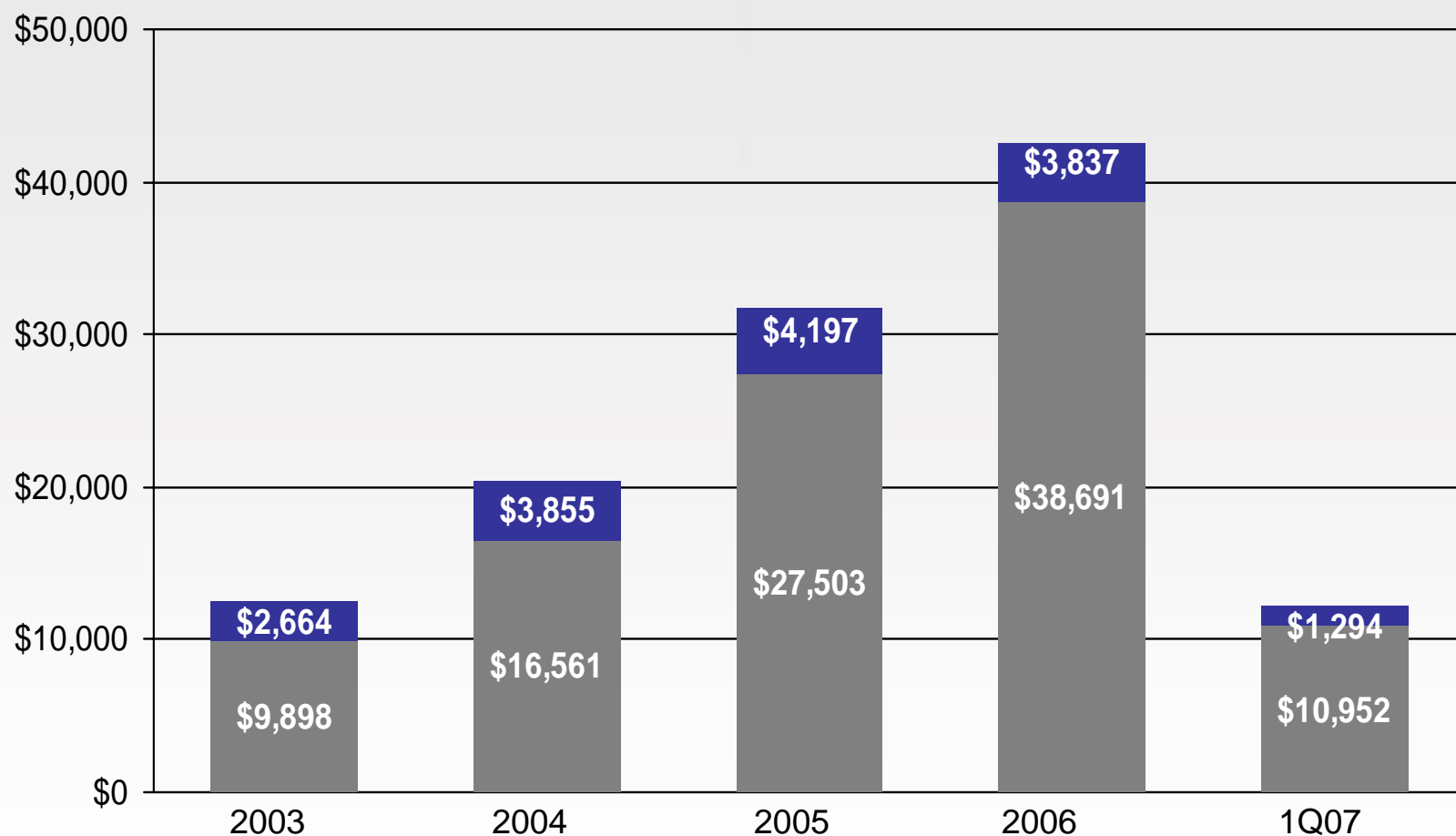
# Favorable Comparables

## NET INTEREST MARGIN



# Revenue Growth

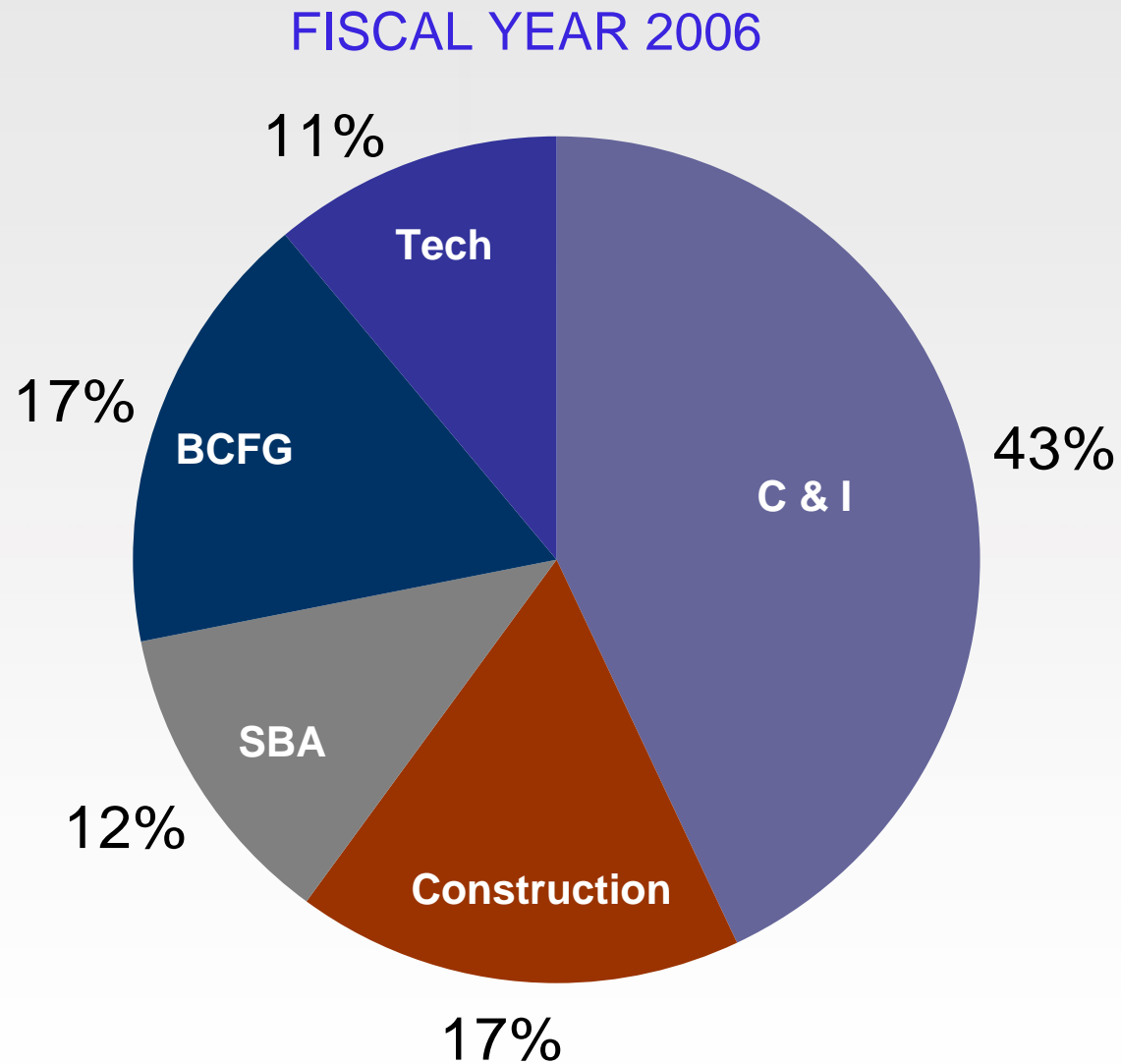
(\$ Thousands)



■ Net interest income ■ Non-interest income

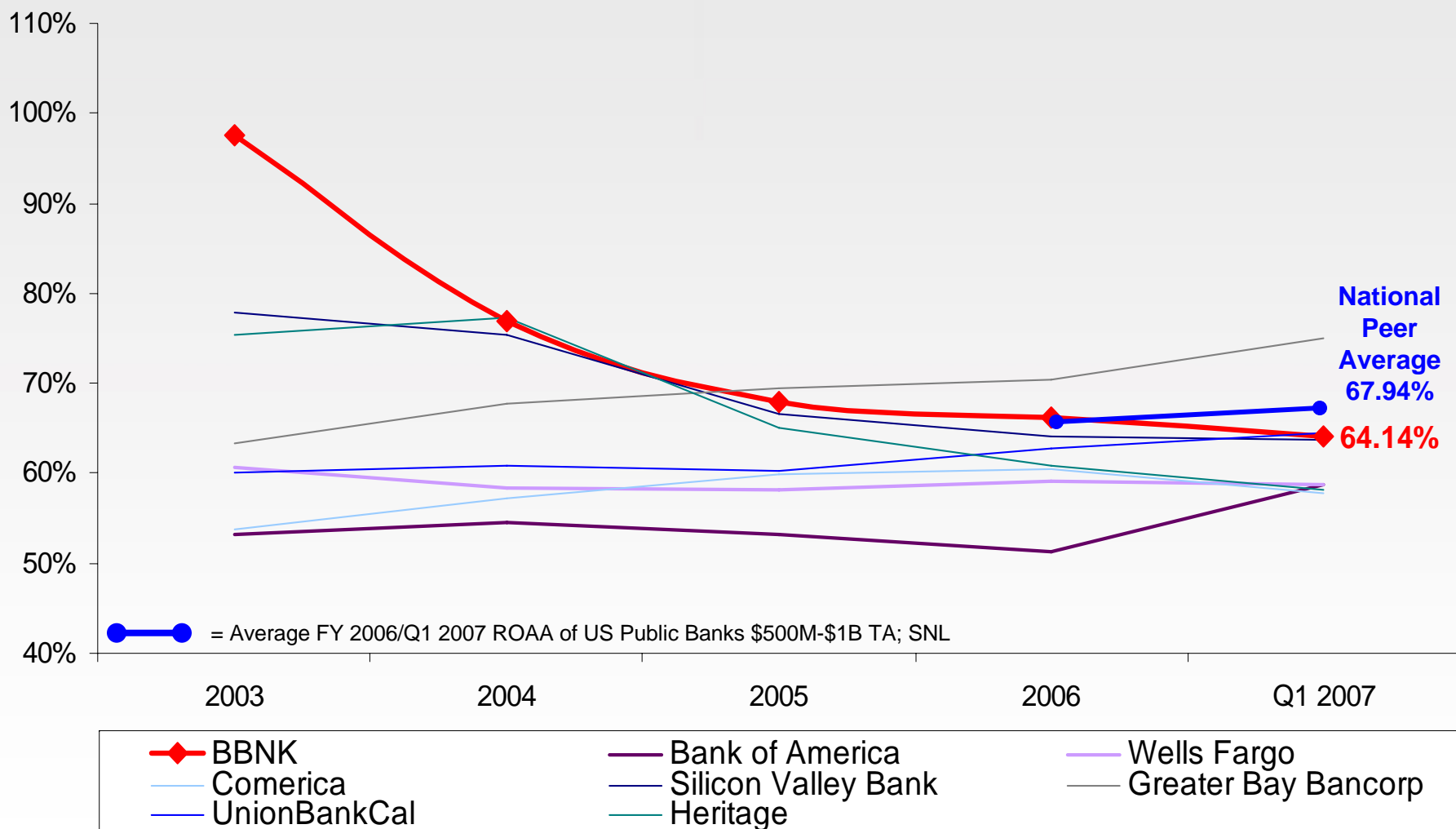


# Diversified Revenue Sources

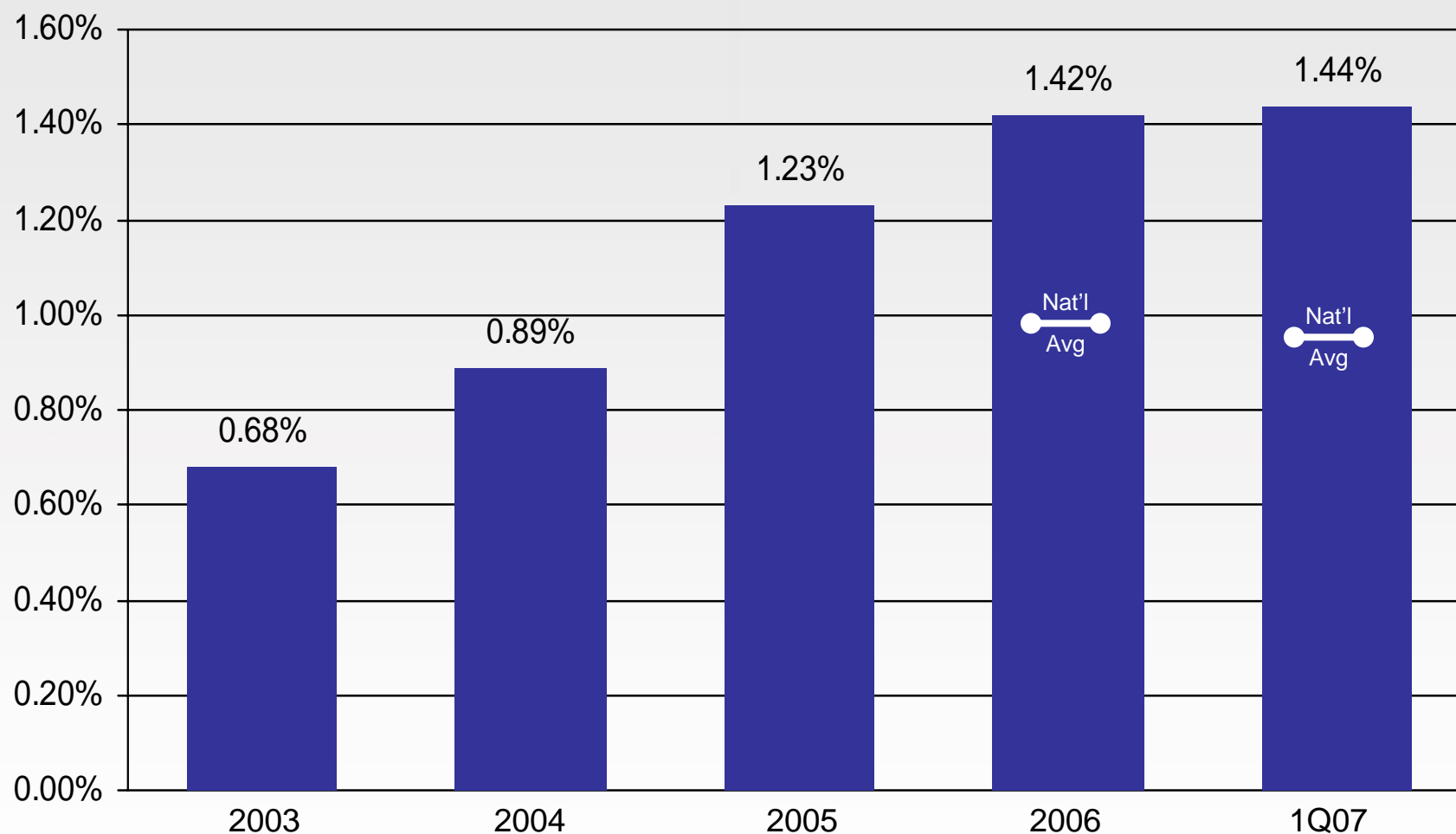


# Favorable Comparables

## EFFICIENCY RATIO



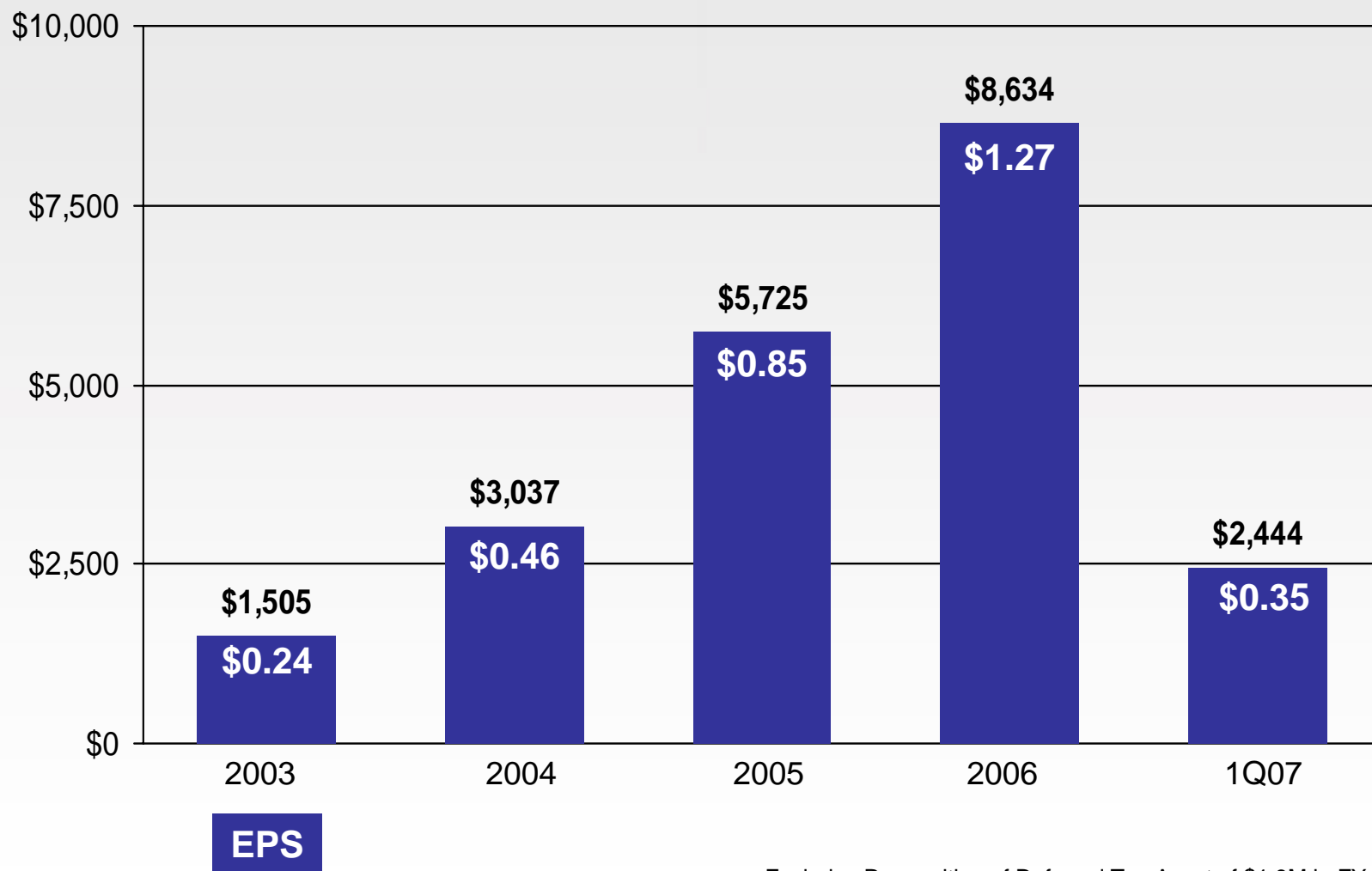
# Increasing Returns: ROA



●—● = Average FY 2006/Q1 2007 ROAA of US Public Banks \$500M-\$1B TA; SNL Excludes Recognition of Deferred Tax Asset of \$1.9M in FY 2003

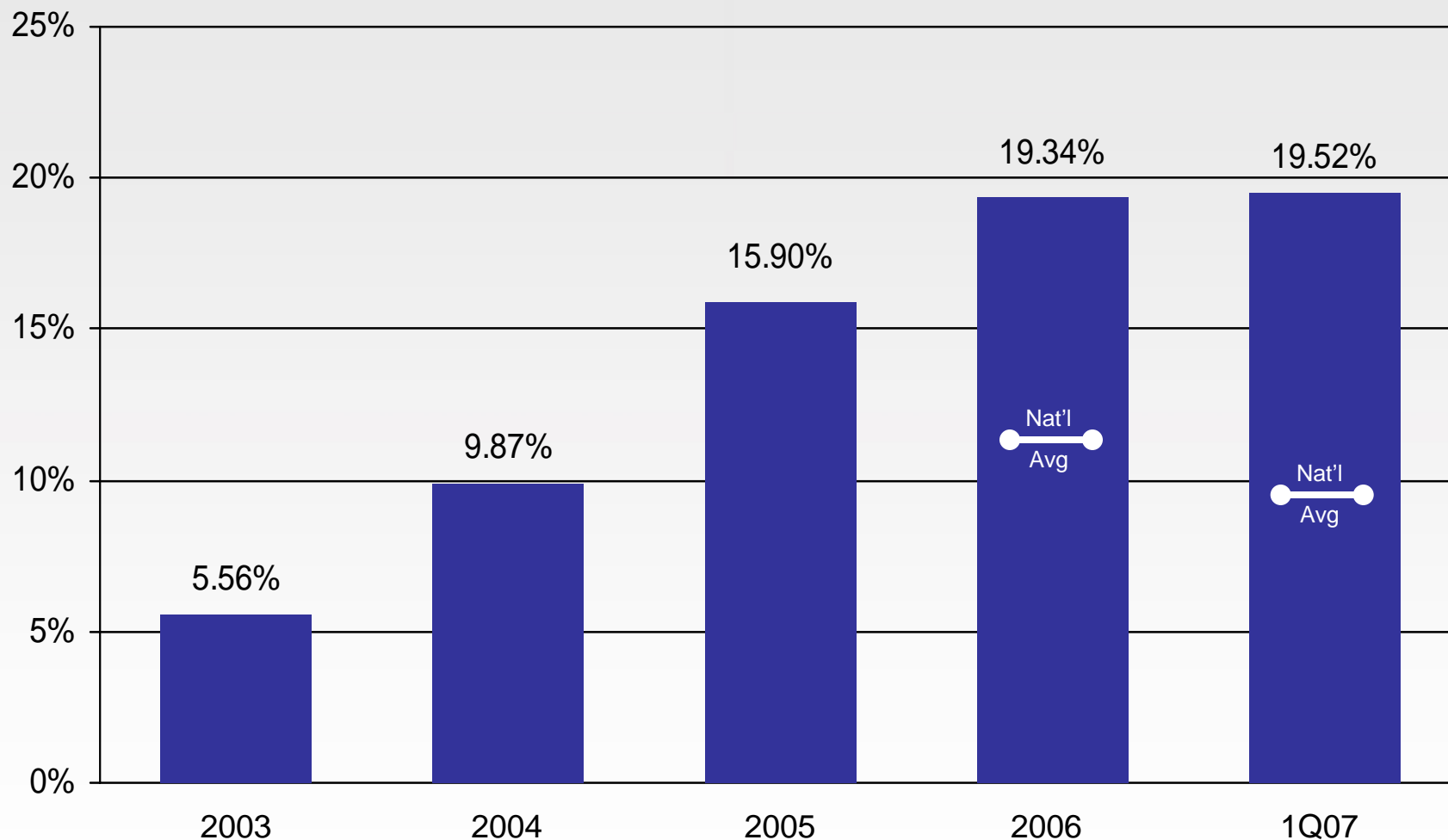
# Profitability: Net Income & EPS

(\$ Thousands, except per diluted share amounts)



Excludes Recognition of Deferred Tax Asset of \$1.9M in FY 2003

# Increasing Returns: ROE



● = Average FY 2006/Q1 2007 ROAA of US Public Banks \$500M-\$1B TA; SNL Excludes Recognition of Deferred Tax Asset of \$1.9M in FY 2003

# Bridge Bank Strength

- National Bank Charter (OCC)
- FDIC Insured
- Member FRB
- NASDAQ Listed (Global Market : BBNK)
- \$145M Market Cap
- \$68M Capital Base (Bank)
- Ratings
  - BauerFinancial - 5 Star (4 Yrs)
  - IDC – 282 (Bank; out of maximum 300)
  - Veribanc 3 Star
  - Findley - Super Premier Performer (3 Yrs)
- Certifications
  - Nationwide SBA Preferred Lender
  - US Ex-Im Bank 'High Plus' Delegated Authority Lender
  - Authorized BK depository for regions 15, 16, and 7



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

**SUPER  
PREMIER  
PERFORMING**





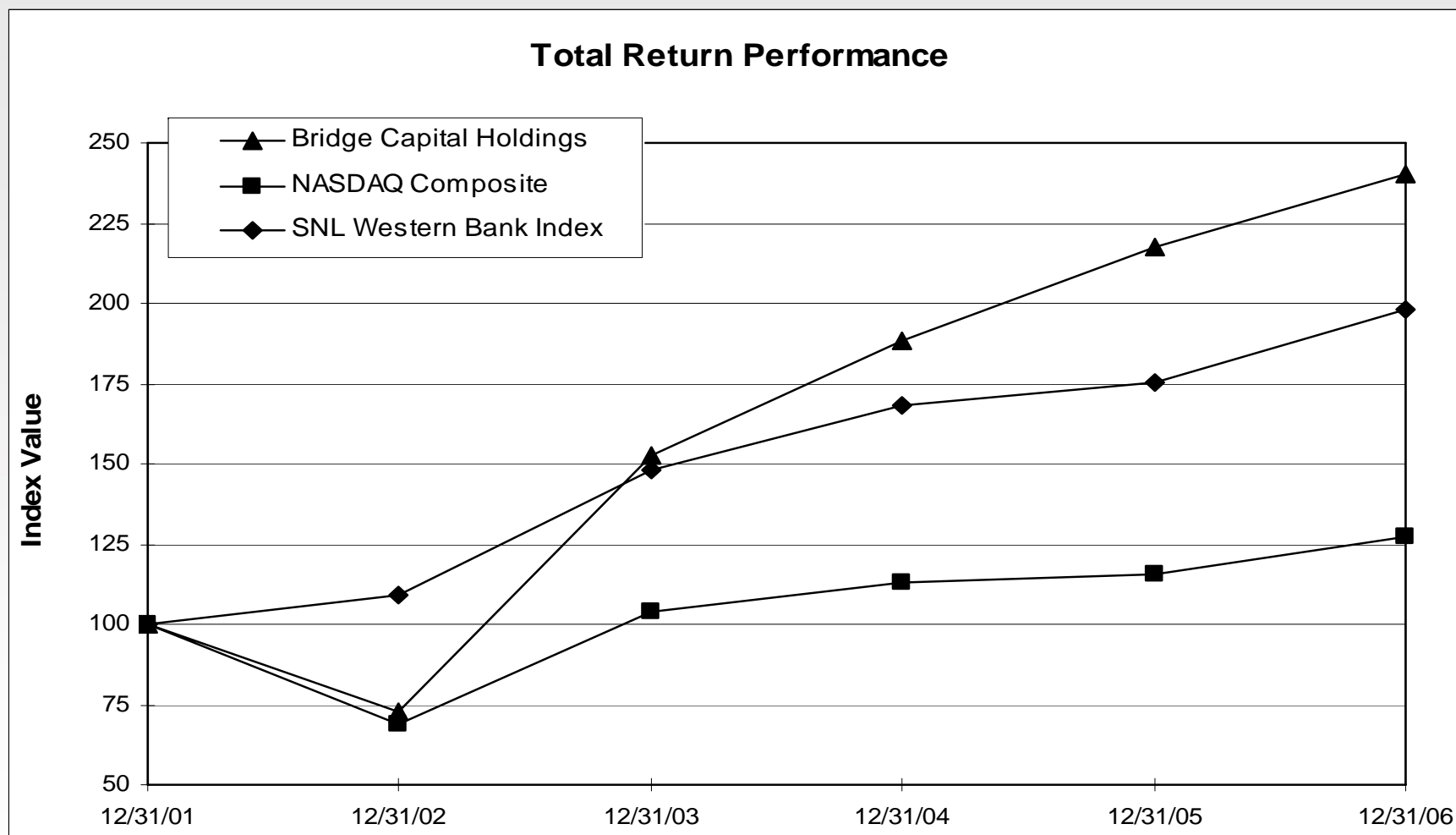
# EQUITY PERFORMANCE

# Bridge Capital Holdings

## FINANCIAL AND TRADING SNAPSHOT

<b>Market</b>	<b>NASDAQ (Global Market)</b>			
<b>Symbol</b>	<b>BBNK</b>			
<b>Recent Price History</b>	<u><b>5-31-07</b></u> <b>\$22.73</b>	<b>52 Wk:</b>	<u><b>High</b></u> <b>\$22.98</b>	<u><b>Low</b></u> <b>\$19.00</b>
<b>Shares Outstanding</b>	<b>6,415,000</b>			
<b>Market Capitalization</b>	<b>\$145.8 million</b>			
<b>P/E Ratio (@ 5-31-07 close price)</b>	<b>Trailing : 17.09</b> <b>Q1 '07 : 16.24</b>			
<b>Assets @ 3-31-07</b>	<b>\$731.1 million</b>			
<b>Q1 '07 Net Interest Margin</b>	<b>6.96%</b>			
<b>Q1 '07 ROA</b>	<b>1.44%</b>			
<b>Q1 '07 ROE</b>	<b>19.52%</b>			
<b>Analyst Coverage</b>	<b>D.A. Davidson &amp; Co.</b>			

# Comparative BBNK Performance



SOURCE: 2006 Bridge Capital Holdings 10K/Annual Report and SNL

# BBNK (NASDAQ-Global Market)

6 Year



**1 Yr**

**3Yr**

**5 Yr**

**6 Yr**

**INITIAL  
OFFERING**

**IRR**

**14.5%**

**22.5%**

**24.6%**

**28.5%**

**Straight**

**14.5%**

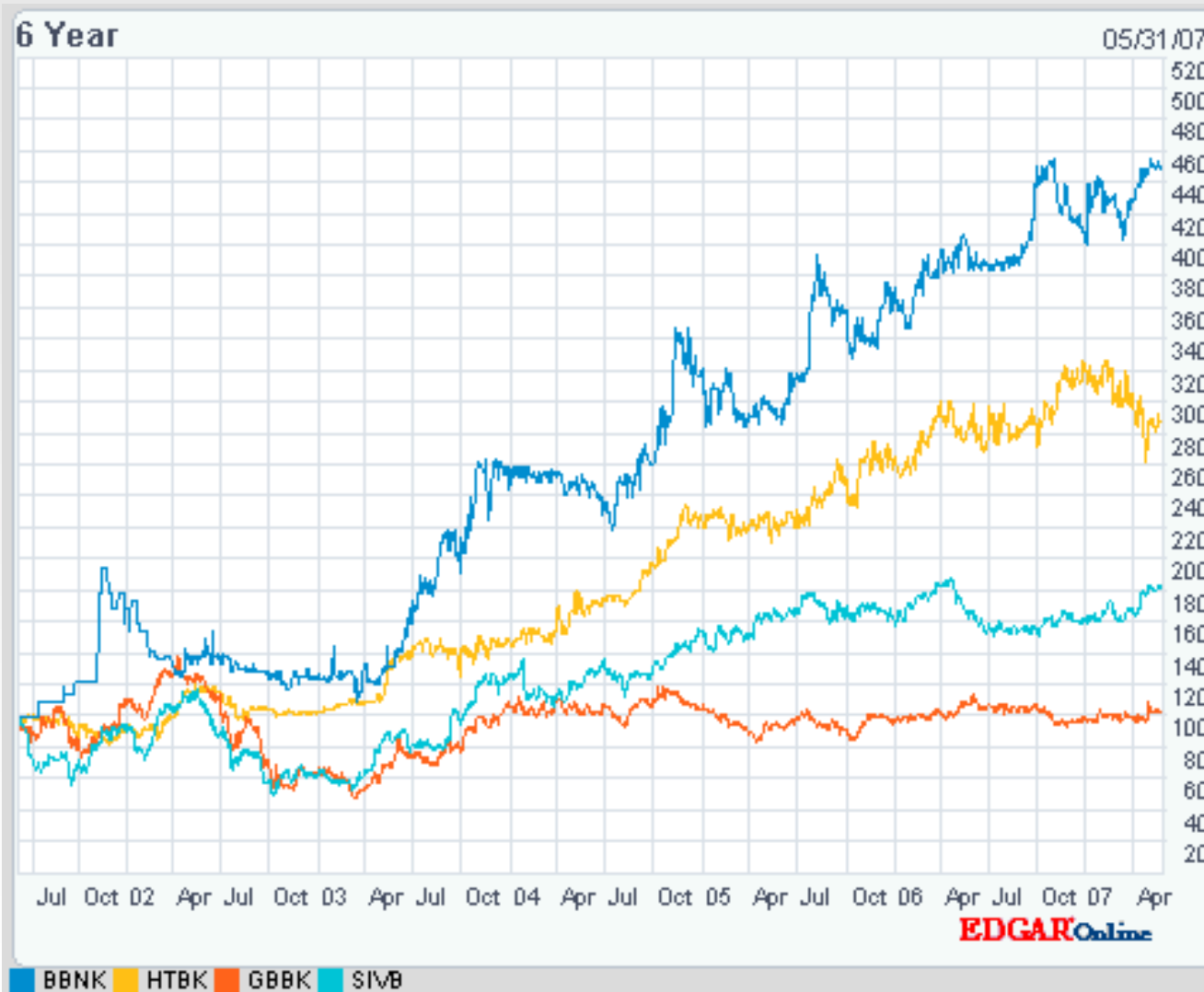
**28.0%**

**40.1%**

**58.5%**

\*Returns Based on average May '07 NASDAQ BBNK close price of \$22.57 and NASDAQ close prices at May 31, 2006, 2004, 2002, and June 5, 2001

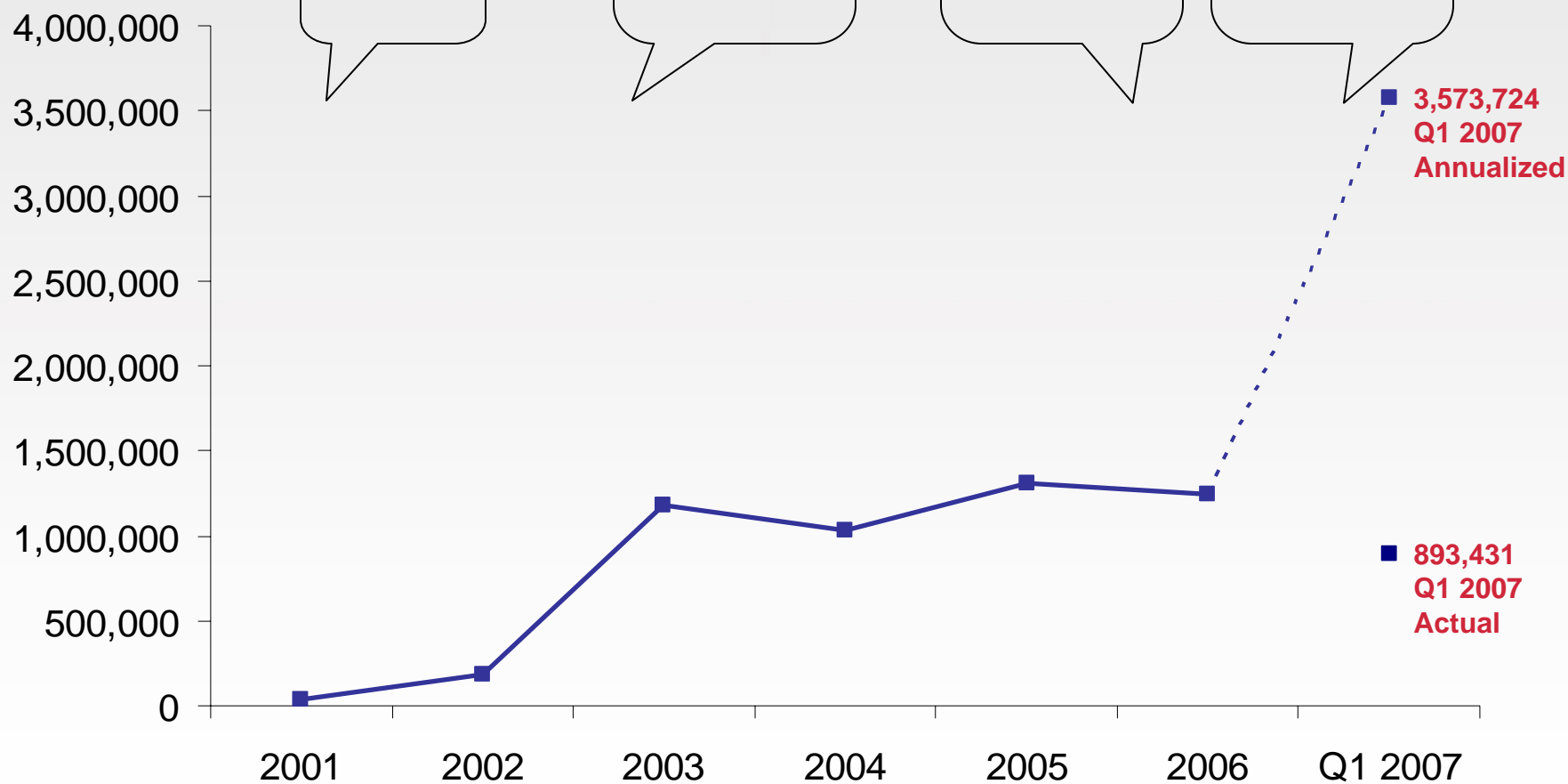
# Comparative BBNK Performance



Source: nasdaq.com

# BBNK Trading Volume / #

# Shares  
Traded  
Annually



Source: NASDAQ

# BBNK Trading Volume / %

% TSO  
Traded  
Annually

60%

50%

40%

30%

20%

10%

0%

2001

2002

2003

2004

2005

2006

Q1 2007

OTC  
Listed

NASDAQ  
Capital  
Market  
Listed

Selected  
Russell  
MicroCap  
Index

NASDAQ  
Global  
Market  
Listed

56.12%  
Q1 2007  
Annualized

Source: NASDAQ

# LOOKING AHEAD



# Our Focus

## 1) ORGANIC GROWTH

- Continue disciplined execution of business banking strategy

## 2) POSITION

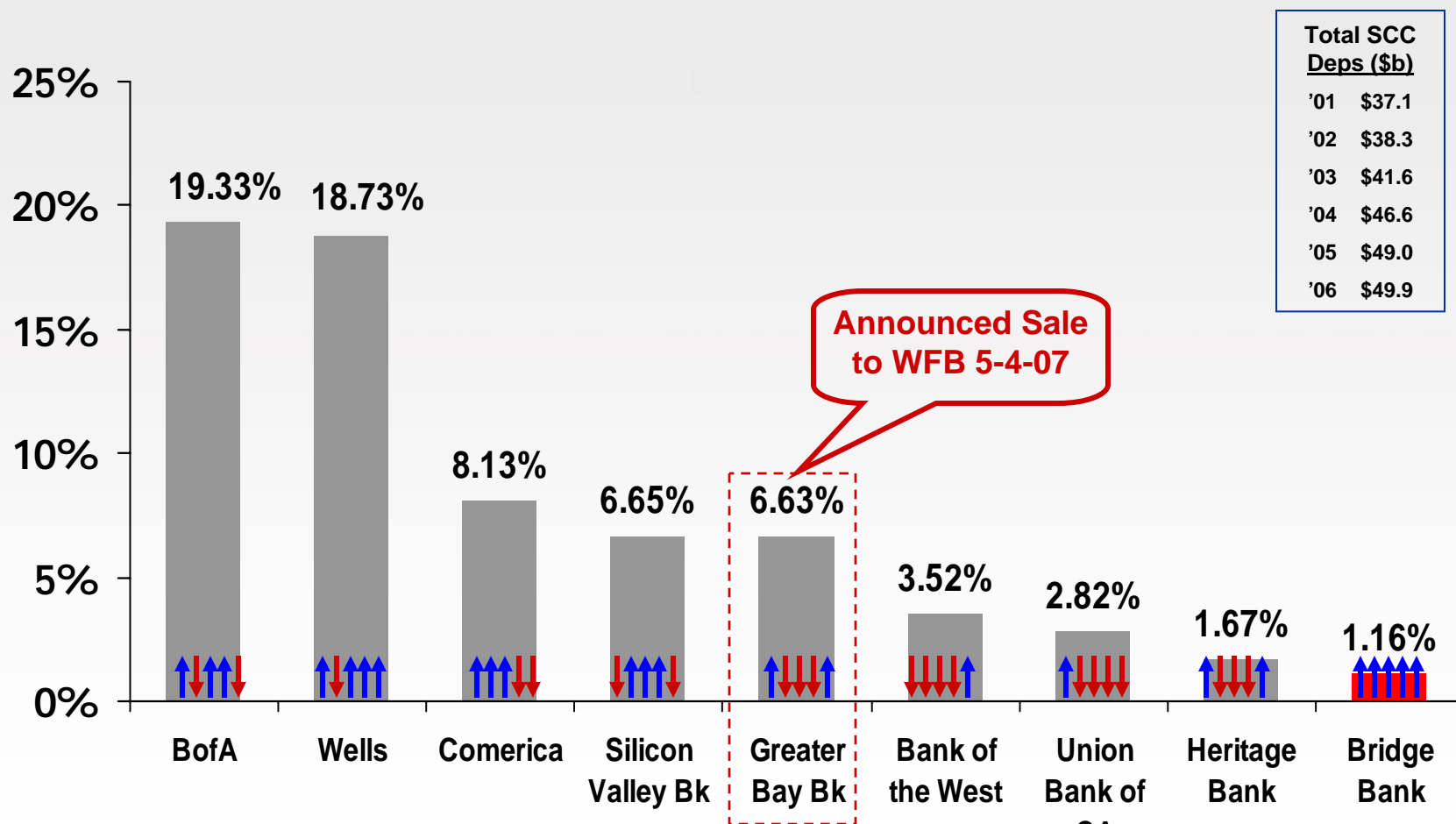
- Take Best Advantage of Market-Driven Opportunities

## 3) CONTINUE TO BE OPPORTUNISTIC

- Attract Top Tier Banking Talent

# Significant Market Opportunity

## % DEPOSIT MARKET SHARE IN SANTA CLARA COUNTY



### Total SCC Deps (\$b)

'01	\$37.1
'02	\$38.3
'03	\$41.6
'04	\$46.6
'05	\$49.0
'06	\$49.9

CA Source: FDIC; as of June 30, 2006

# Why Invest in BBNK?

- Unique value proposition + singular focus on business banking + disciplined execution
- Diversified business lines and low risk exposure
- Attractive headquarters market + opportunistic growth
- Solid track record of organic growth and outperformance of peers
- Excellent asset quality
- Solid financial performance; industry leading net interest margin

# Thank You

Most Bankers  
get excited about  
financial statements.

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



**BRIDGE BANK**

THE SMARTER CHOICE IN BUSINESS BANKING.

SANTA CLARA • SAN JOSE • PALO ALTO  
PHONE: 1.866.BRDBNK

SACRAMENTO • SAN DIEGO • FRESNO  
[WWW.BRIDGEBANK.COM](http://WWW.BRIDGEBANK.COM)



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

One of the Nation's  
**fastest  
growing  
banks**

Now Serves  
**fast  
growing  
technology  
companies**



**BRIDGE BANK**

THE SMARTER BANKING CHOICE FOR GROWING TECHNOLOGY COMPANIES.

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