

The background features a light blue gradient with several dark blue geometric shapes. A large dark blue triangle is in the top left, a dark blue trapezoid is in the top right, a dark blue horizontal bar is in the middle, and a dark blue triangle is in the bottom left.

Safe. Solid. Secure.

2009 ANNUAL MEETING OF SHAREHOLDERS - April 24, 2009



This presentation may contain statements relating to the future results of the Company (including certain projections and business trends) that are considered “forward-looking statements” as defined in the Private Securities Litigation Reform Act of 1995 (the “PSLRA”). Such forward-looking statements, in addition to historical information, which involve risk and uncertainties, are based on the beliefs, assumptions and expectations of management of the Company. Words such as “expects,” “believes,” “should,” “plans,” “anticipates,” “will,” “potential,” “could,” “intend,” “may,” “outlook,” “predict,” “project,” “would,” “estimates,” “assumes,” “likely,” and variations of such similar expressions are intended to identify such forward-looking statements. Examples of forward-looking statements include, but are not limited to, possible or assumed estimates with respect to the financial condition, expected or anticipated revenue, and results of operations and business of the Company, including earnings growth; revenue growth in retail banking, lending and other areas; origination volume in the Company’s consumer, commercial and other lending businesses; current and future capital management programs; non-interest income levels, including fees from the abstract subsidiary and banking services as well as product sales; tangible capital generation; market share; expense levels; and other business operations and strategies. For this presentation, the Company claims the protection of the safe harbor for forward-looking statements contained in the PSLRA.

Factors that could cause future results to vary from current management expectations include, but are not limited to: changes in economic conditions including an economic recession that could affect the value of real estate collateral and the ability for borrowers to repay their loans; legislative and regulatory changes, including increases in FDIC insurance rates; monetary and fiscal policies of the federal government; changes in tax policies, rates and regulations of federal, state and local tax authorities; changes in interest rates; deposit flows; the cost of funds; demand for loan products and other financial services; competition; changes in the quality and composition of the Bank’s loan and investment portfolios; changes in management’s business strategies; changes in accounting principles, policies or guidelines; changes in real estate values and other factors discussed elsewhere in this report, factors set forth under Item 1A., Risk Factors, and in other reports filed by the Company with the Securities and Exchange Commission. The forward looking statements are made as of the date of this presentation, and the Company assumes no obligation to update the forward-looking statements or to update the reasons why actual results could differ from those projected in the forward-looking statements.



2008 - Our Milestones

- **Navigated Turbulent Waters and Continued to Execute Our Mission**
Profitably Serving Our Customers & Markets
- **Smooth Leadership Transition and Organizational Realignment**
Keeping the Customer First
- **Recognition by the Investment Community**
All Star Bank Designation
NASDAQ® Listing
- **Substantial Growth in Assets, Customers and Relationships**
The Bank of Choice for East End Businesses
- **We Remain “The Bank You Can Talk To.”**



2008 – Our Financial Results

- **Profitable Growth**

 - Assets Exceed \$800 Million, with 14% Loan Growth

 - Deposits Eclipsed \$700 Million, with High Level of Demand Deposits

- **Increased Profitability**

 - Net Income of \$8.8 Million or \$1.43 of EPS, a 6% Increase

- **Strong Performance Measures**

 - Net Interest Margin of 4.70%

 - Return on Assets & Equity of 1.24% & 16.29% Respectively

- **Return to Shareholders**

 - \$.92 of Dividends a Yield of 4.6% at Today's Price

- **Recognition by Independent Community Bankers of America**

 - “One of The Top Performing Banks in Our Peer Group”



Why We Have Succeeded?

- **Strong Corporate Culture**
- **Locally Owned and Managed**
- **Fanatics About Credit Quality, We Retain all Loans On Our Balance Sheet**
- **Local Deposits and Capital Invested in Local Loans**
- **We Know Who We Are and What Our Mission Is**



What Happened In The Industry and Why?

Too Much, Too Little...

- **Too Much Leverage**

Too Little Regard For Risk

- **Too Much Reliance on Rating Agencies**

Too Little Basic Underwriting

- **Too Much Liquidity Risk**

Too Little GOOD Regulation

- **Too Much Arrogance & Ego**

Too Little Regard For The Consequences of Being Wrong



How Has The Industry Performed?

The Banking Industry

- **Lowest Full Year Net Income in Almost 20 Years**
- **A 4th Quarter Loss of \$32.1 Billion**
- **Loan Losses, Security and Goodwill Write Downs Exceeding Revenue**
- **Asset Quality Measures Continue to Decline**
- **Nationalization is Considered an Option**



We Are Still Here, But Who is Gone?

Still Here

BRIDGE BANCORP



Gone or Almost Gone

Bear Stearns

FNMA & FHLMC

Lehman Brothers

AIG

Merrill Lynch

Indy MAC

WAMU

Wachovia

American Home Mortgage

Countrywide Mortgage

The US Auto Industry



Our Performance

vs.

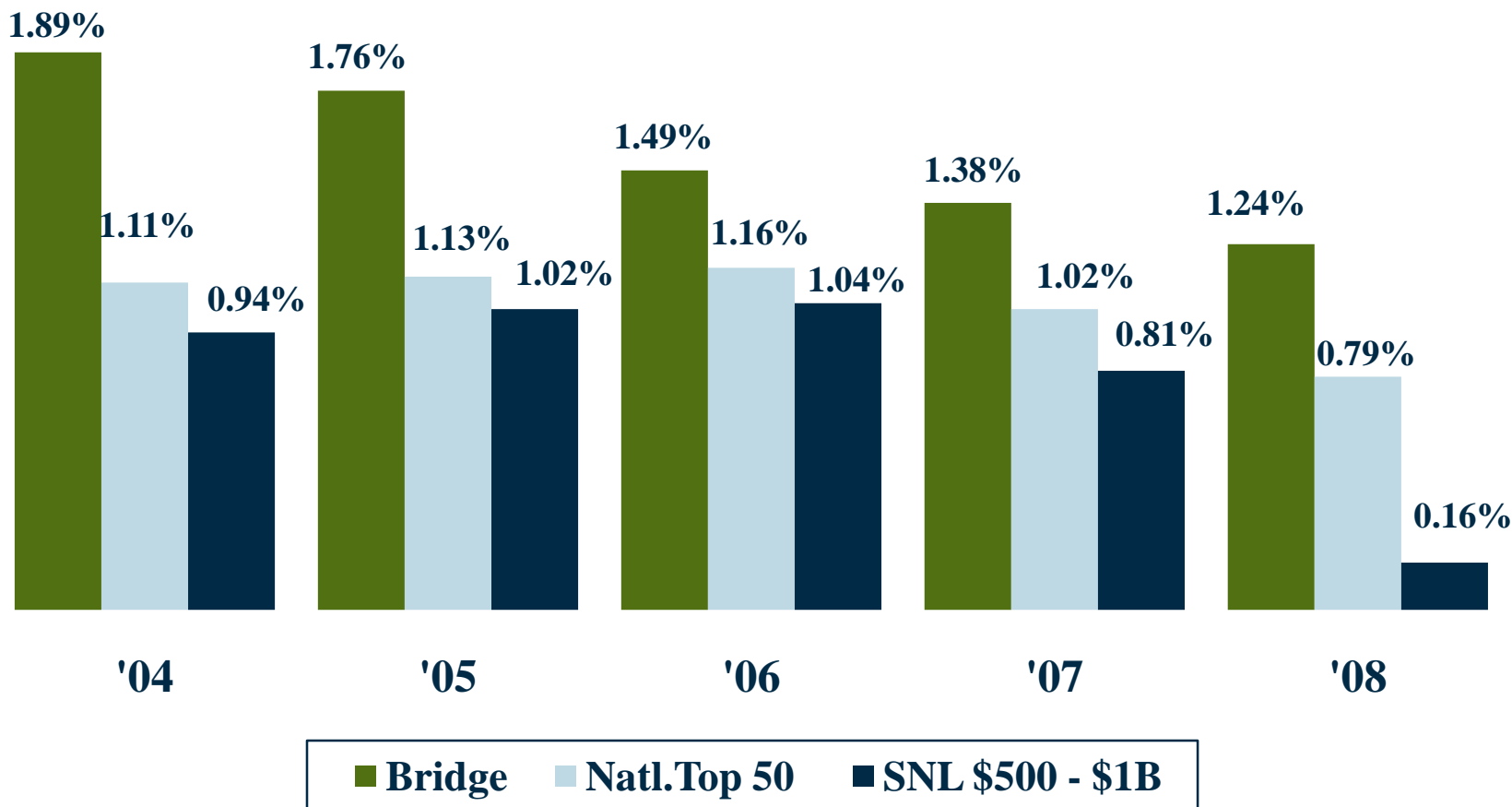
The Industry

In Key Measures



Historical Trends

Return on Average Assets



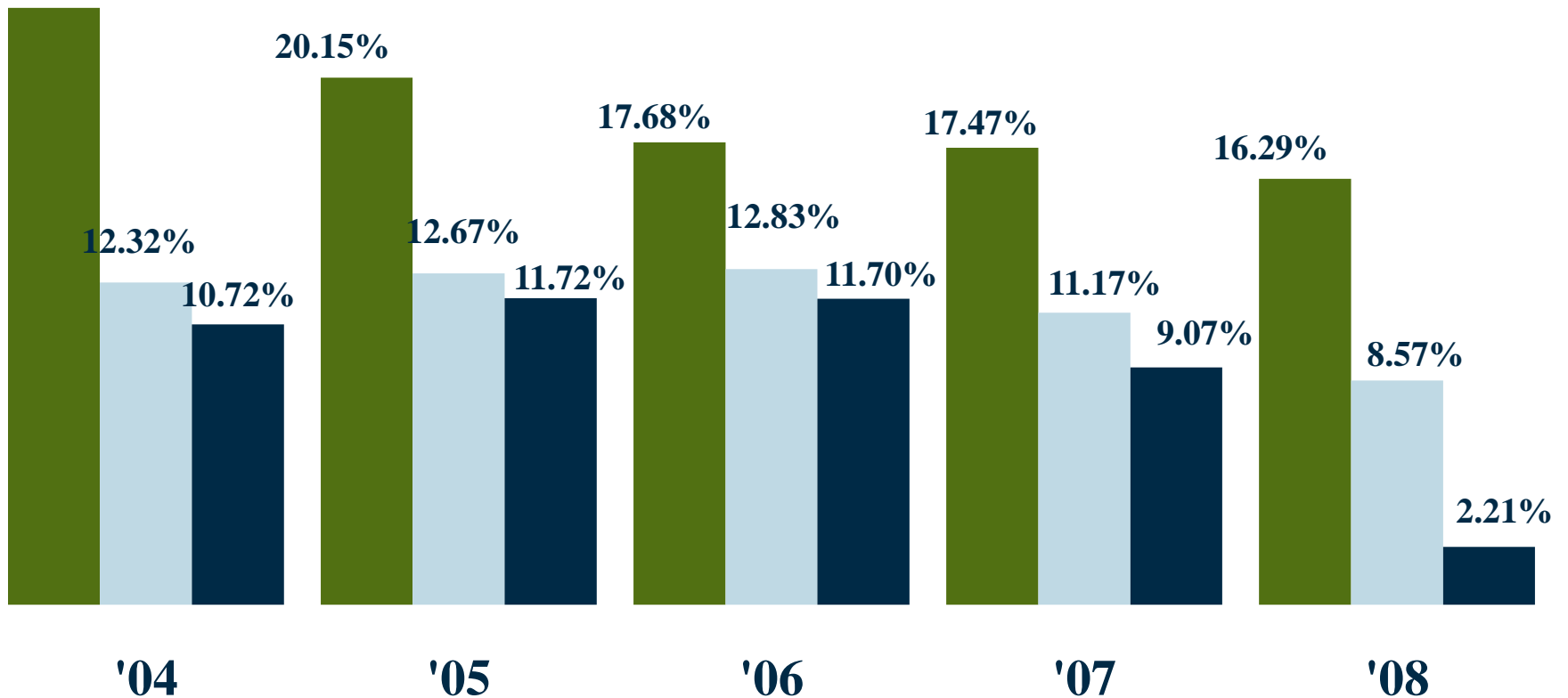
National Top 50: Ranked by ROA, the top 50 publicly traded commercial banks in the U.S. with assets between \$500 million and \$1 billion.



Historical Trends

Return on Average Equity

22.82%



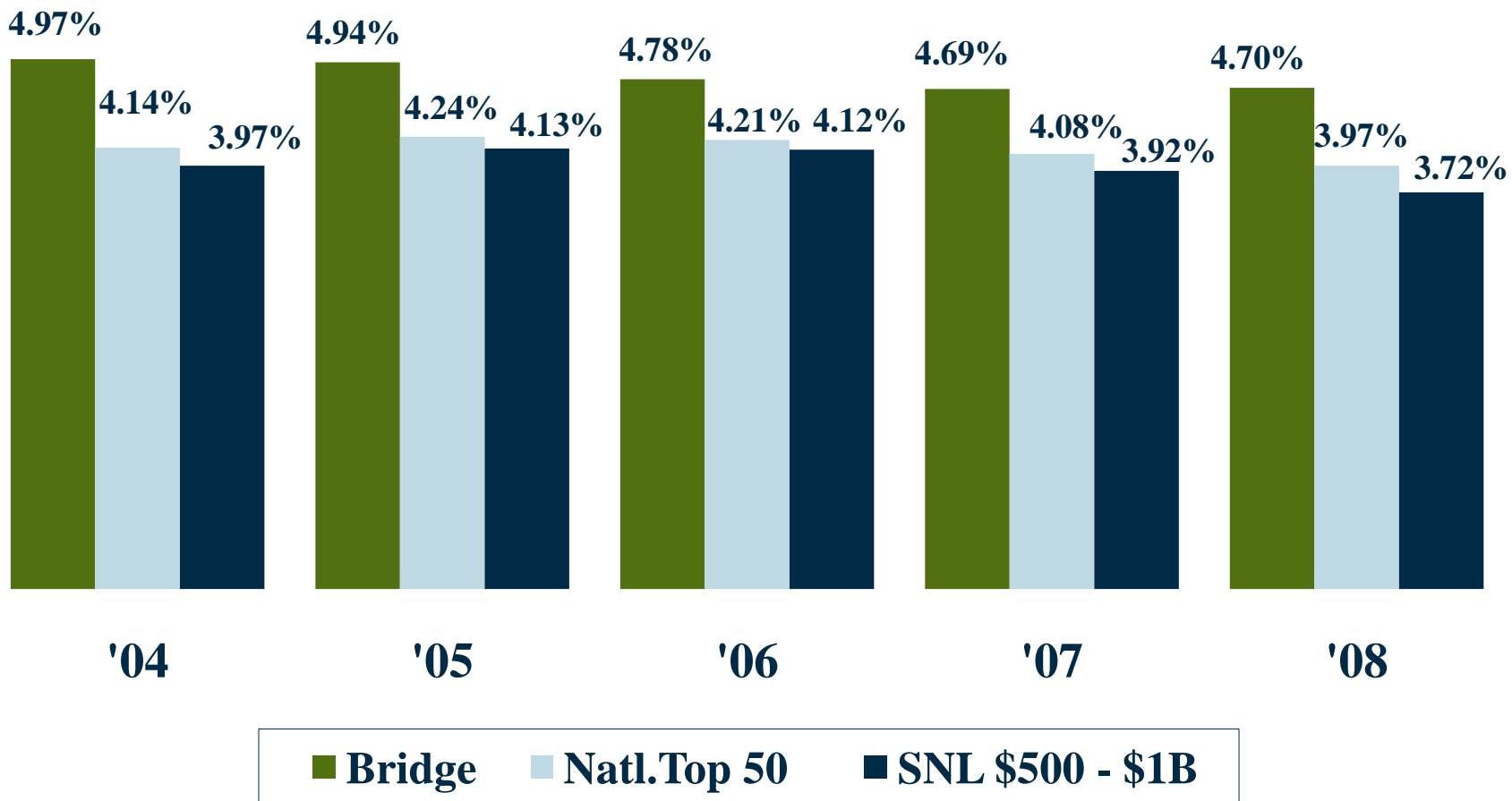
■ Bridge ■ Natl. Top 50 ■ SNL \$500 - \$1B

Source: SNL DataSource



Historical Trends

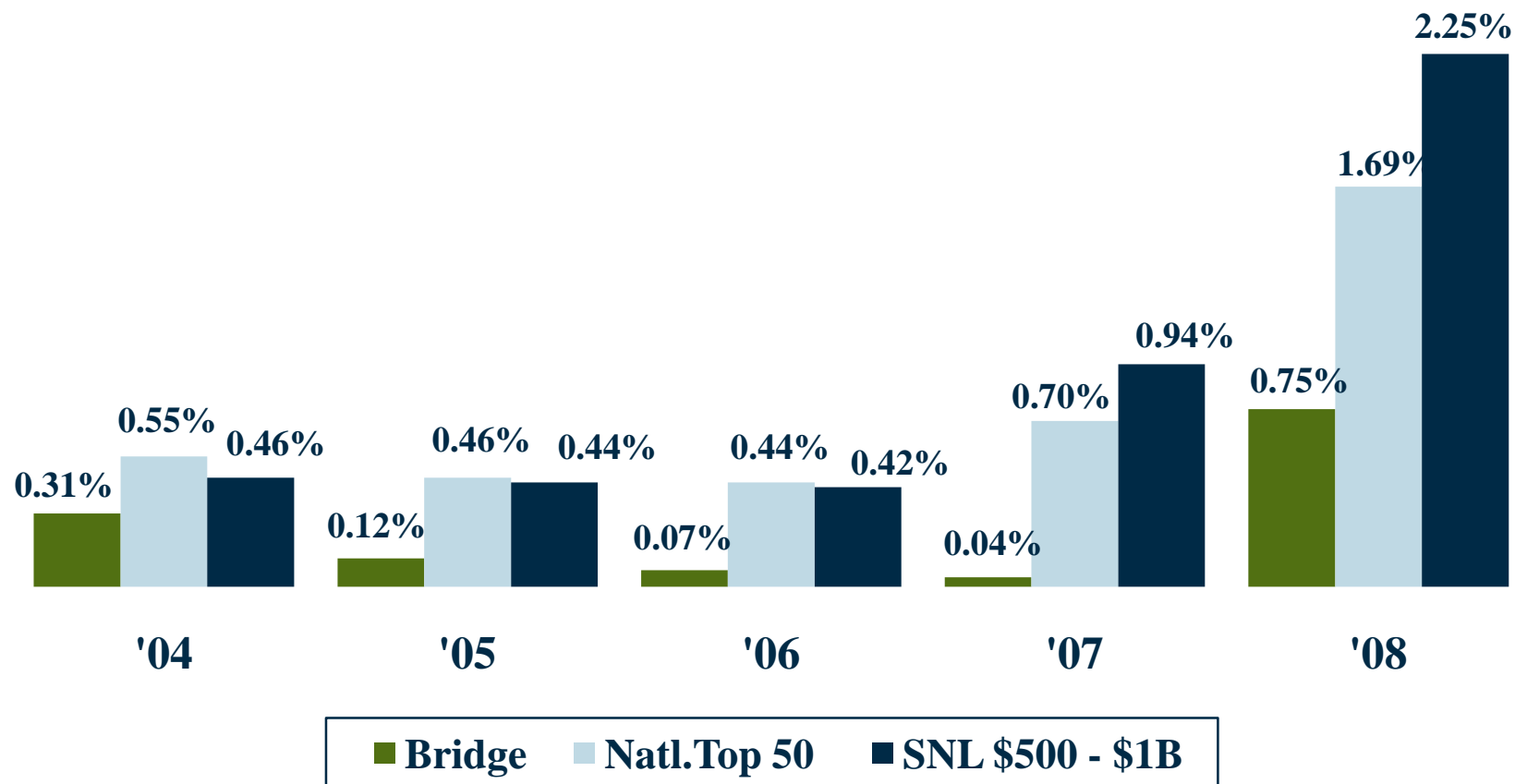
Net Interest Margin





Historical Trends

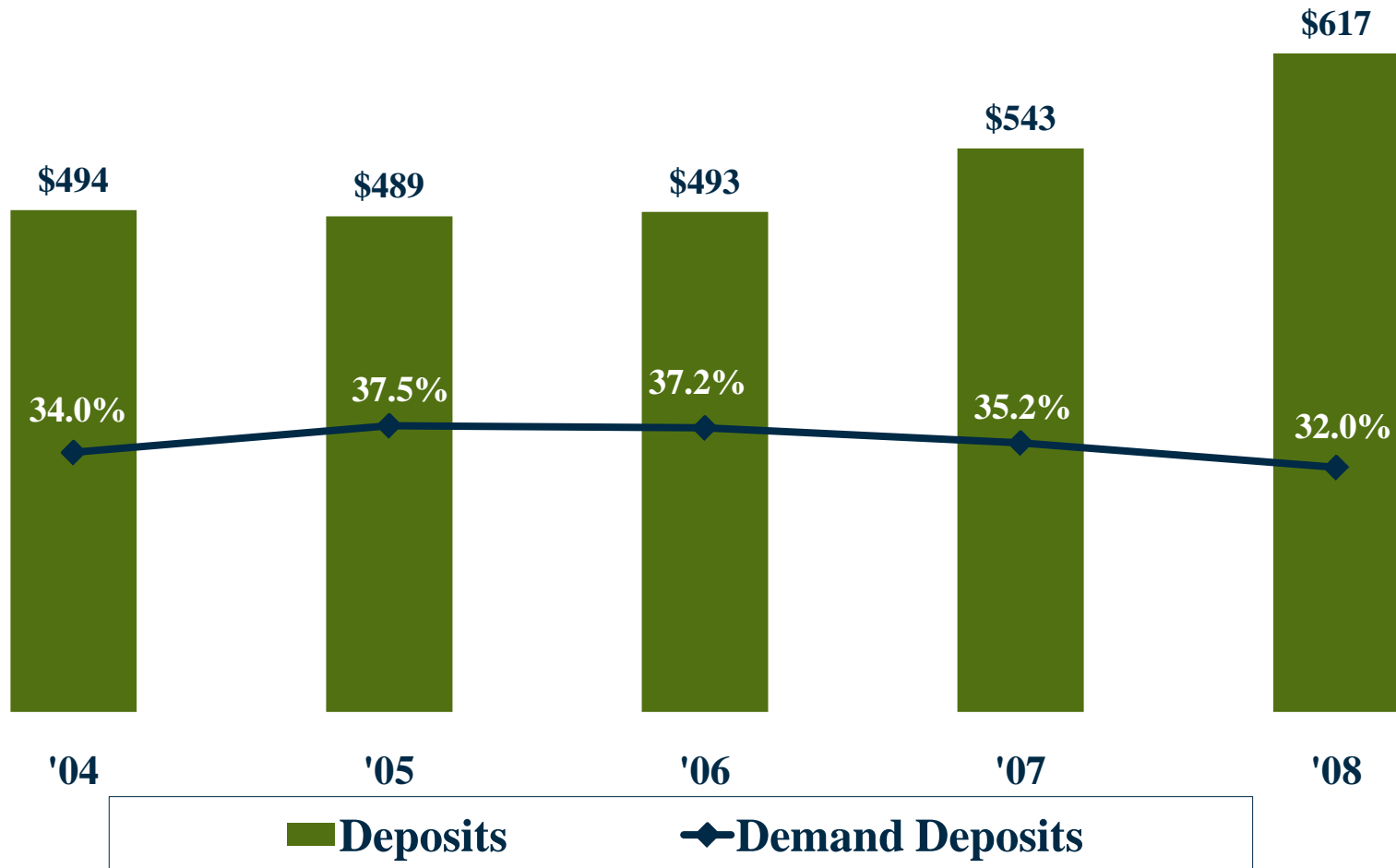
Non Performing Assets to Total Assets





Historical Trends

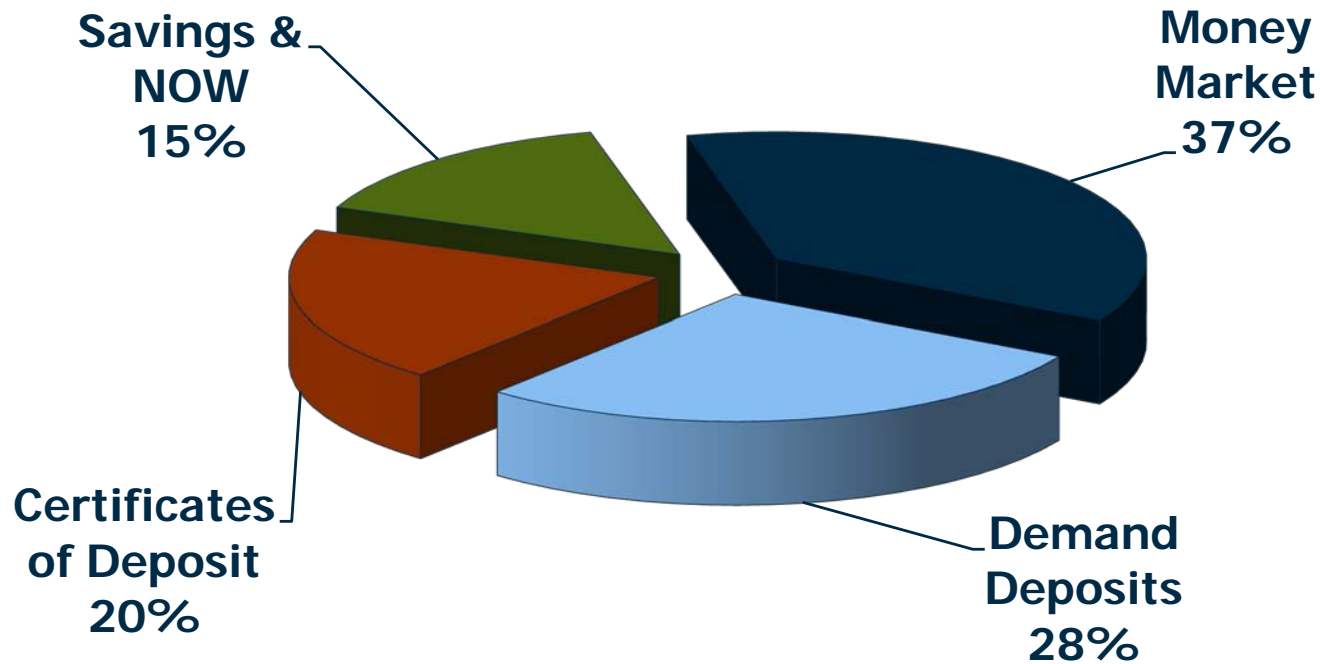
Average Deposits





Total Deposits by Type

At December 31, 2008

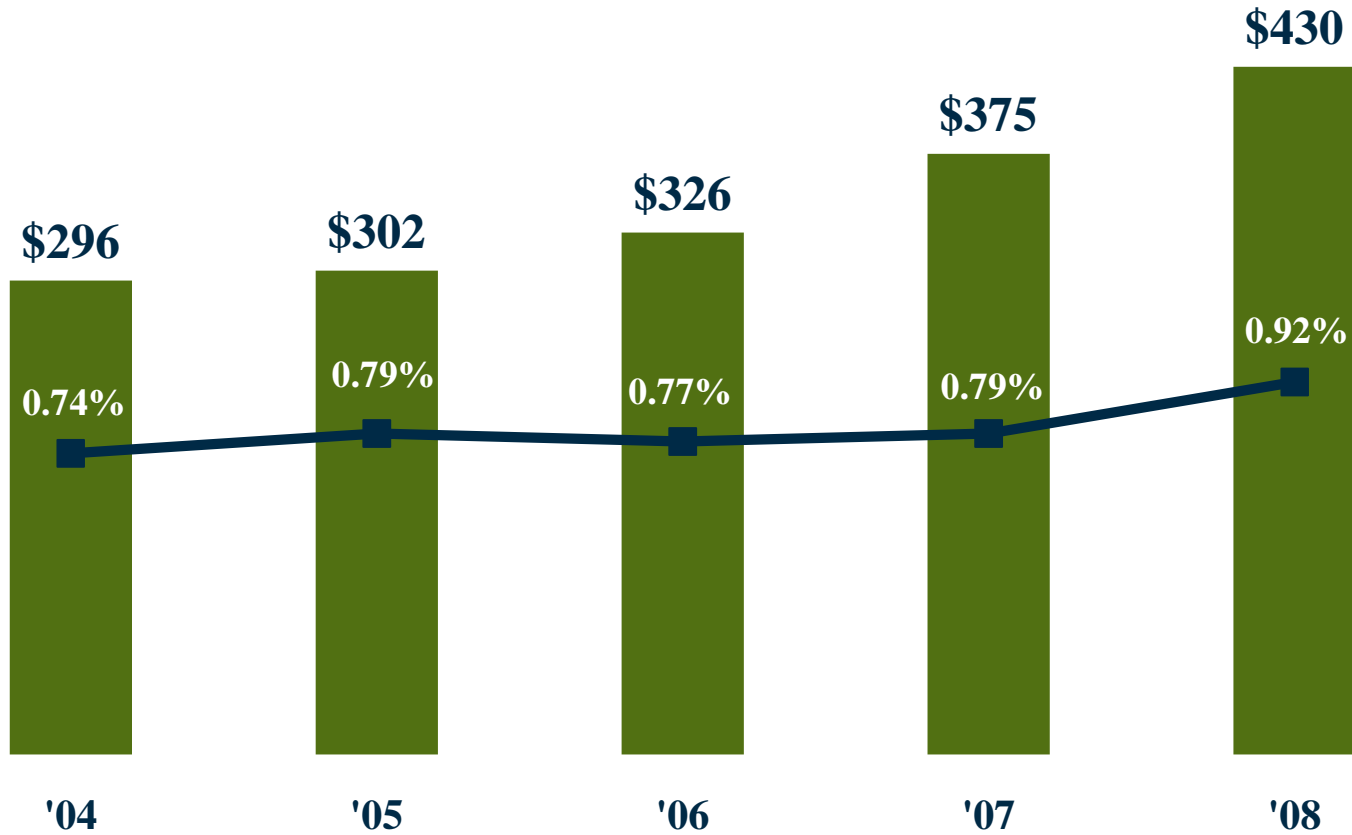


Average Cost of Interest Bearing Deposits of 2.13%



Historical Trends

Total Loans



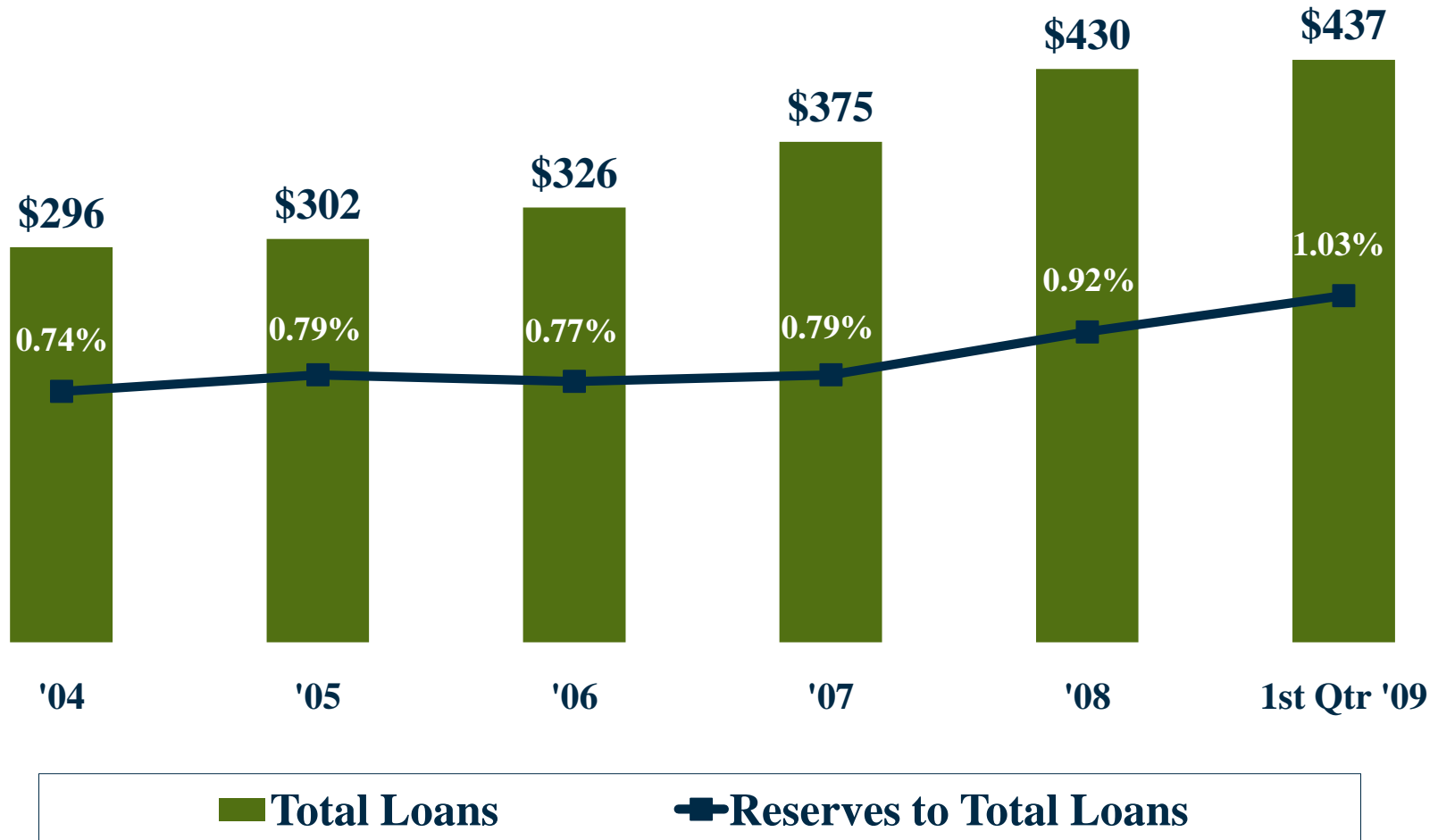
■ Total Loans

■ Reserves to Total Loans



Historical Trends

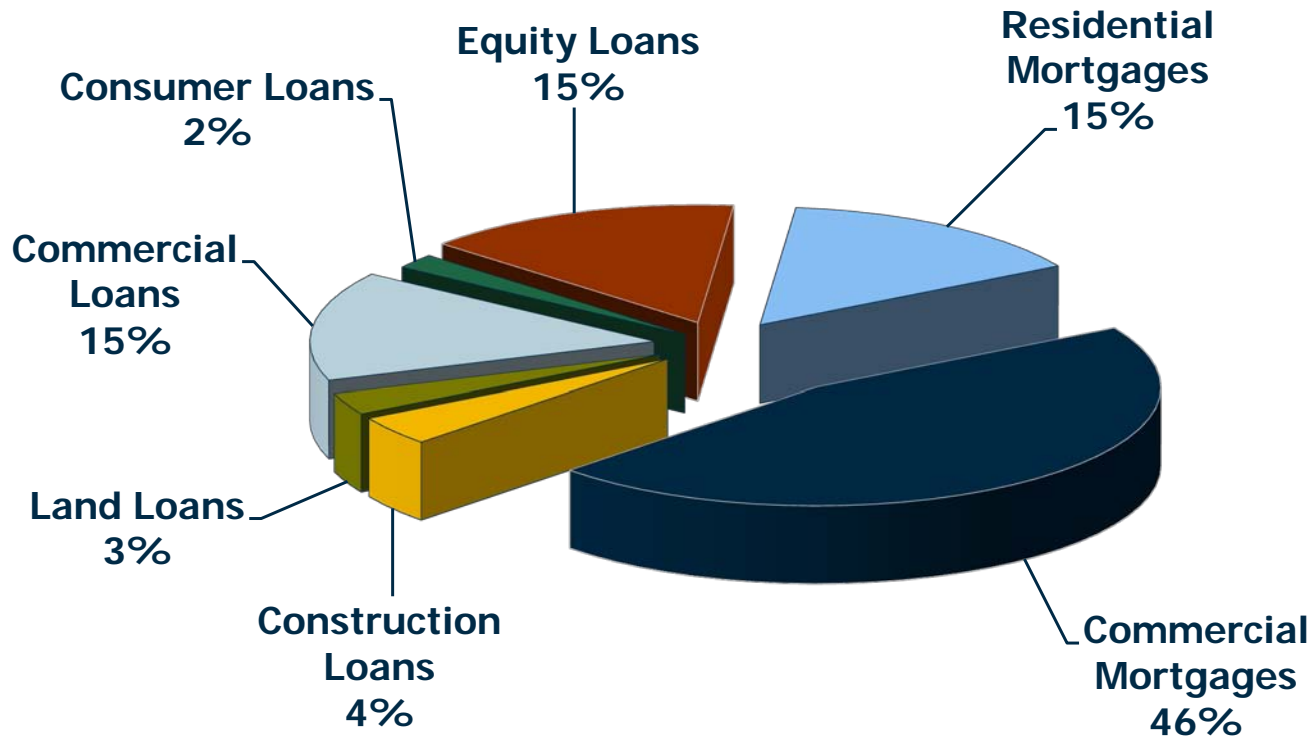
Total Loans





Total Loans by Type

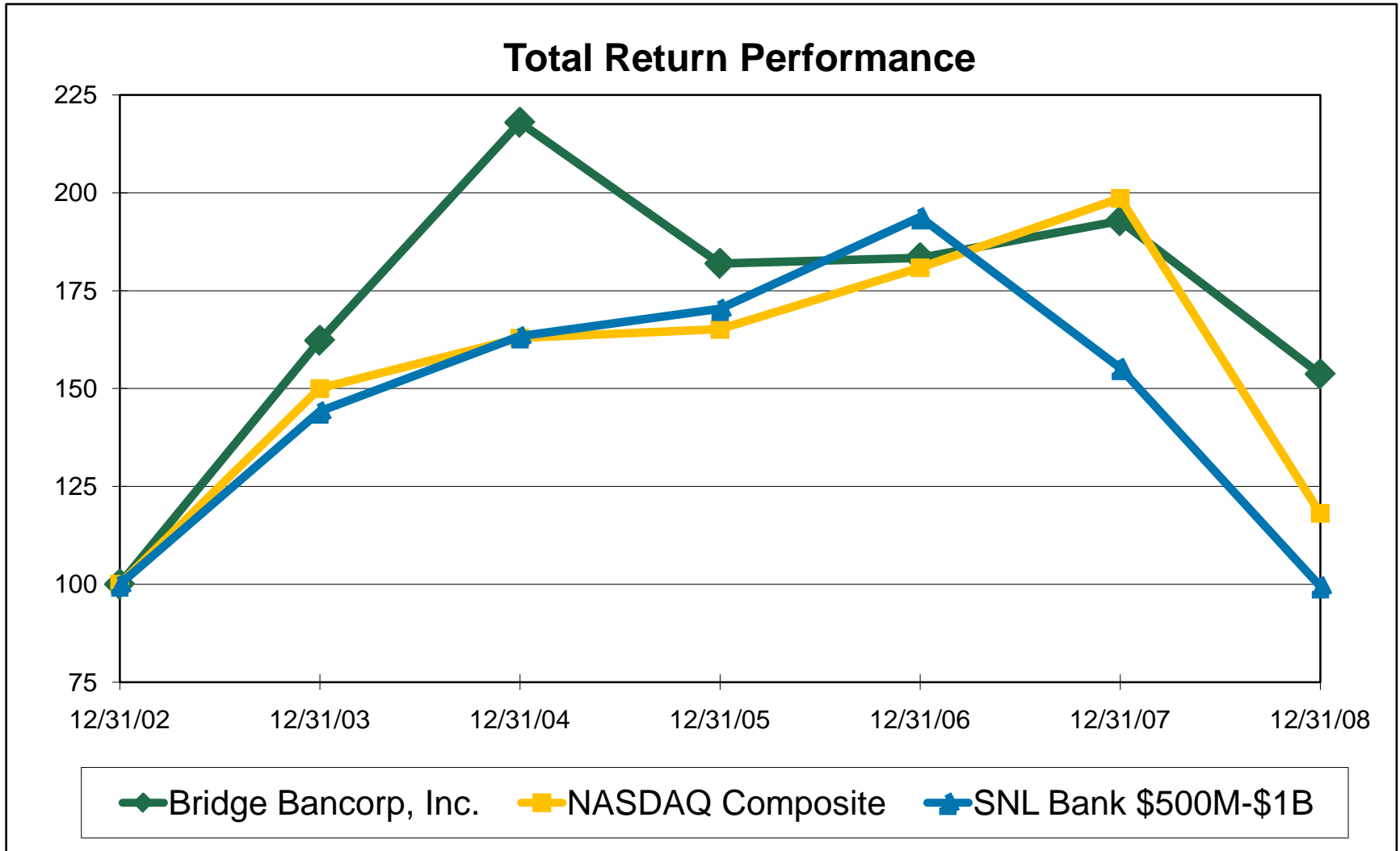
At December 31, 2008



Average Yield of 7.05%



Market Performance





First Quarter Highlights

- **Net Income of \$2.2 Million or \$.36 Per Share**
- **Continued Strong Net Interest Margin of 5.00%**
- **Returns on Average Assets and Equity of 1.11% and 16.10%, Respectively**
- **Strong Deposit and Loan Growth, Bucking Seasonal Trends**
- **Continued Building of Reserves Achieving a 1.03% Coverage Ratio**



Current Economic Environment

- **Signs of Concern, Mixed with Cautious Optimism**

Conflicting Signals and Forecasts

- **Government Stimulus and Other Programs Add Cash and Demand**

Is it Sustainable?

- **Employment Picture is Worrisome, Both Locally and On Wall Street**

Has the Wall Street Model Changed?

- **Downscaled Expectations, Projects and Ultimately Spending**

Many Businesses Are Prepared



Business Focuses for 2009

- **Vigilantly Monitor and Manage Credit**
Recognize and Handle Inevitable Issues
- **Identify Market Opportunities**
Branch Expansion, Shirley and Deer Park
- **Anticipate and Leverage New Technologies**
Remote Deposit Capture and Lockbox Services
- **Expand Consumer and Business Services**
Bridge Investment Services Group



Challenges and Opportunities For 2009 and Beyond

- **Maintain Our Momentum and Focus As A *True Community Bank***
- **Stay Close to Our Customers, As a Trusted Business Advisor**
- **Cultivate Our Strong Regulatory Relationships**
- **Roll Out Our Dividend Reinvestment Plan**
- **Kick-off 100th Anniversary Celebration**