



BRIDGE
CAPITAL
HOLDINGS



7th 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
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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*

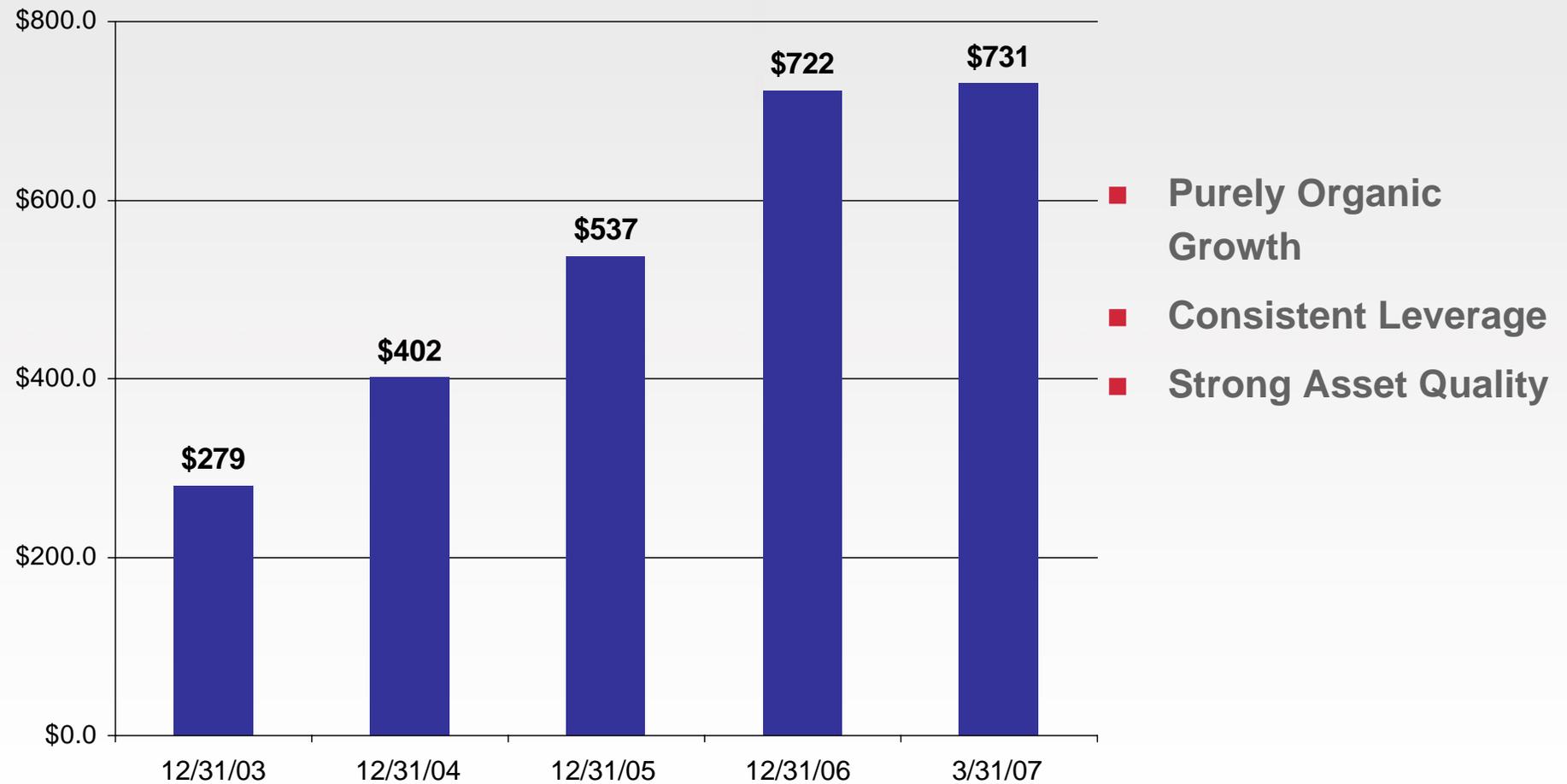


Kenneth B. Silveira
*Executive Vice President
Chief Technology Officer*

Balance Sheet Growth

TOTAL ASSETS

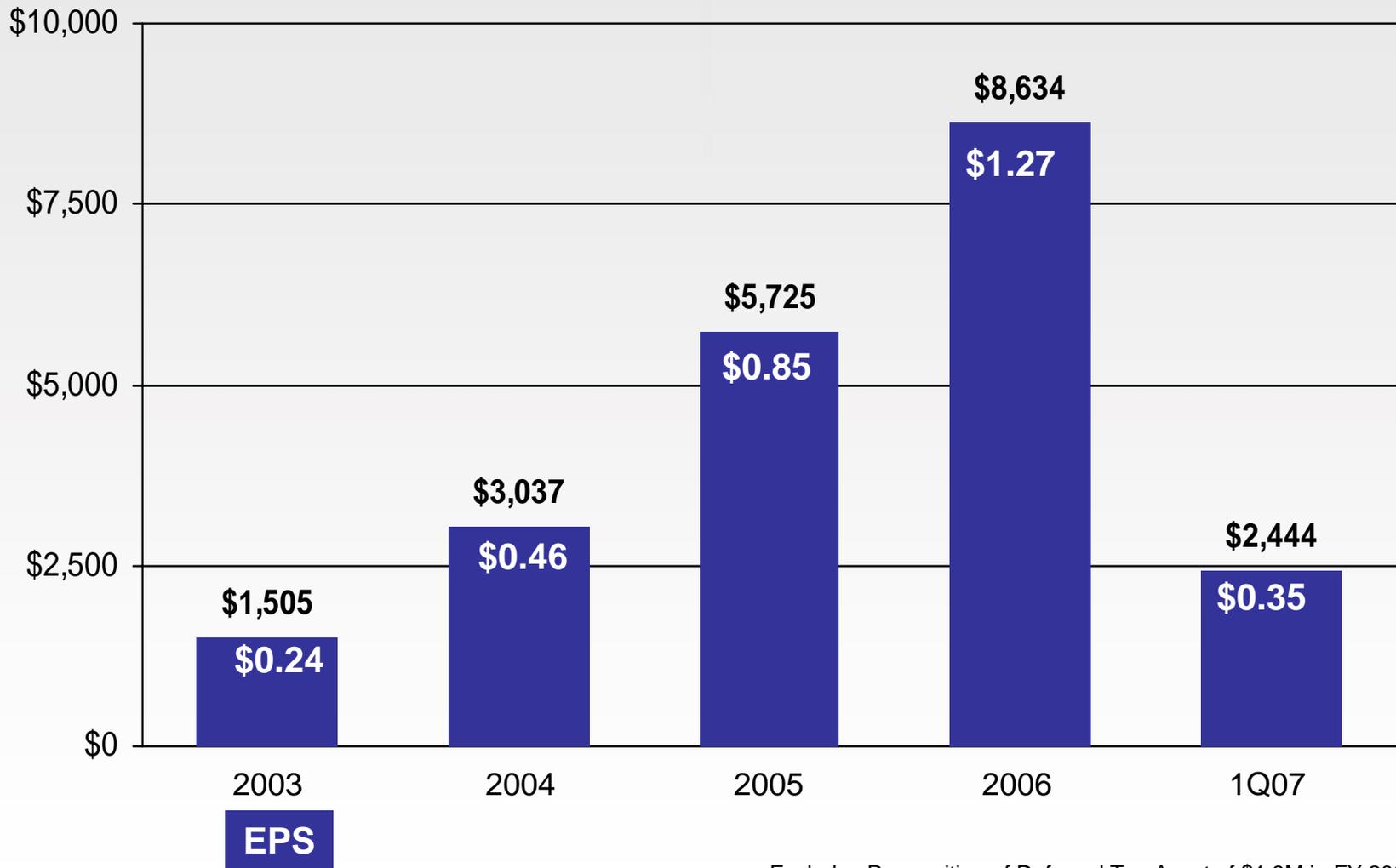
(\$ Millions)





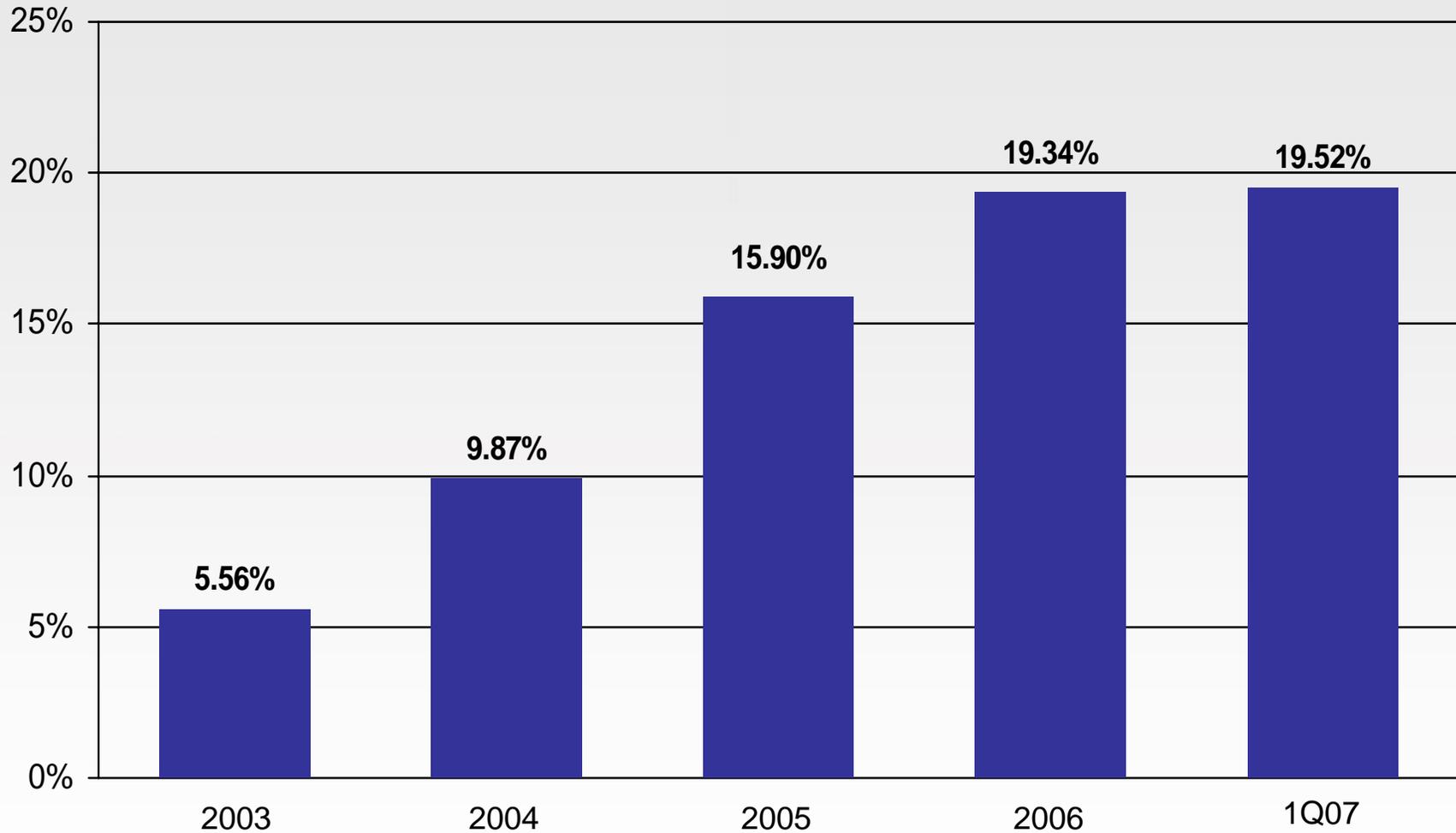
Profitability: Net Income & EPS

(\$ 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)

6 Year



	<u>1 Yr</u>	<u>3Yr</u>	<u>5 Yr</u>	<u>6 Yr</u>	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



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Daniel P. Myers
President
Chief Executive Officer

SHAREHOLDER BRIEFING

BRIDGE CAPITAL HOLDINGS
NASDAQ: BBNK
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

= RESULTS

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



Our Vision



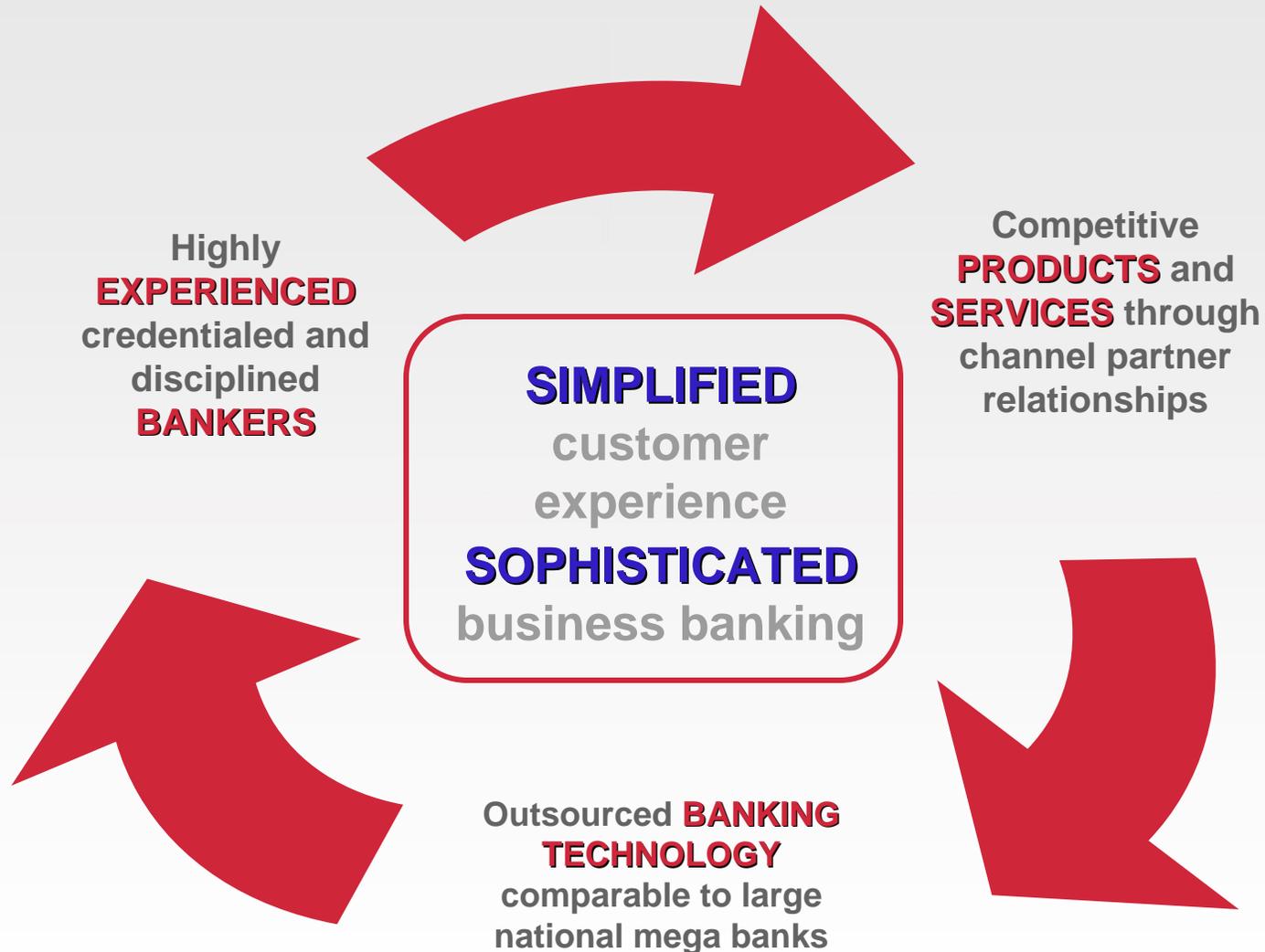
BRIDGE BANK

*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

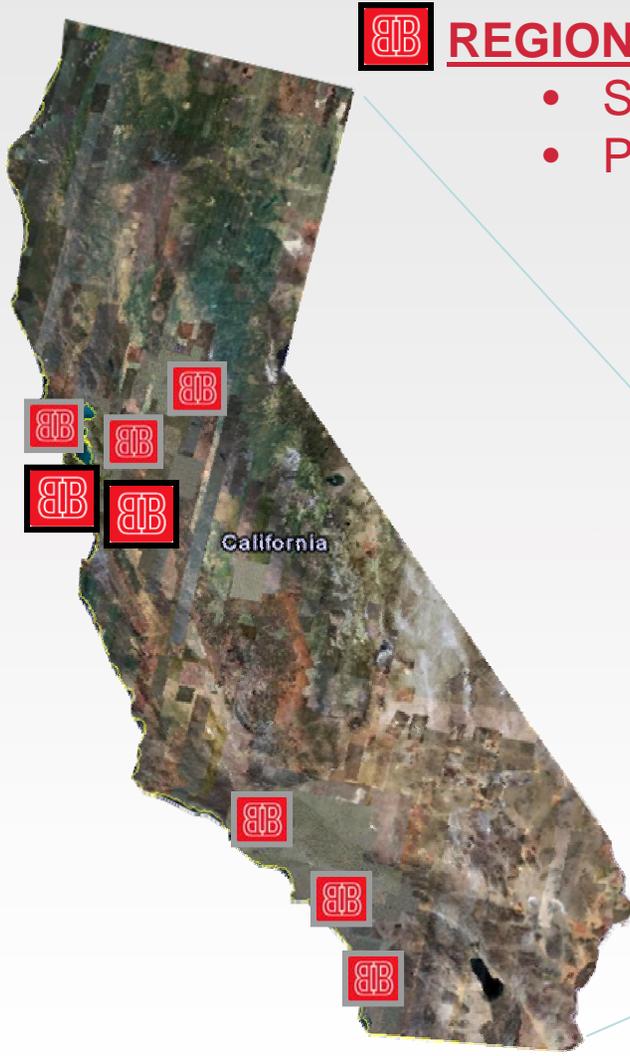
*SOURCE: National Venture Capital Association/PricewaterhouseCoopers Money Tree Survey

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



REGIONAL OFFICES

- San Jose (Main)
- Palo Alto

BUSINESS OFFICES

- Sacramento (C&I, SBA)
- San Diego (SBA)
- East Bay (C&I)
- Los Angeles (SBA)
- Redwood City (const)
- Dallas, TX (tech)
- Reston, VA (tech)
- Orange County (tech)

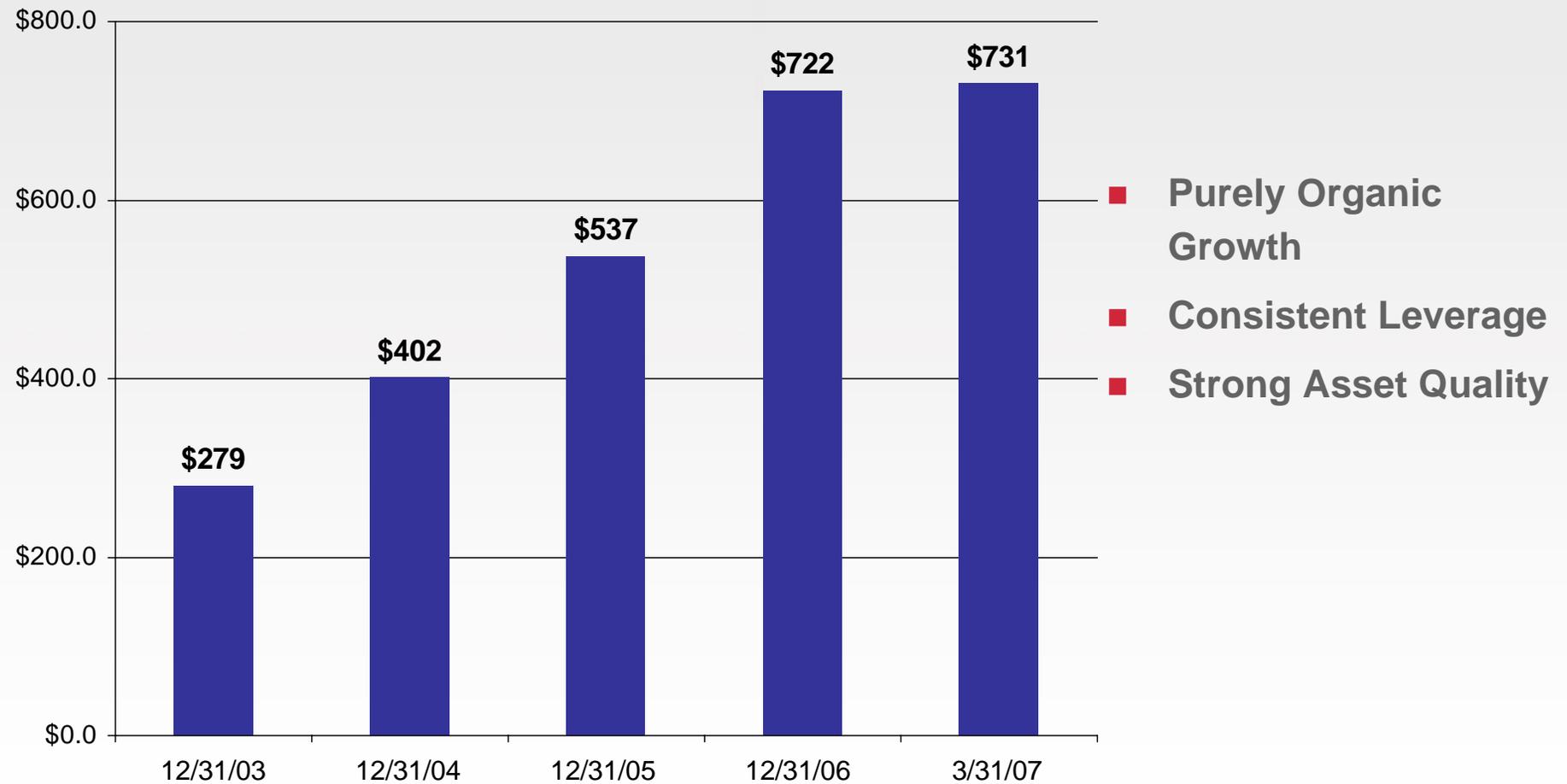


FINANCIAL RESULTS

Balance Sheet Growth

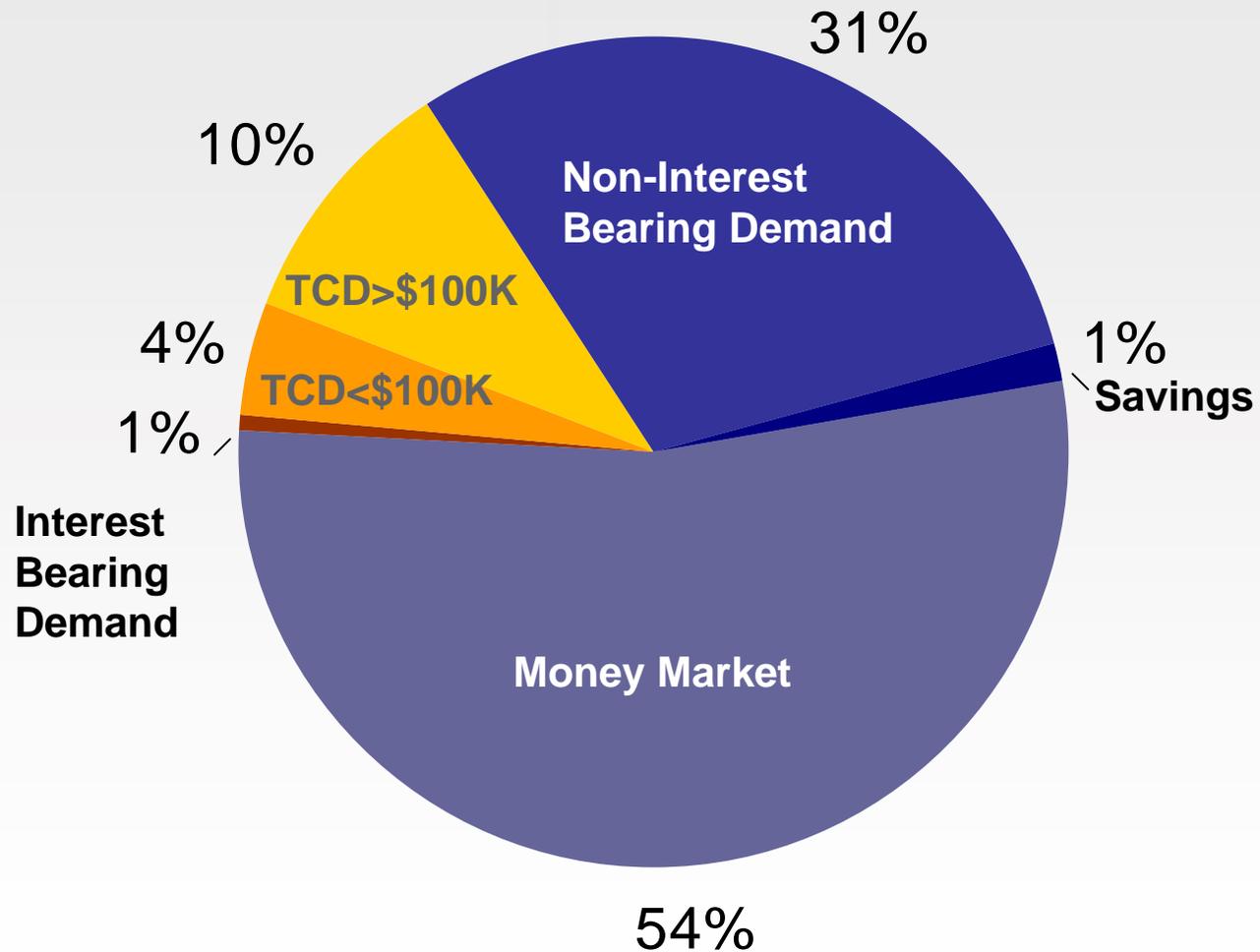
TOTAL ASSETS

(\$ Millions)



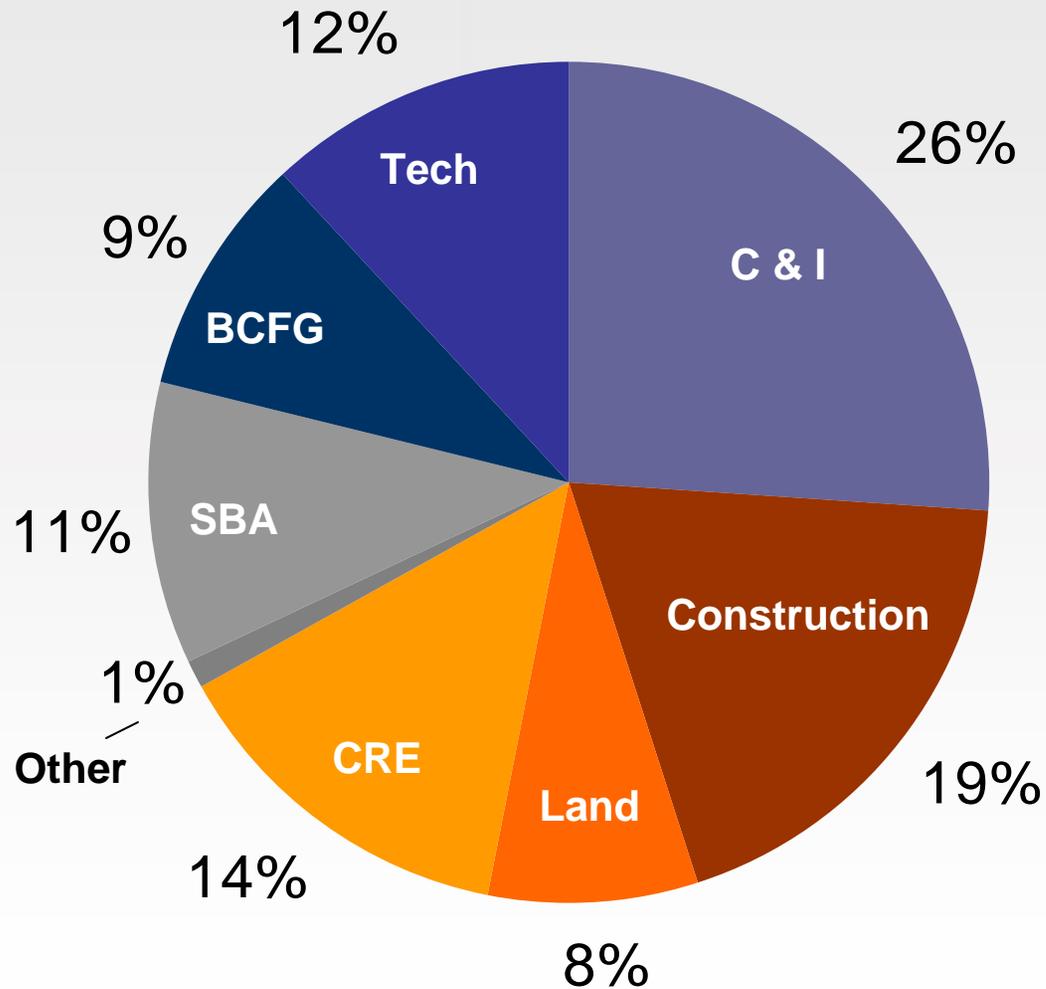
Focus on Core Funding Sources

DEPOSIT MIX as of 3/31/07



Diversification of Lending Activity

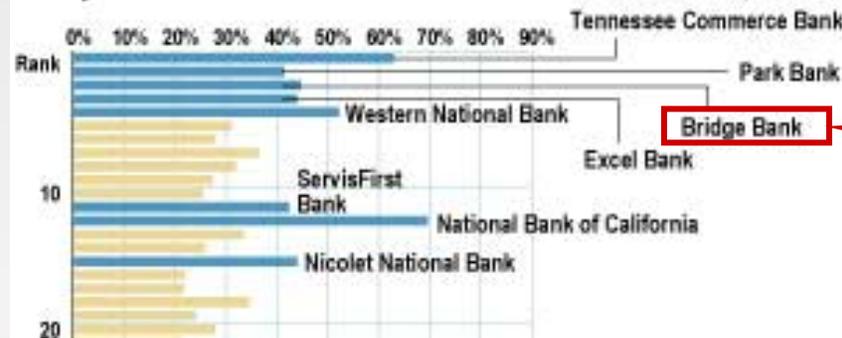
LOAN MIX as of 3/31/07



3rd Highest % of C&I Loans

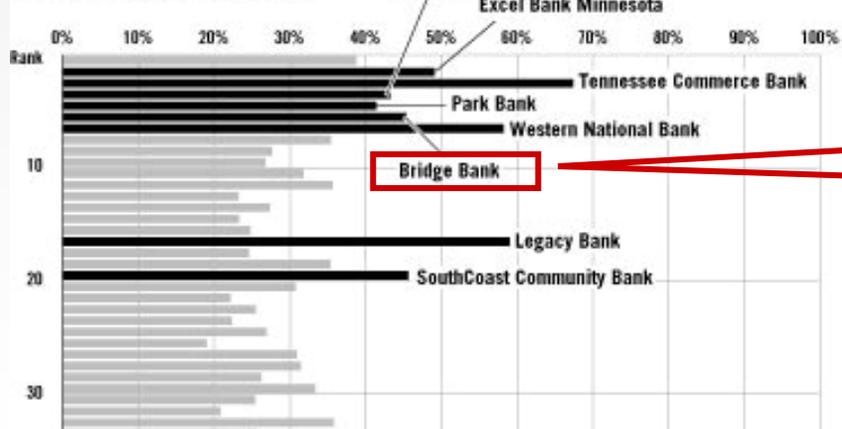
Top 20 Community Banks in C&I Asset Concentration

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

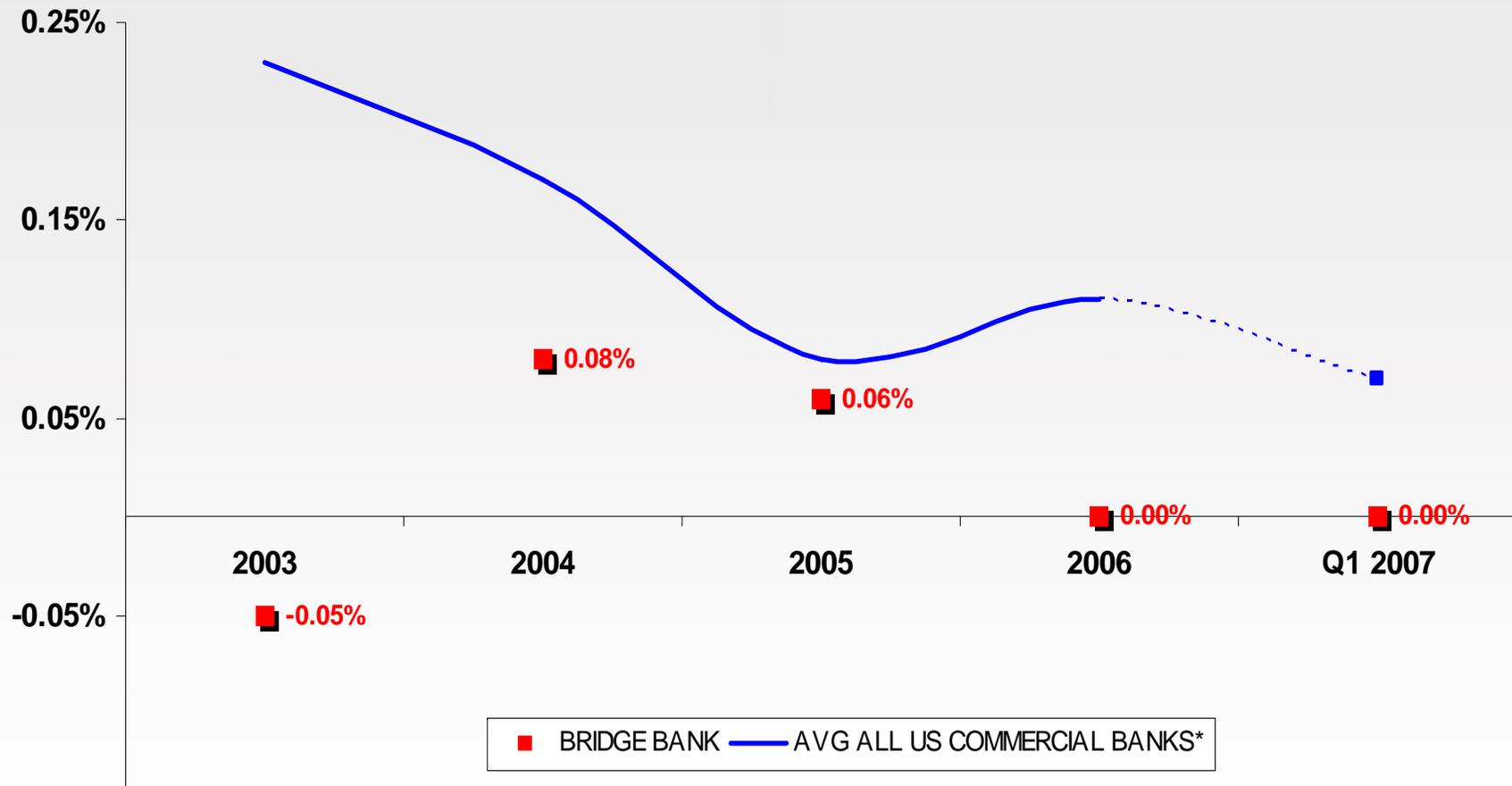


6
in March
2006

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

Asset Quality

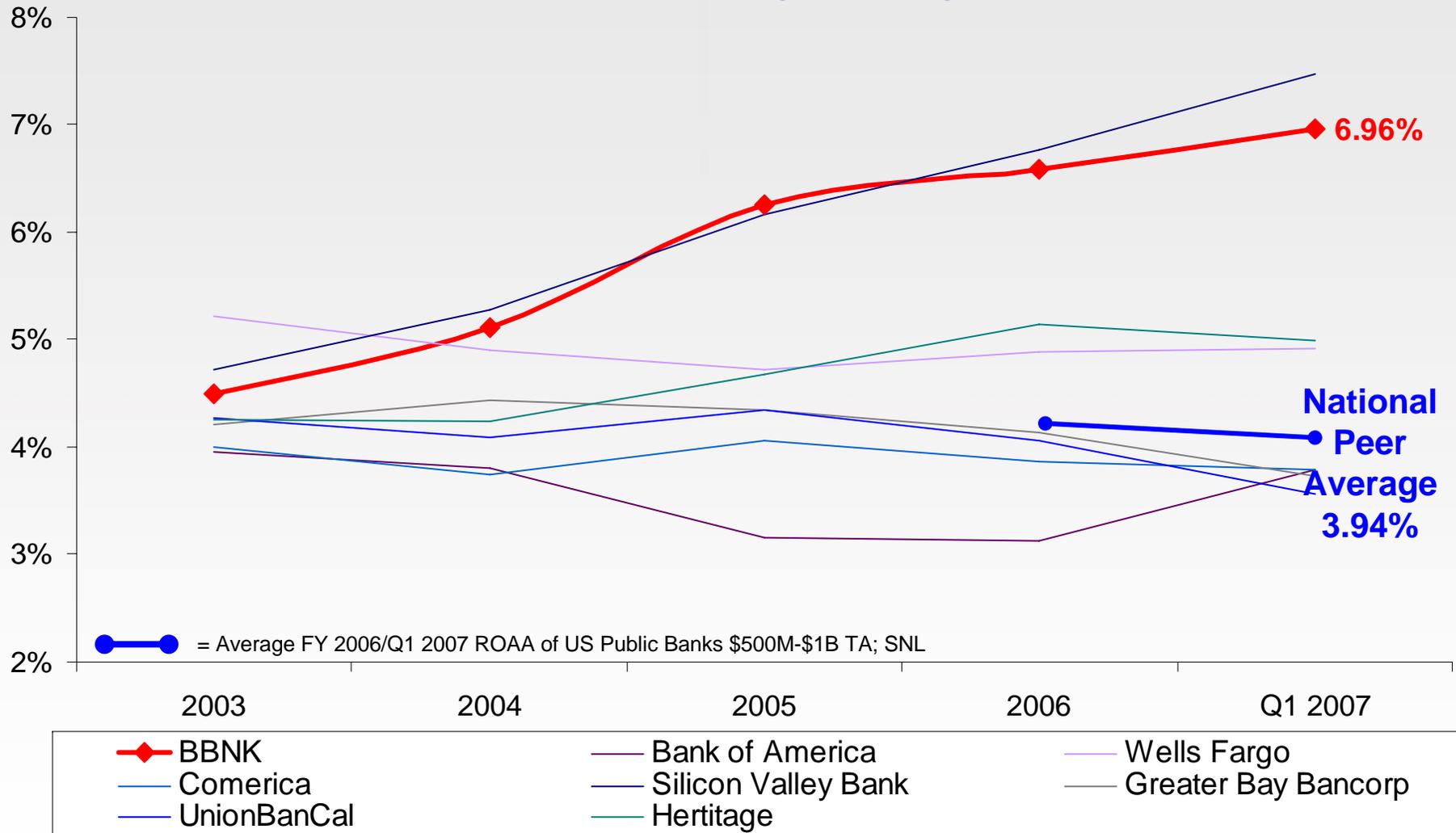
NET CHARGE-OFF (RECOVERY) / AVERAGE LOANS



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

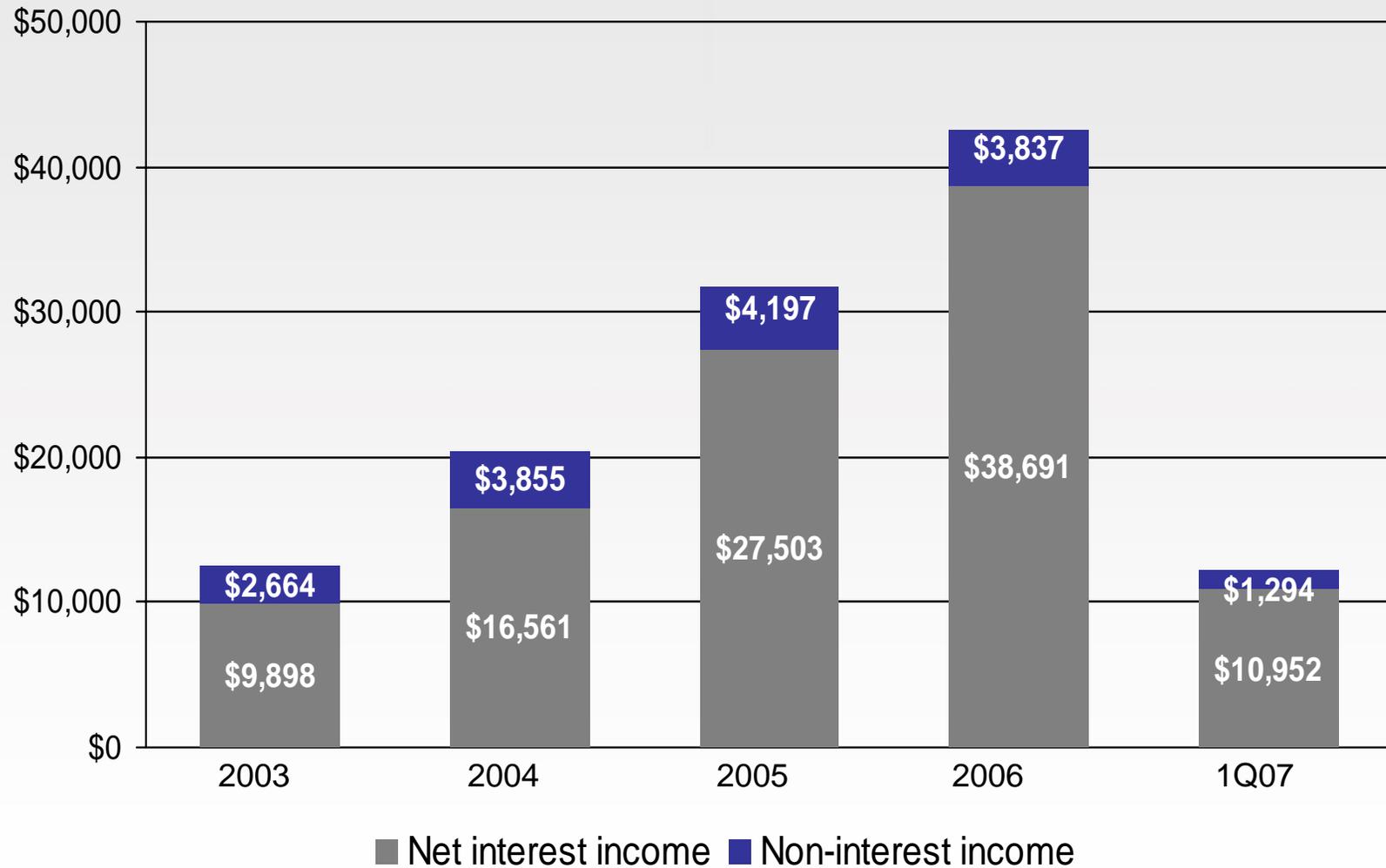
Favorable Comparables

NET INTEREST MARGIN



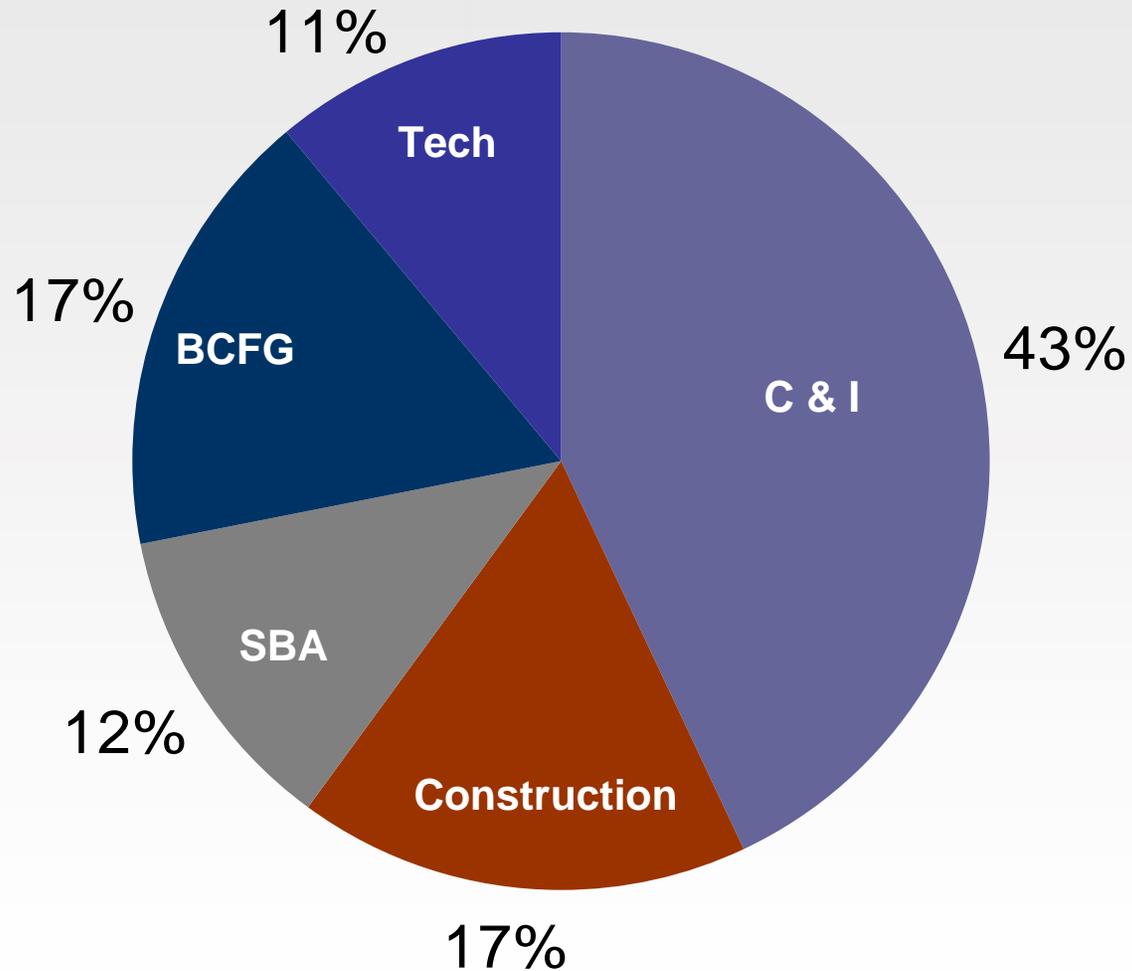
Revenue Growth

(\$ Thousands)



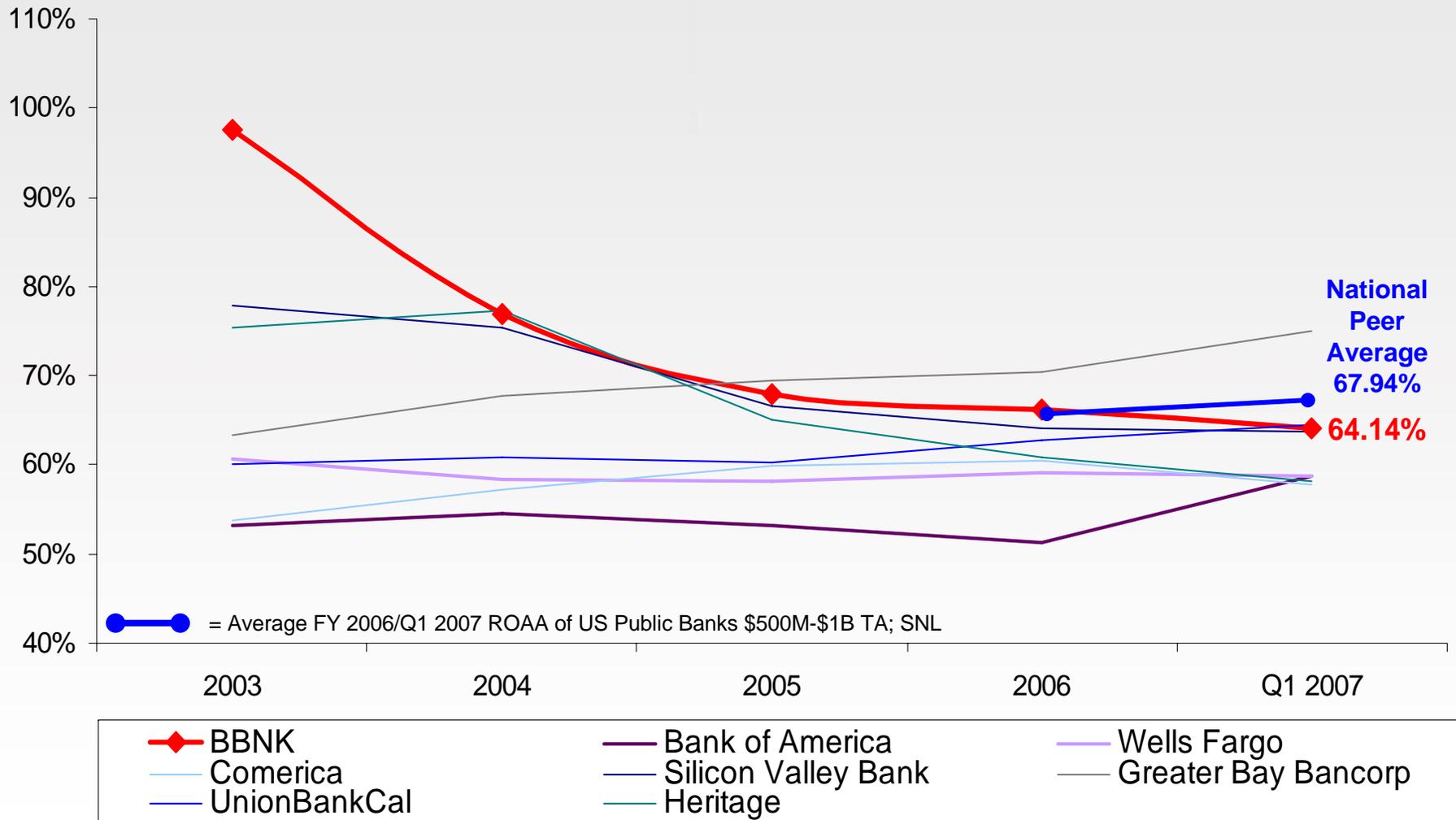
Diversified Revenue Sources

FISCAL YEAR 2006

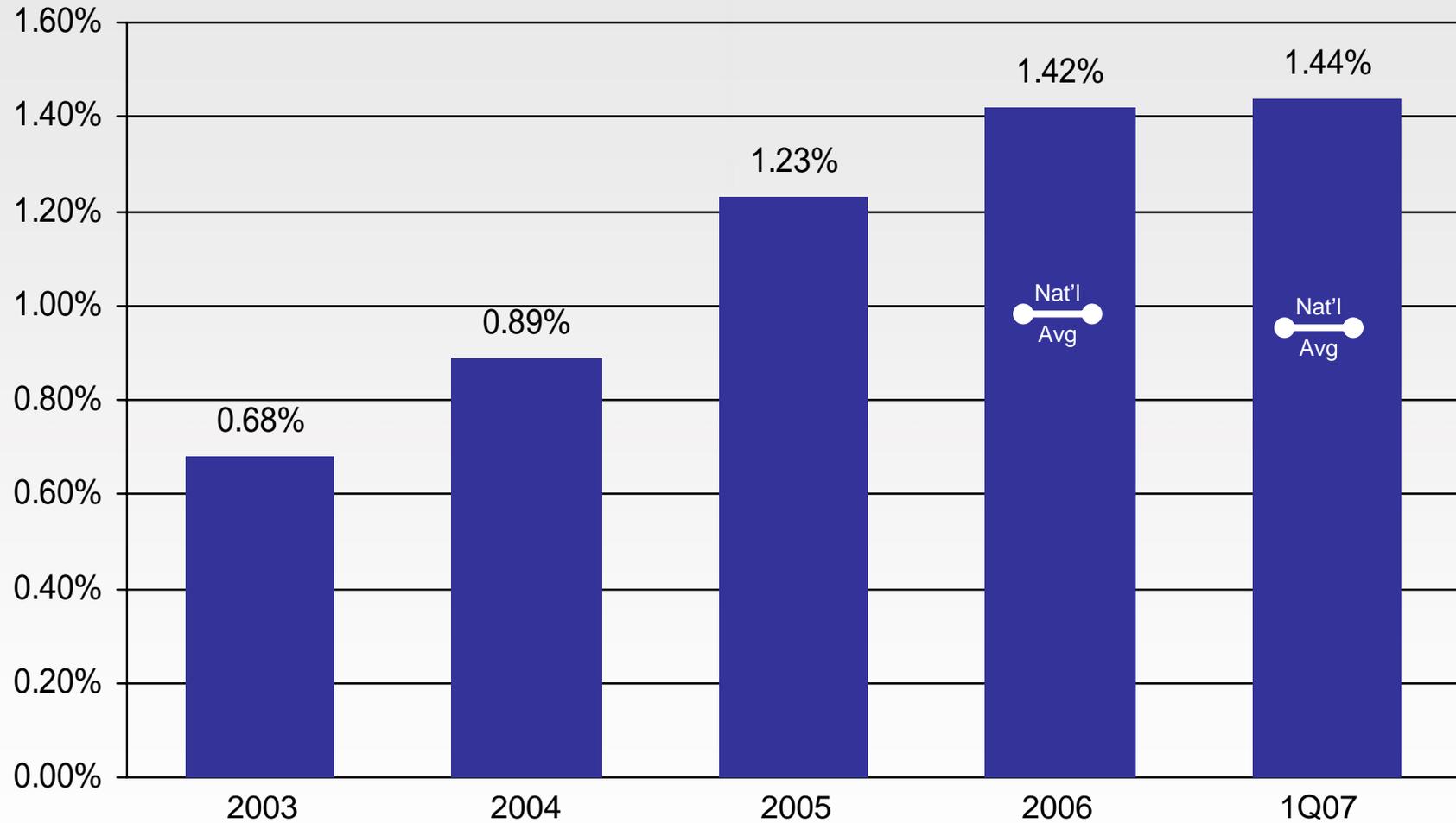


Favorable Comparables

EFFICIENCY RATIO



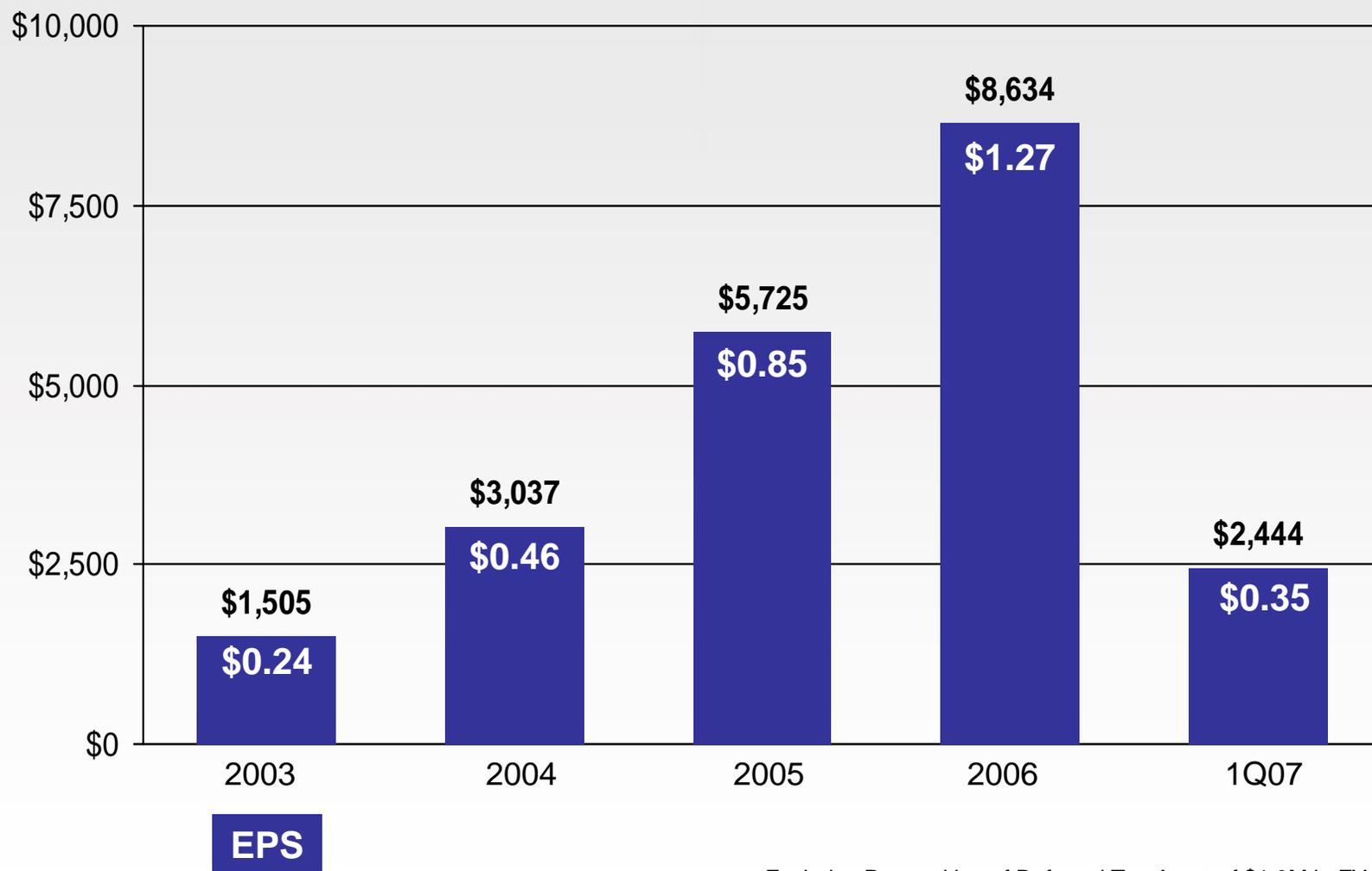
Increasing Returns: ROA



●—● = 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

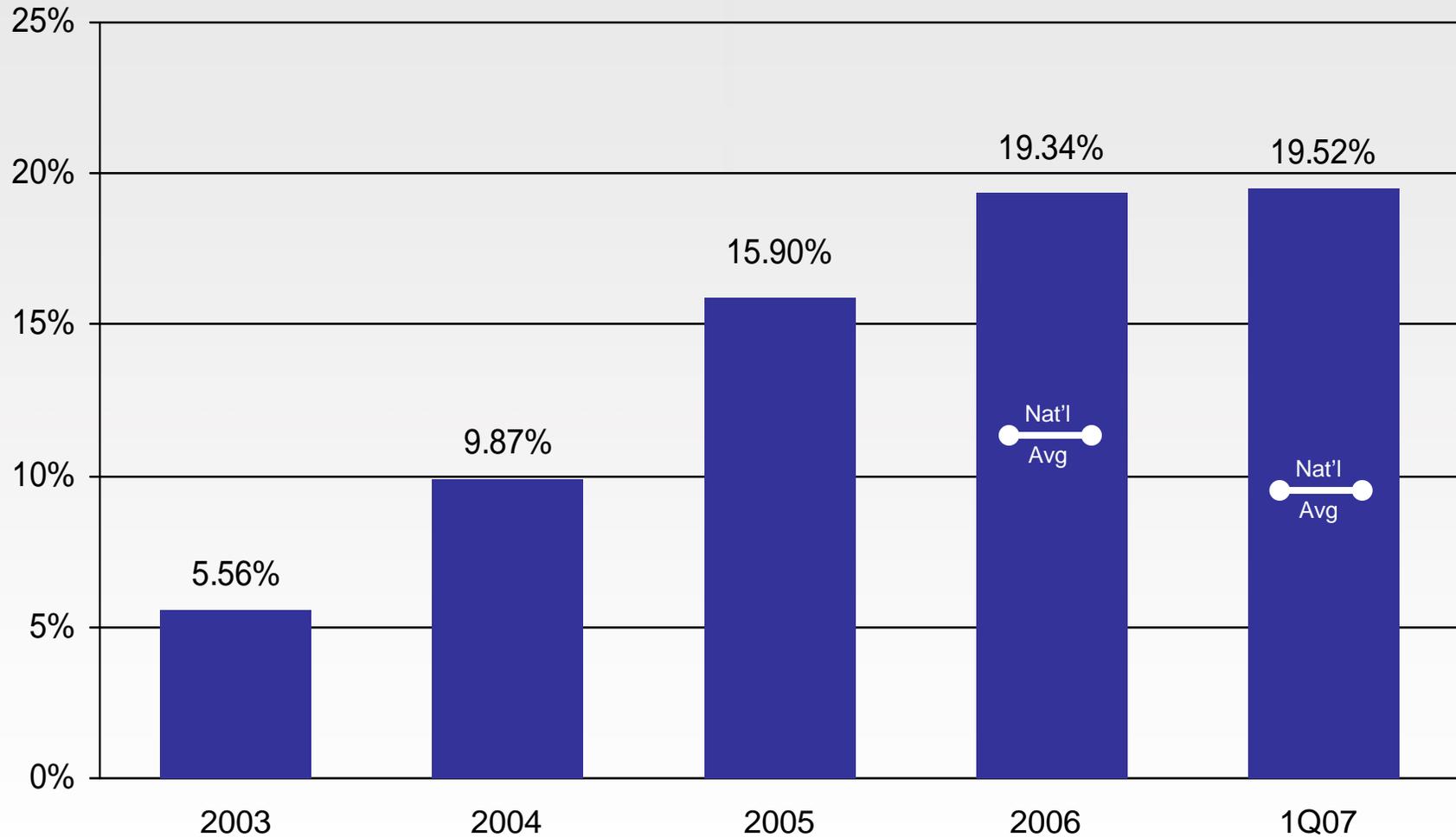
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Excludes Recognition of Deferred Tax Asset of \$1.9M in FY 2003

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

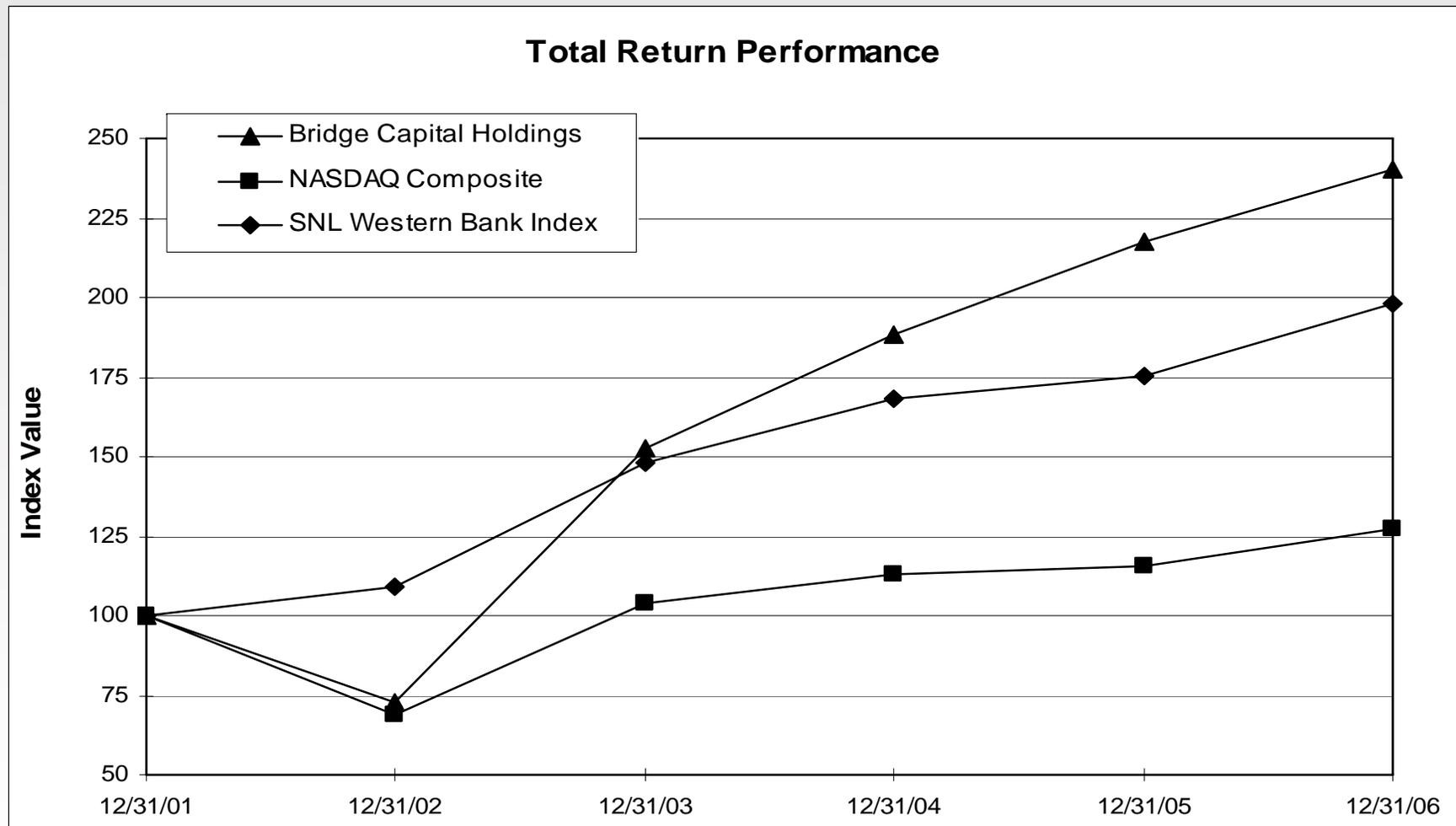


Bridge Capital Holdings

FINANCIAL AND TRADING SNAPSHOT

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

Comparative BBNK Performance



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



BBNK (NASDAQ-Global Market)

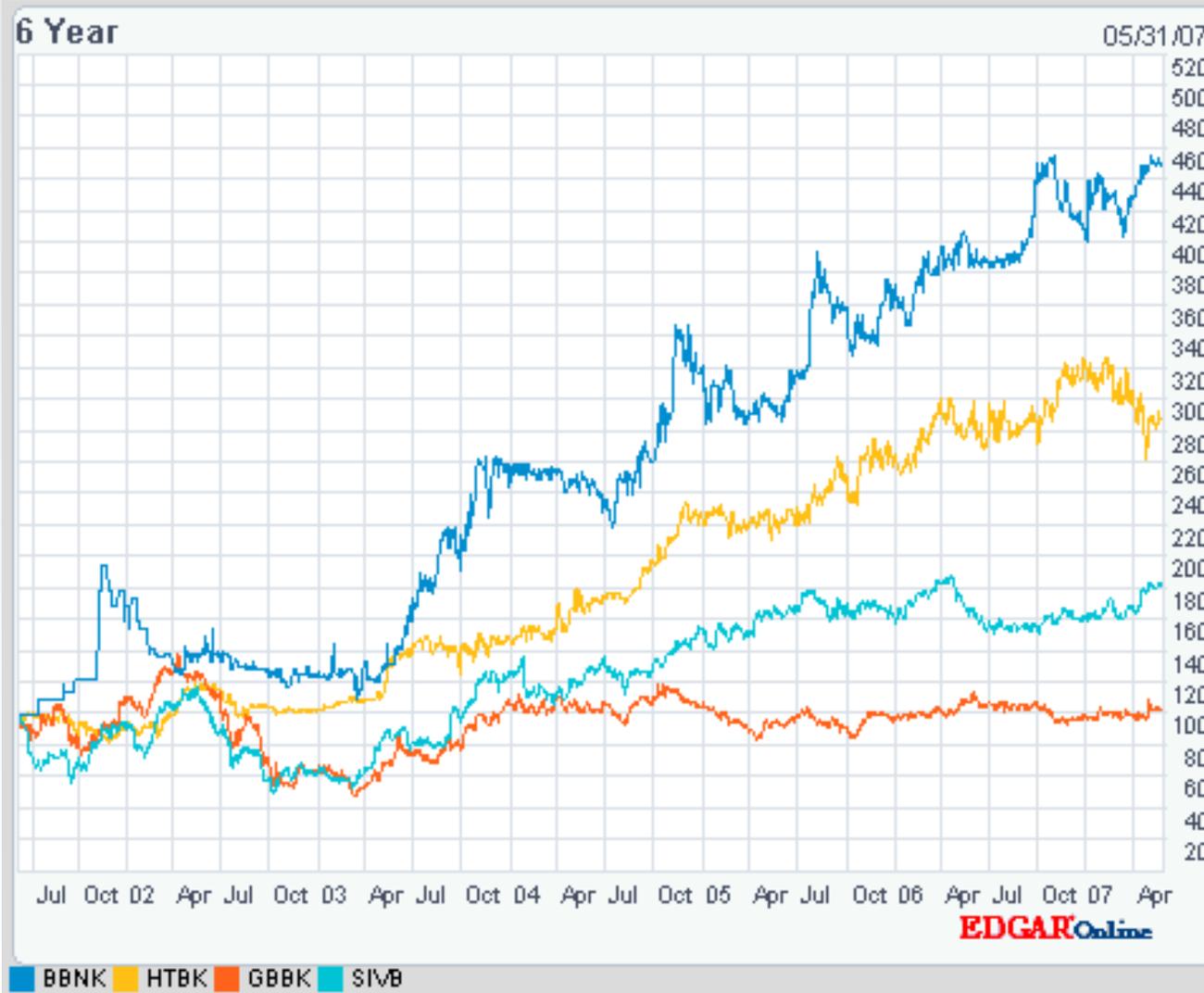
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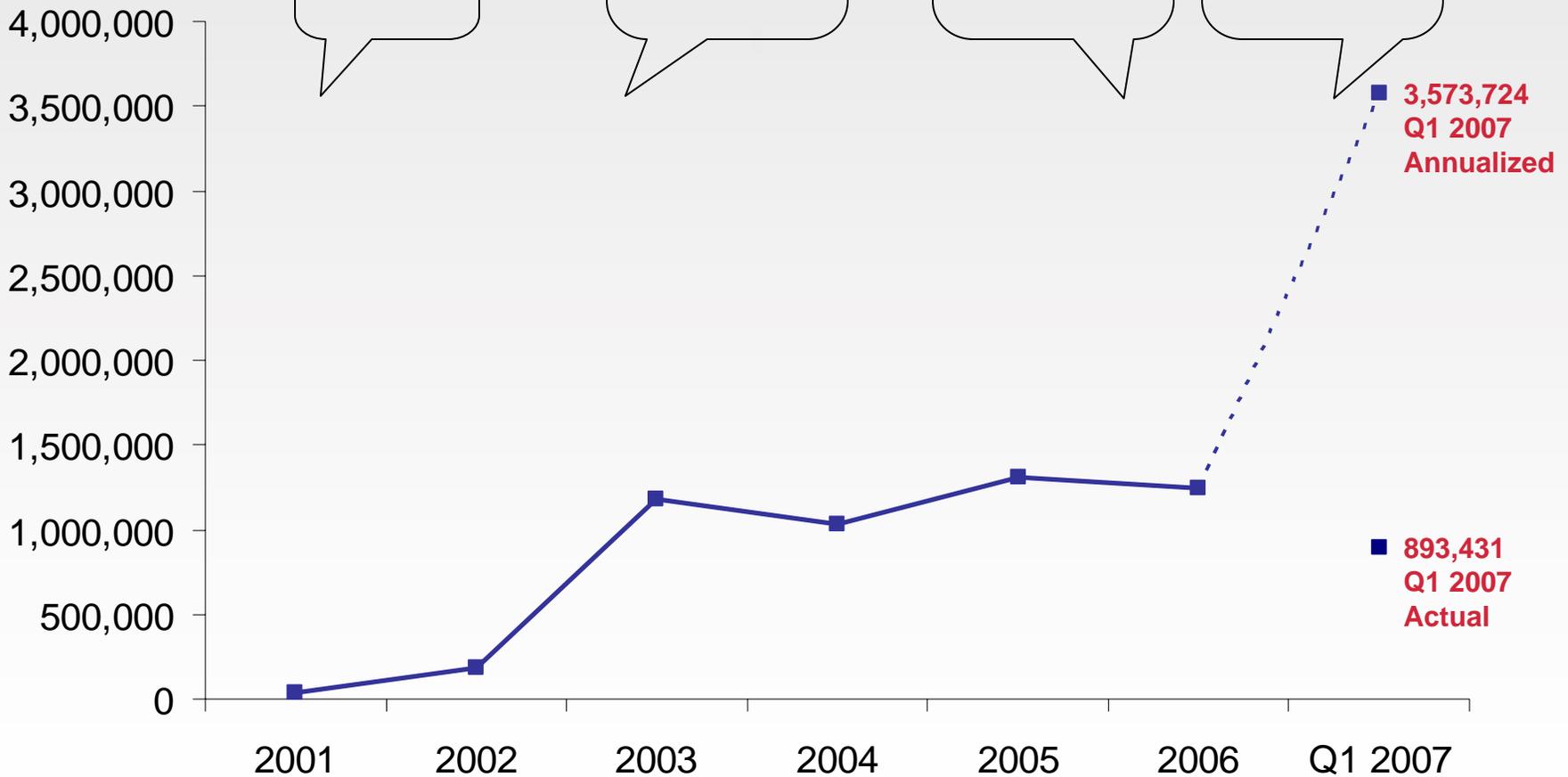
Comparative BBNK Performance



Source: nasdaq.com

BBNK Trading Volume /

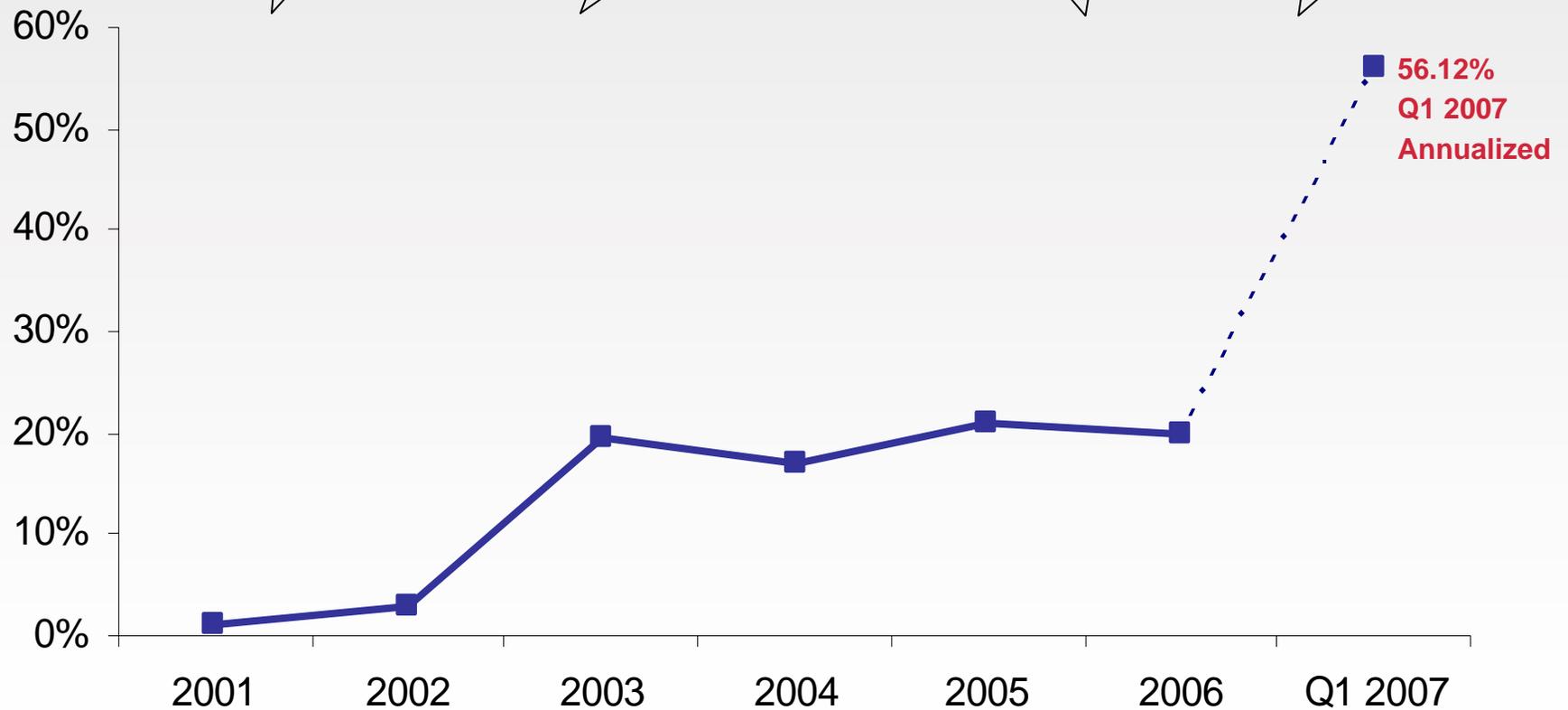
Shares Traded Annually



Source: NASDAQ

BBNK Trading Volume / %

% TSO
Traded
Annually



Source: NASDAQ

LOOKING AHEAD

Our Focus

1) ORGANIC GROWTH

- Continue disciplined execution of business banking strategy

2) POSITION

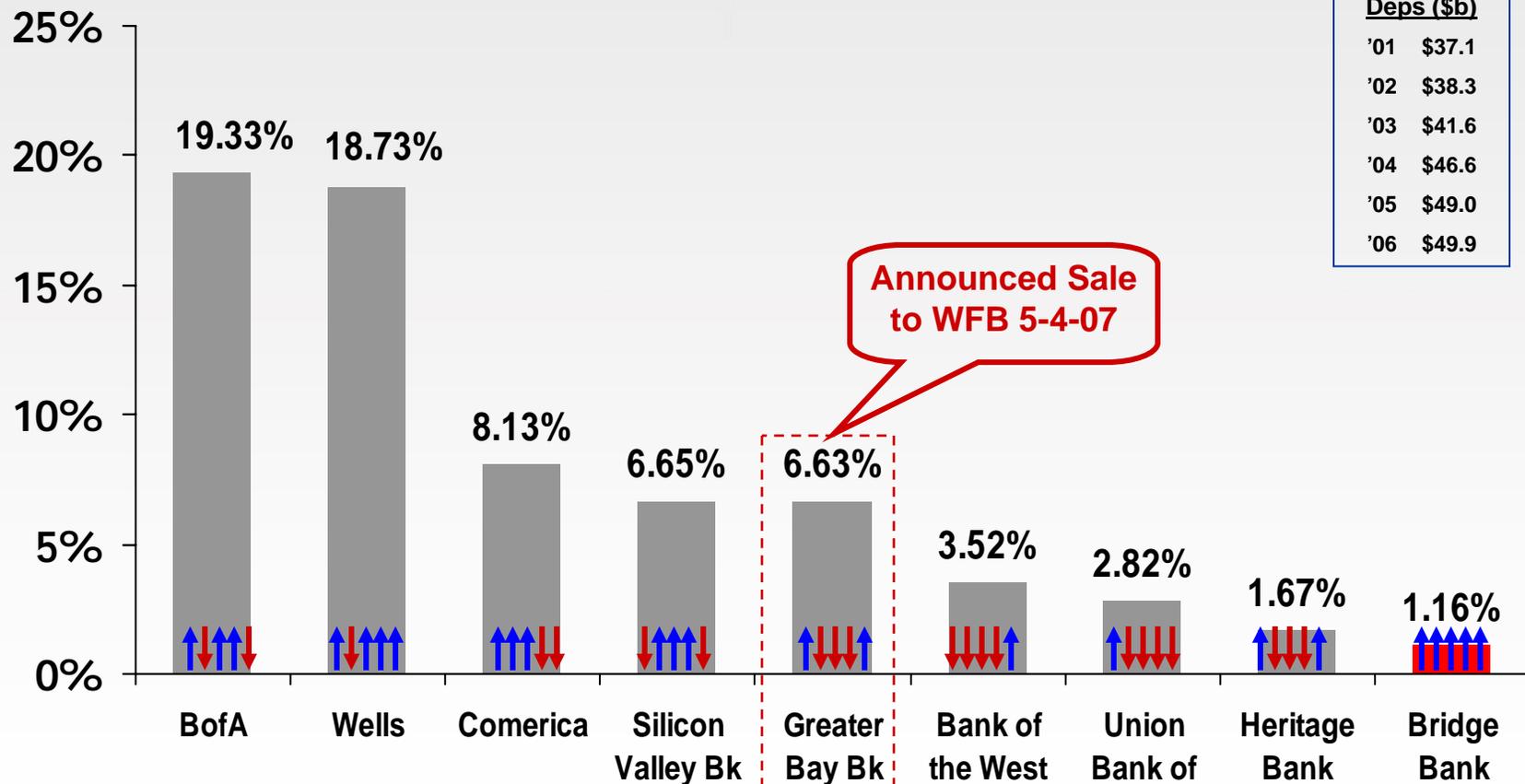
- Take Best Advantage of Market-Driven Opportunities

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

Announced Sale to WFB 5-4-07

↑↓ = Annual changes in deposit market share, years '01-'06, L to R

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



BRIDGE BANK

THE SMARTER CHOICE IN BUSINESS BANKING.

SANTA CLARA • SAN JOSE • PALO ALTO SACRAMENTO • SAN DIEGO • FRESNO
PHONE: 1.866.BRDBNK WWW.BRIDGEBANK.COM



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

Now Serves **fast growing technology companies**



BRIDGE BANK

THE SMARTER BANKING CHOICE FOR GROWING TECHNOLOGY COMPANIES.

525 UNIVERSITY AVENUE, SUITE 103 PALO ALTO, CA 94301 PHONE: 650.566.8300
55 ALMADEN BOULEVARD SAN JOSE, CA 95112 PHONE: 408.423.8500
PHONE: 1.866.BRDBNK WWW.BRIDGEBANK.COM

