








BRIDGE
BANCORP, INC.

**Annual
Meeting**

May 2, 2014

Agenda

-  **Introductions**
-  **Notice of Meeting**
-  **Matters Subject to Vote and Procedures**
-  **Shareholder Presentation**
-  **Question and Answer Period**

Forward Looking Statements and Risk Factors

This report 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, involve risk and uncertainties, and 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,” “estimated,” “assumes,” “likely,” and variation 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 and FBNBY, including earnings growth; revenue growth in retail banking lending and other areas; origination volume in the consumer, commercial and other lending businesses; current and future capital management programs; non-interest income levels, including fees from the title 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, changing economic conditions; 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; demands for loan products; demand for 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; an unexpected increase in operating costs; expanded regulatory requirements as a result of the Dodd-Frank Act, difficulties related to the integration of the businesses following the merger, which could adversely affect operating results; and other factors discussed elsewhere in this report, 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 report, 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.

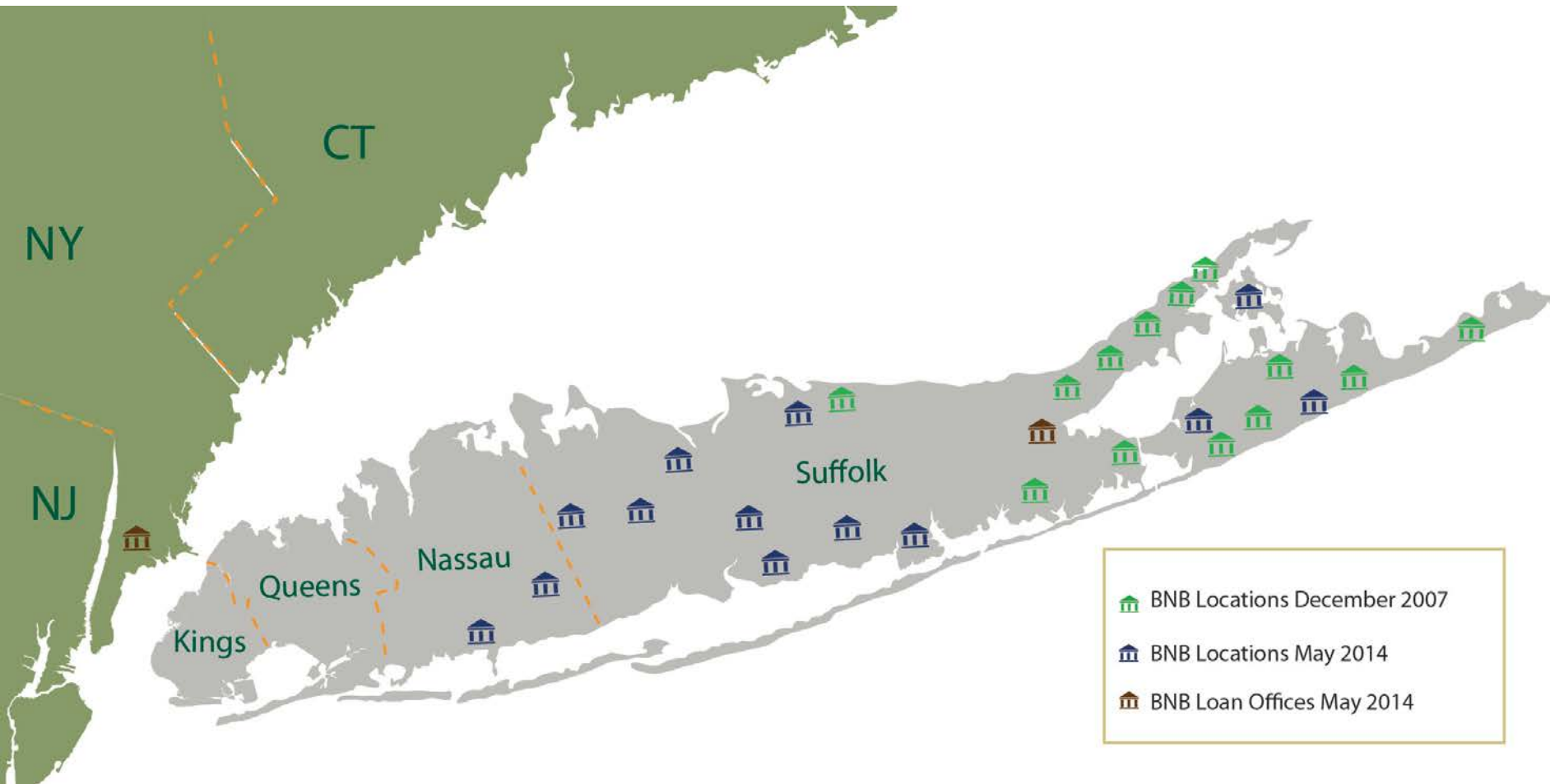


-  **Organization & Profile**
-  **Marketplace & Customers**
-  **Strategies & Goals**
-  **Achievements & Results**
-  **Risks & Challenges**
-  **Opportunities & Vision**



-  **A Long Island Based Community Bank**
 - *Operating in 28 Locations With \$2.1 Billion in Assets*
-  **With a 100+ Year History & A Legacy of Success**
 - *Delivering Industry Leading Growth Rates & Returns*
-  **Where Local Decisions are Made by Local Bankers**
 - *Generating \$1.1 Billion in Loans by Lending to Local Businesses & Consumers*
-  **Using an Opportunistic & Dynamic Approach**
 - *Opening 9 Branches Over 7 Years and Completing 2 Acquisitions*
-  **Building On A Strong Culture & Identity**
 - *To Succeed and Enhance Relationships and Partnerships*

BNB Locations...



Branches Are The Gateway to Our Markets

BNB Marketplace...

Desirable, With Strong Demographics

- *Densely Populated , Almost 3mm People (>19 States)*
- *Median Household Income >\$90,000*
- *Home to Over 120,000 Businesses*
- *Educated Residents w/ 45% Having College Degrees*
- *Median Home Value Exceeds \$350,000*

Encouraging Economic Data

- *Unemployment Rate, 6.2% vs National Average of 6.7%*
- *Private Sector Jobs Up*
- *Strong Sales Tax Revenue*
- *Peconic Bay Community Preservation Fund Up 54%*
- *LI Home Sales Up 11%*

This Is a Great Place To Live And Work

BNB Customers and Prospects...

Operate In Diverse Industries, Across Our Unique Geography

Family Businesses Growing and Evolving

Capitalize On LI Manufacturing Legacy

Provide Services For Other Industries / Businesses

Evolved From the R&D Investments Made on LI

Build the Homes / Offices We Live / Work In

Support Our Diverse Population

Entrepreneurs Who Survived the Crisis, Take Risks & Create Jobs

They Want a Partner, Not Just a Bank

 **BNB Strategies & Goals...**

**Strengthen, Build
&
Deliver Results**

BNB Strengthens...

Infrastructure & Organization

- *Technology, Systems & Security*
- *Regulatory Understanding, Processes & Compliance*

Products & Services

- *Simplify, But Customize Our Offerings*
- *Use Technology to Enhance Delivery & Experience*

BNB Team

- *Hire, Train & Retain the Best*
- *Encourage Innovation & Recognize Success*

Create The Platform For Future Success

BNB Builds...

Branch Network

- *Bay Shore and Smithtown in 2014*
- *Renovate / Relocate 3 Others*

Alternative Delivery Channels

- *Enhanced ATM Network*
- *Mobile Banking*

Relationships & Partnerships

- *Customers*
- *The Community*
- *Regulators*
- *Shareholders & The Investment Community*

BNB Builds Brand Awareness...



BNB Delivers ...



-  **Identified & Completed Acquisition of First National Bank of NY (FNBNY)**
 - *A \$200 Million Commercial Bank*
 - *3 Branches, 2 in Nassau County, NYC Loan Office*

-  **Executed a Successful Equity Offering**
 - *Raised \$38 Million, Institutional/Retail Offering*

-  **Opportunistically Capitalized On Market Dislocations**
 - *Branches, Banks, Bankers & Customers*

-  **Raised Awareness of The Organization**
 - *Marketplace / Media / Investors*

BNB Delivers 2013 Results...

-  **Net Income of \$13.5 Million or \$1.40 Per Share**
 - *ROA of .79% and ROE of 10.18%*
-  **Loan Growth of \$215 Million, 27% Annualized Growth**
 - *Across All Markets with C&I and CRE Driving Growth*
-  **Deposit Growth of \$129.8 Million, 9% Annual Growth**
 - *#1 Market Share In East Hampton, Southampton & Montauk*
-  **Asset Quality Remains Pristine or “Awesome”**
 - *NPA's of \$6.1 Million or .32% of Assets*
-  **Continue to Build Capital & Book Value**
 - *Tier 1 Capital 10.3% & Tangible Book Value \$13.90/Share*

FNBNY acquisition depresses Bridge Bancorp earnings

GUGGENHEIM

“Upgrading to BUY On Strong Organic Loan Growth as Addition of FNBNY Positions Company For Sustainable Loan Growth.”



RBC Capital Markets

“Expect robust core loan and deposit generation given excellent demographics for the expanding LI footprint. **BUY** (Outperform Rating)”

SANDLER
O’NEILL+
PARTNERS

“1Q14 Earnings Review; The Growth Story Remains Intact; Reiterating BUY”

BNB Delivers Q1 2014 Highlights...



Core Net Income of \$4.0 Million, or \$.35 Per Share

- *Core Returns on Average Assets & Equity of .83% and 9.32%*



Record Net Interest Income \$15.5 Million

- *Net Interest Margin 3.46%*



Loan Growth of \$274 Million

- *32% Over March 2013 (22% Organic Growth)*



Deposits of \$1.67 Billion

- *22% Higher Than a Year Ago (10% Organic Growth)*



Tier 1 Capital Increased by \$44.6 Million, or 33%

- *Tangible Book Value of \$13.26/Share*



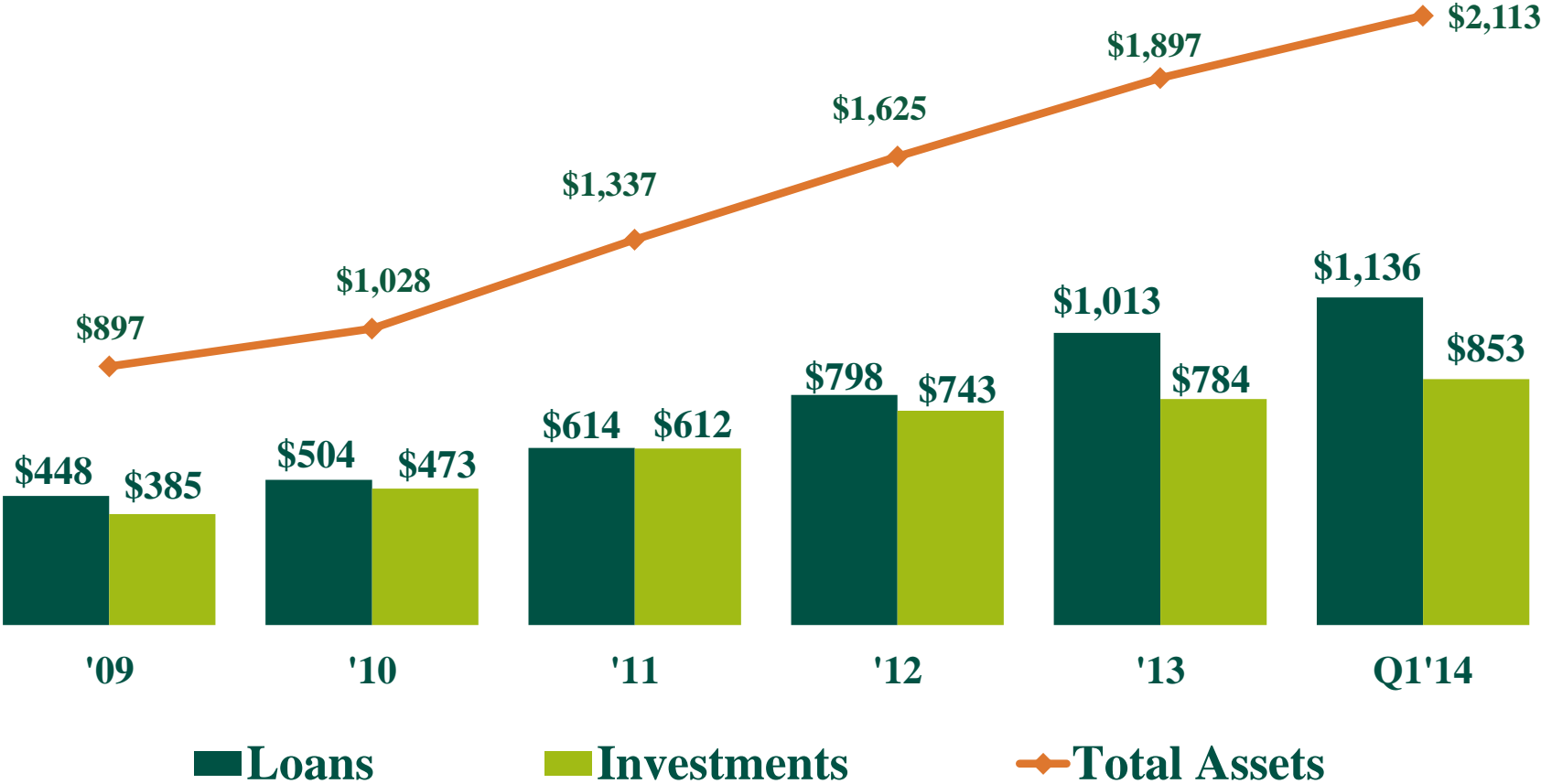
Completion of FBNBY Acquisition

- *Swift, Successful Conversion and Integration*

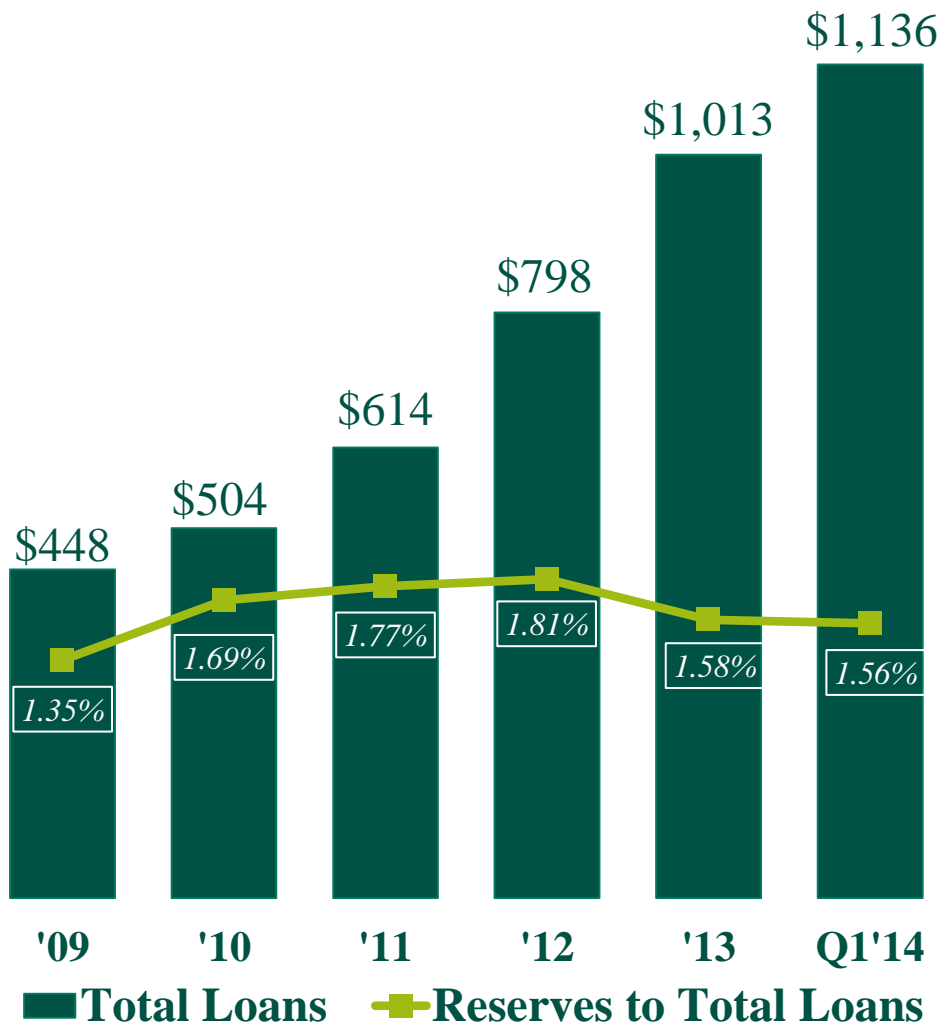


Historical Trends & Profile

Asset Trends - Growing Company, Expanding Economy



Loans – A Conservative Mix



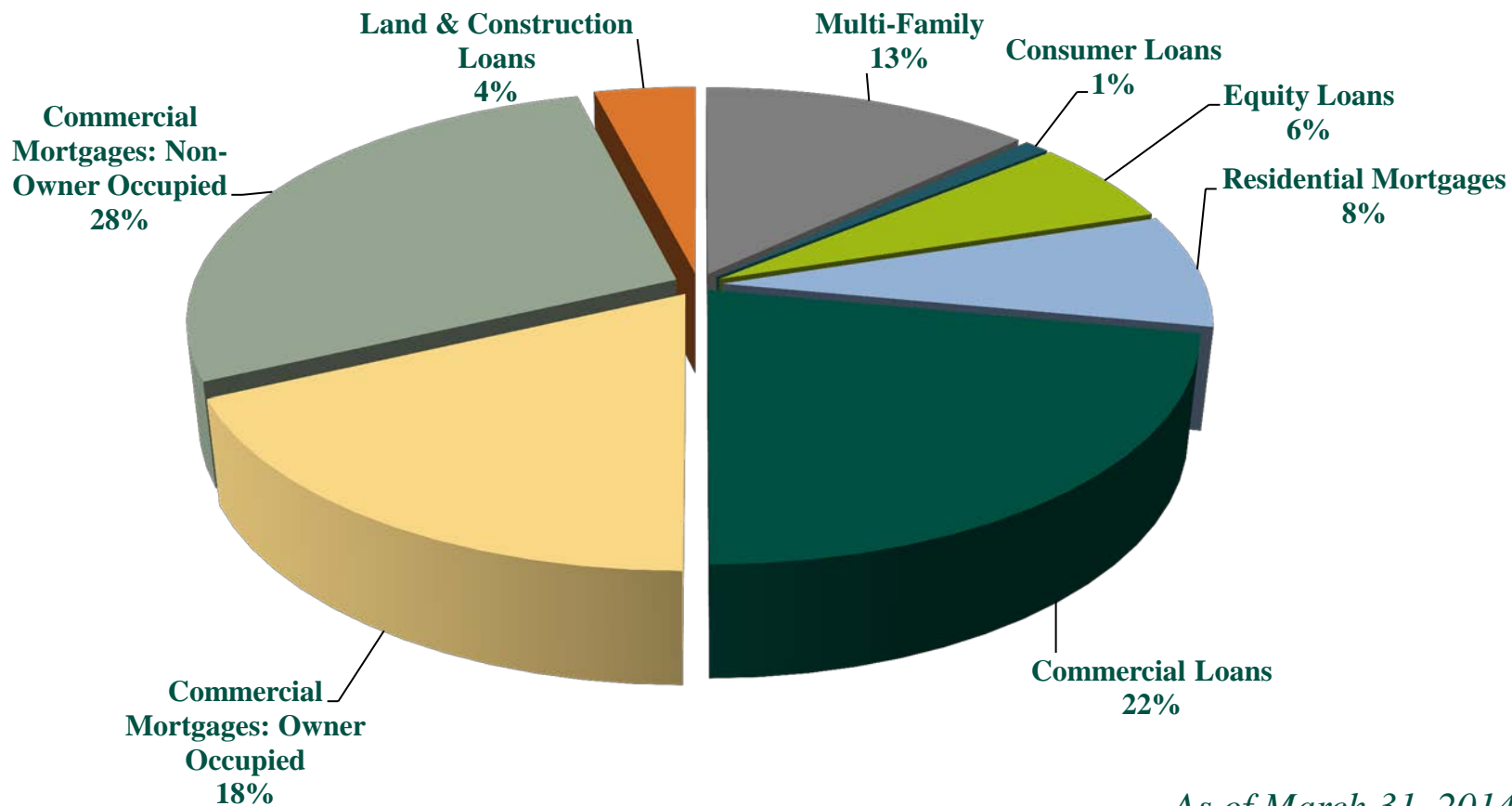
 Annualized Growth of 19% Over 5 Years

 Addition of Experienced & Knowledgeable Lenders

 Expansion of Reach & Relationships

 Maintenance of Credit Discipline & Culture

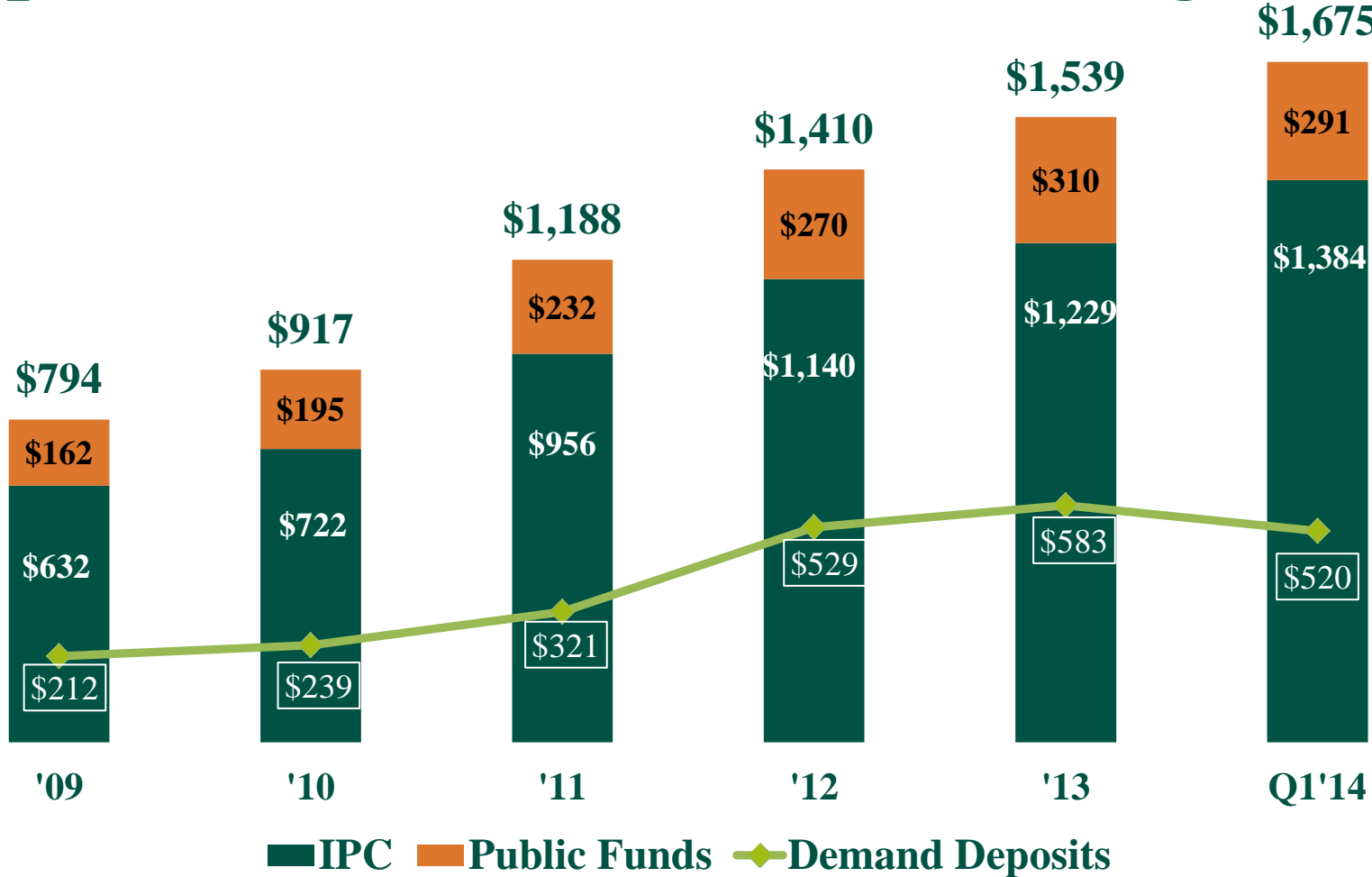
Loan Profile



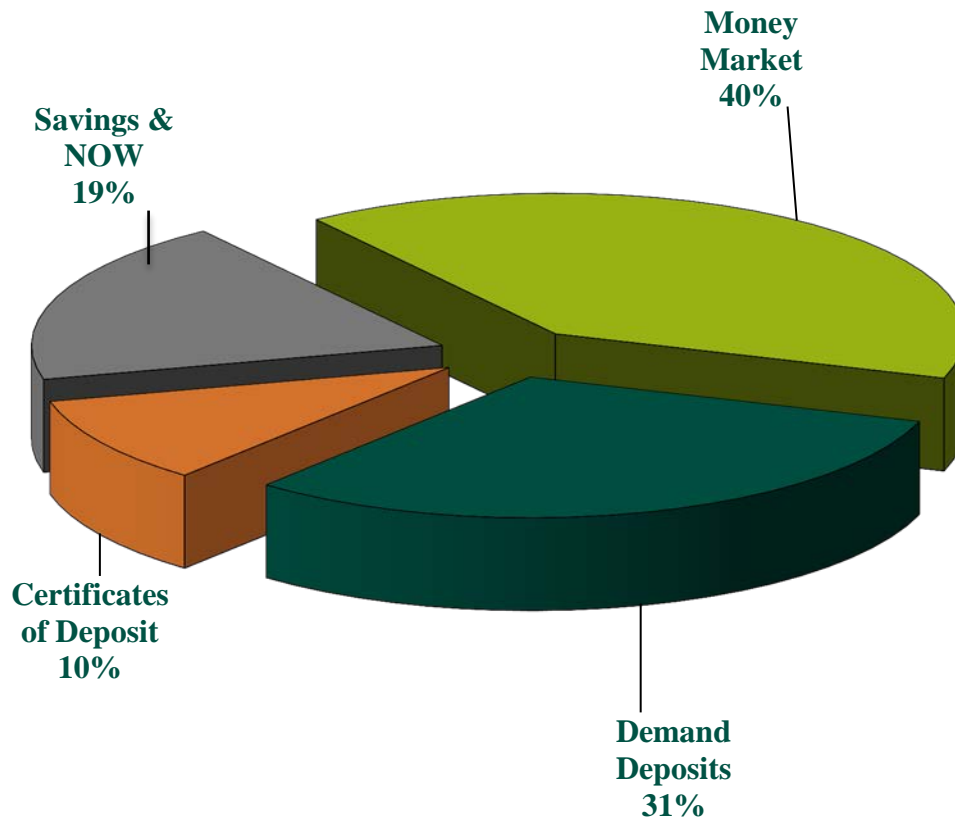
As of March 31, 2014

\$1.1 Billion in Loans With an Average Yield of 5.07%

Deposits – Stable & Flexible Funding Source



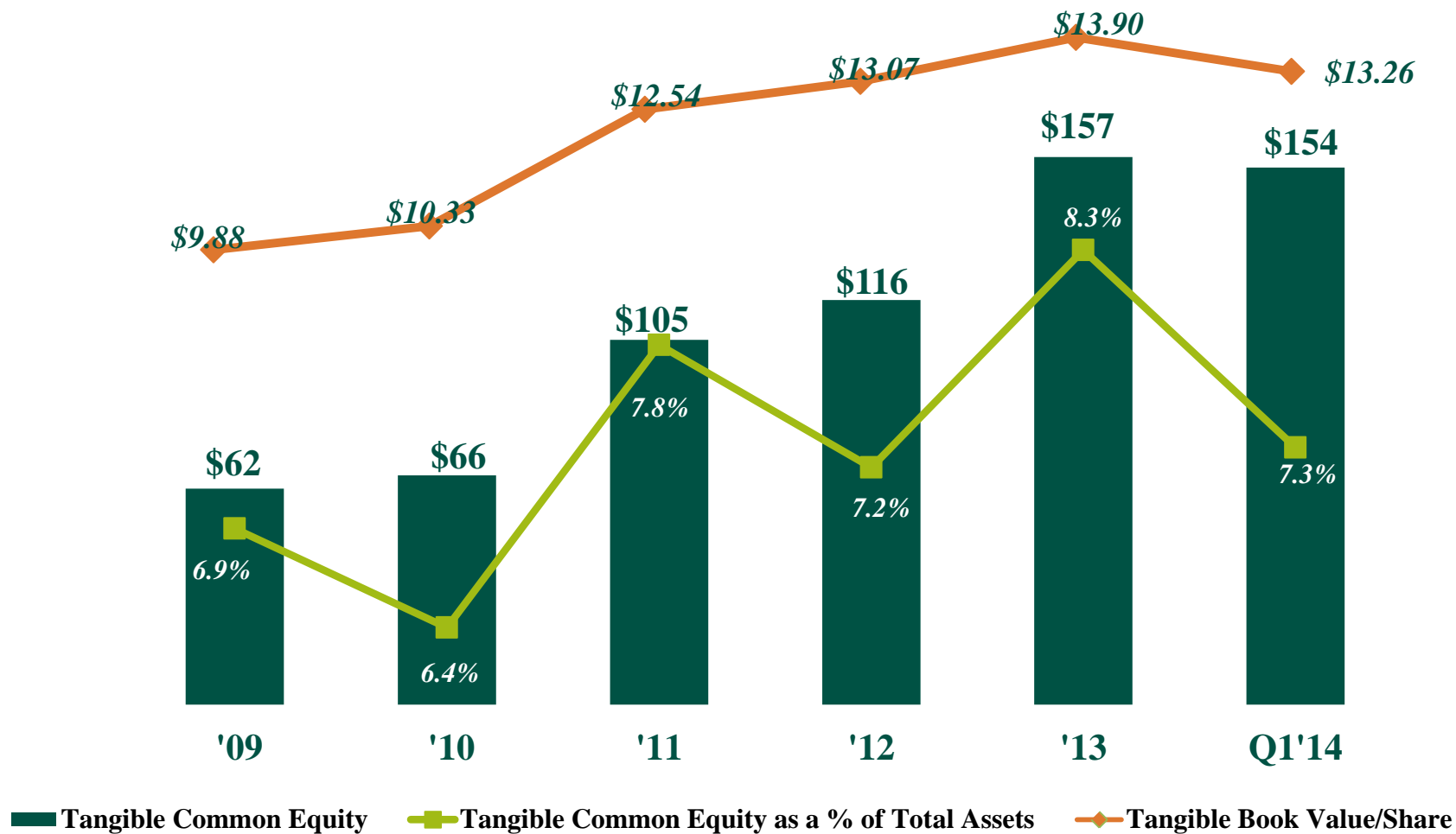
Deposit Profile



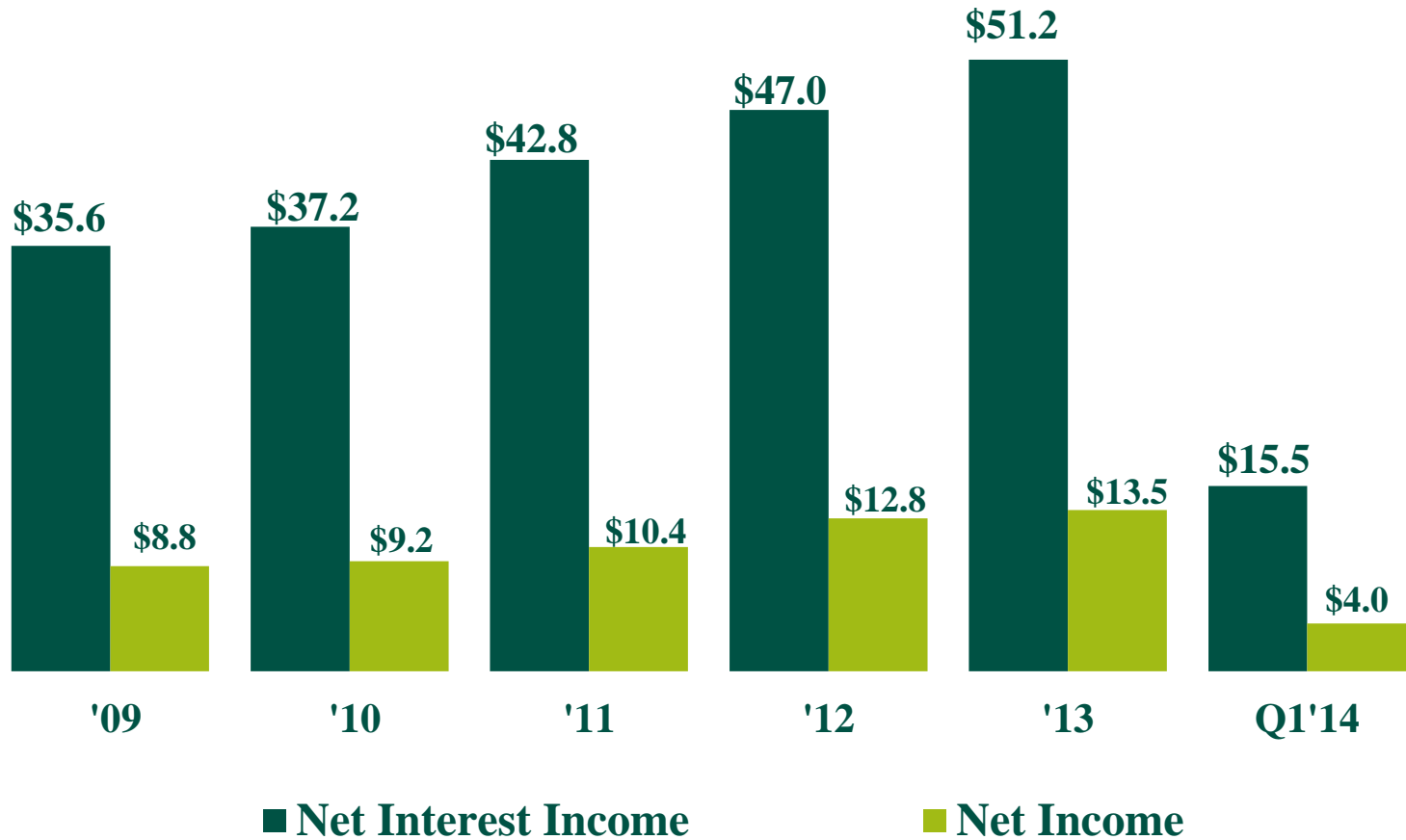
- Annualized Growth of 18% Over 5 Years
- \$1.7 Billion in Deposits With a Cost of 28 Basis Points
- DDA of 31% of Total
- 26 Branches; 2 in Process

At March 31, 2014

Equity & Capital

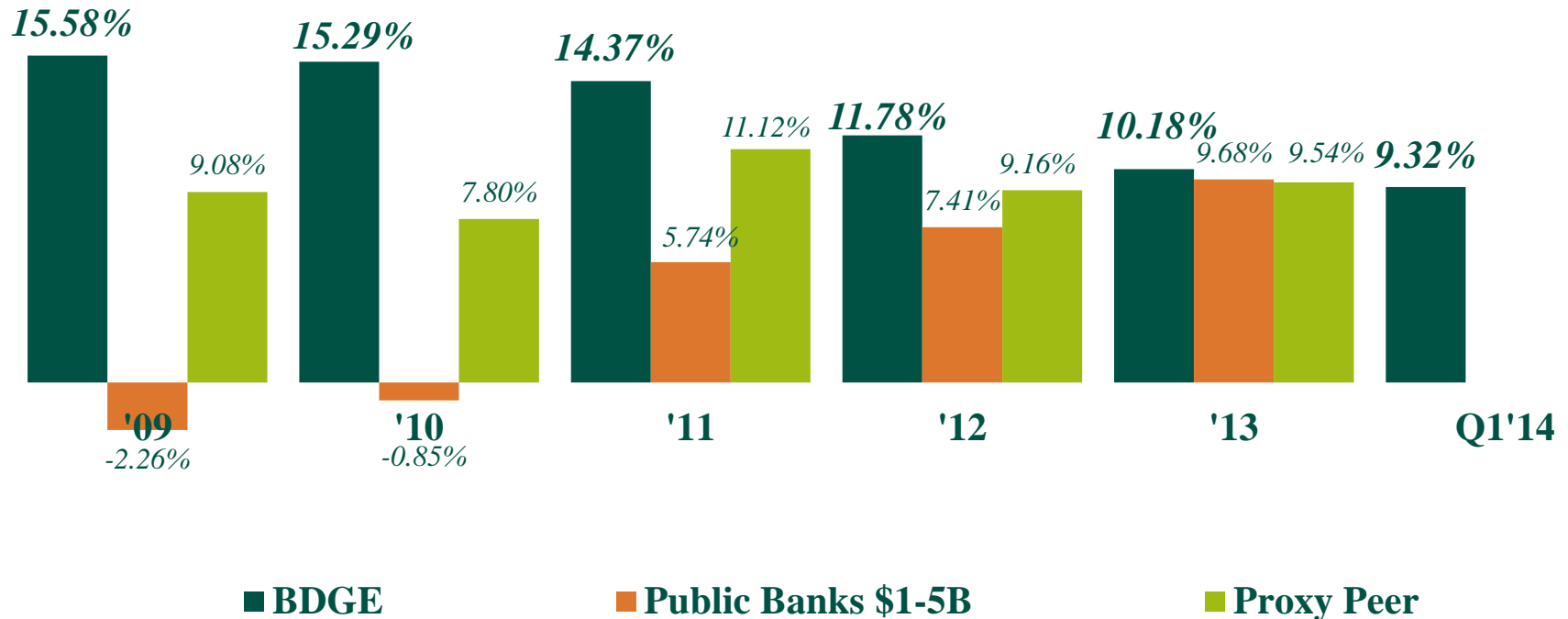


Income

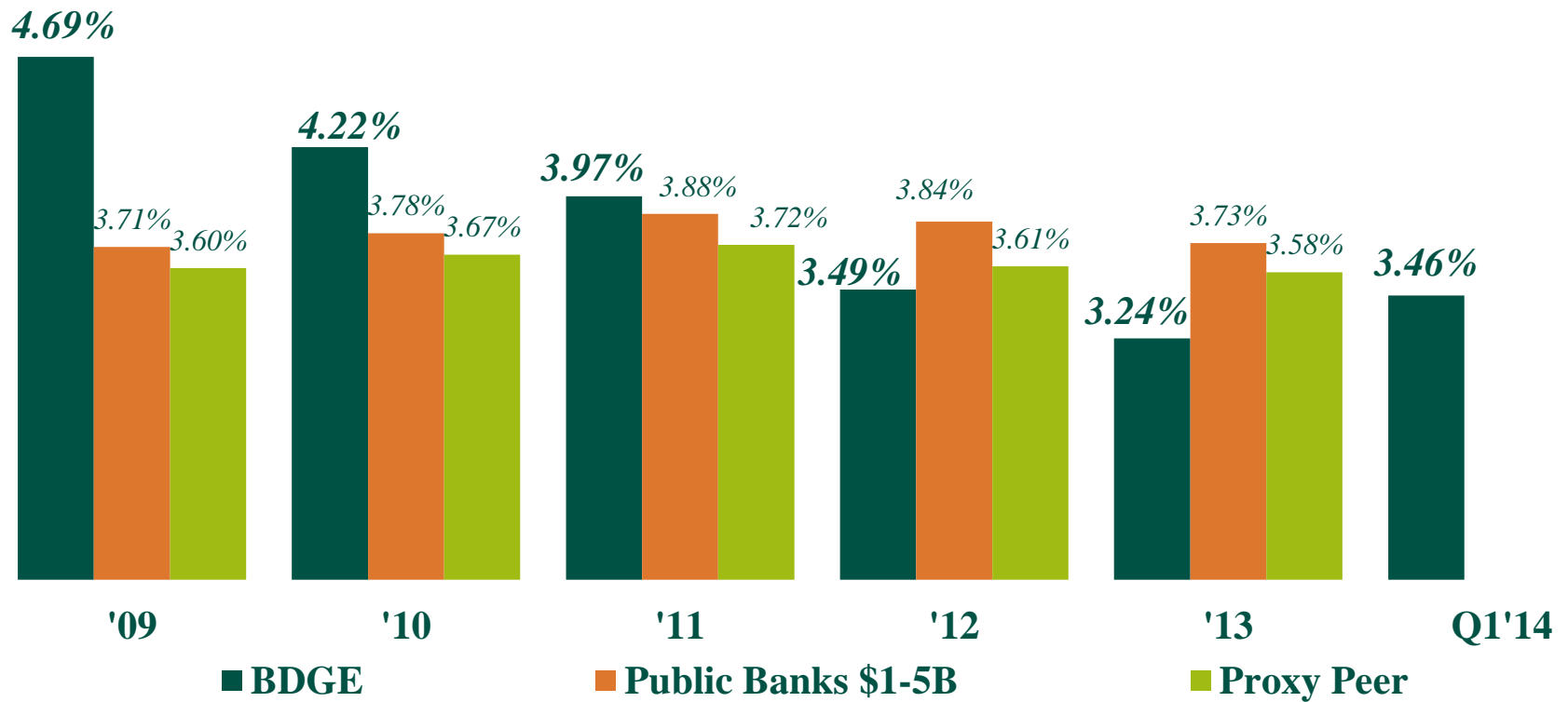


Peer Comparisons

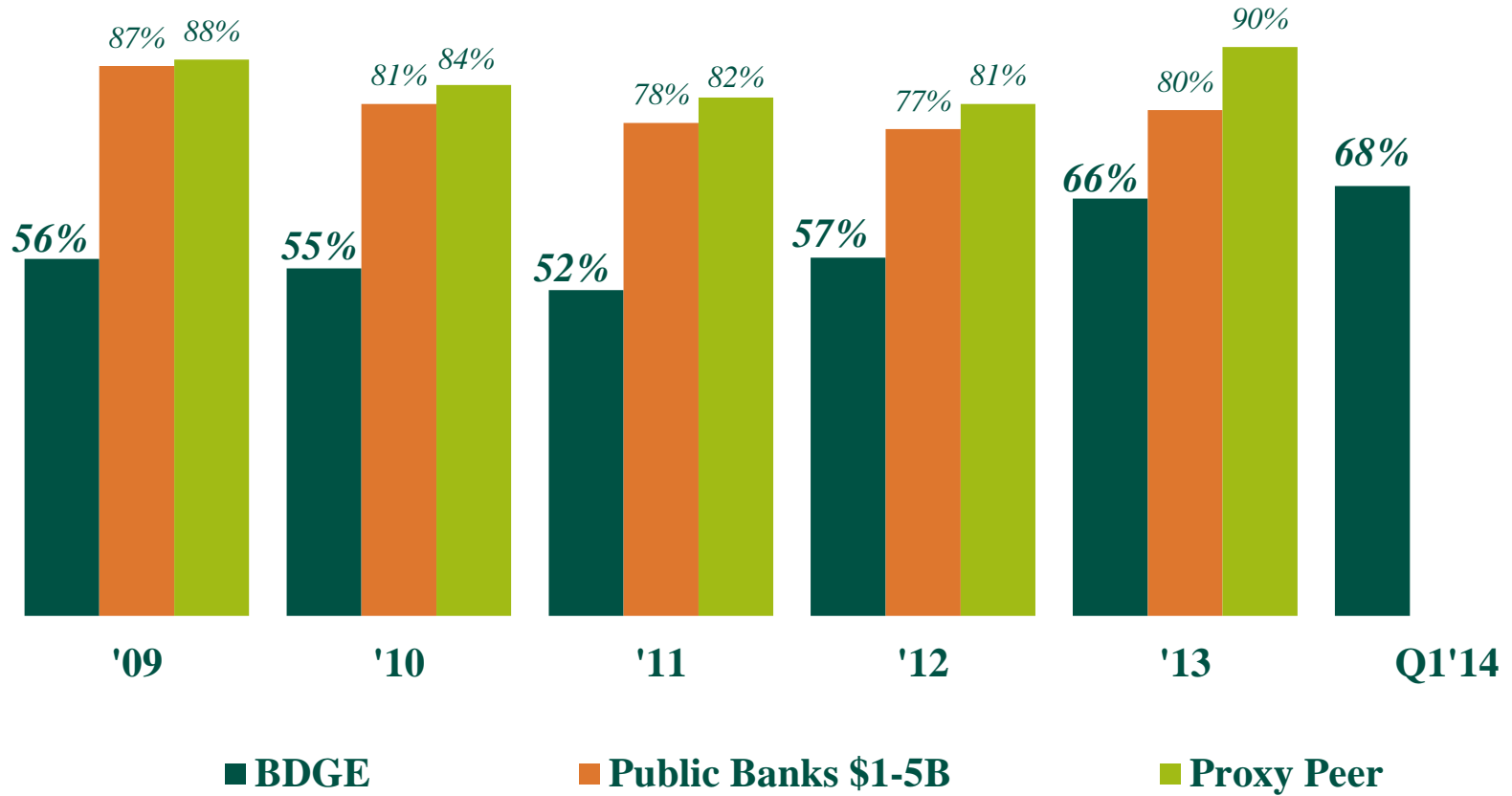
Return on Average Equity



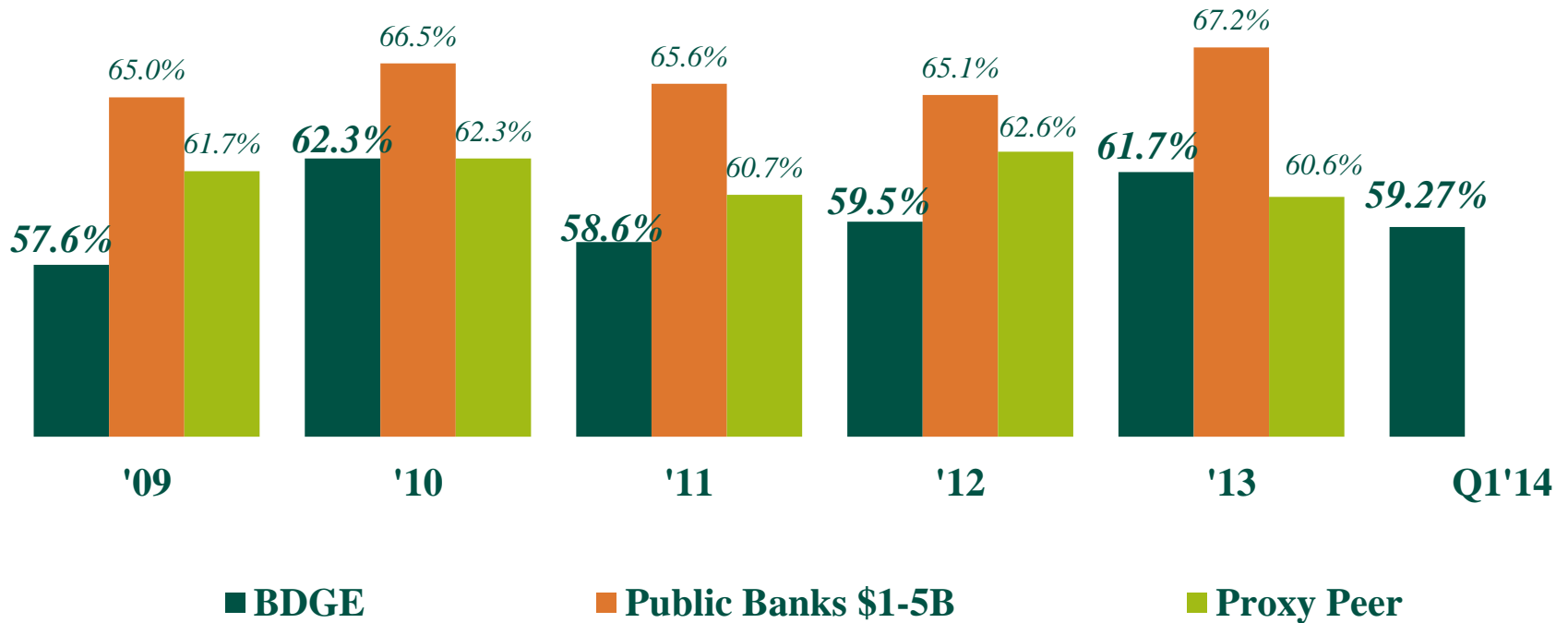
Net Interest Margin



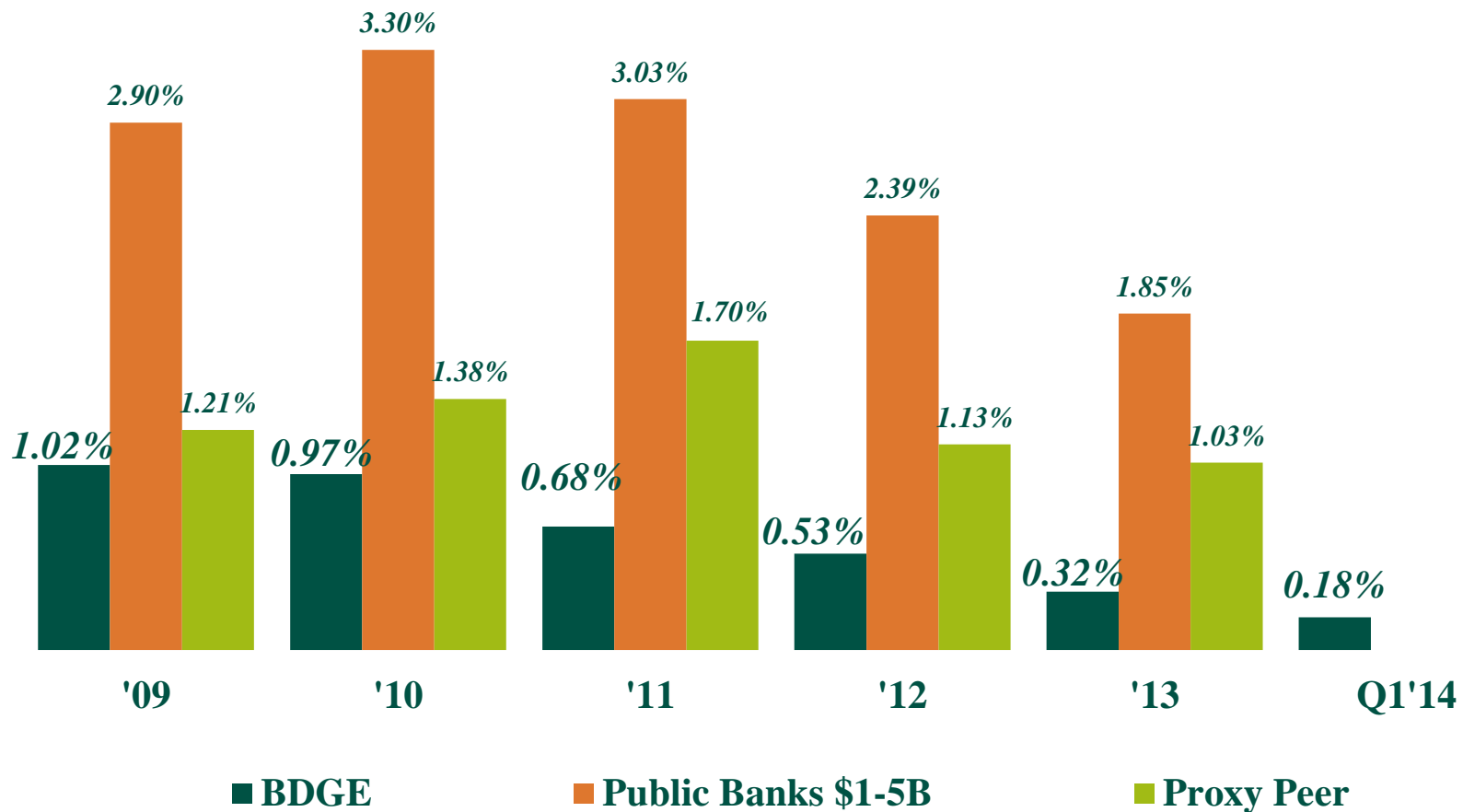
Loans to Deposits



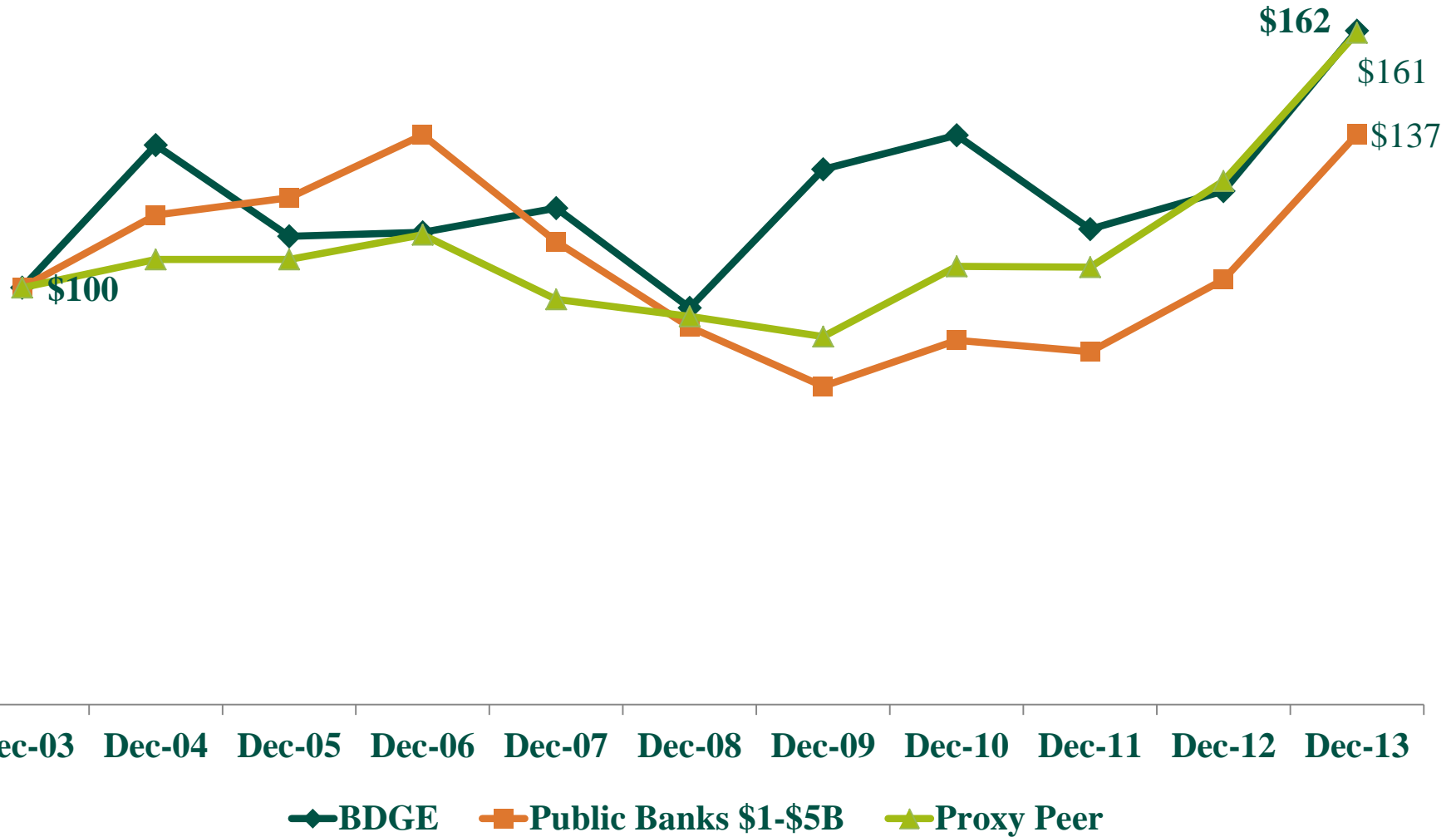
Efficiency Ratio



Non Performing Assets to Assets



Shareholder Return – A 10 Year Look



BNB Challenges & Risks...

Broad

- *Interest Rates – How Low? How Long?*
- *Economic Factors Outside of the Hamptons*
- *Real Estate Valuation and Liquidity*
- *Cyber Security and Identity Theft*




Industry

- *Evolving and Yet to be Written Compliance Standards*
- *Proliferating Regulations and Regulators*
 - *Dodd-Frank, CFPB, QM, Basel, Volcker Rule, PCAOB*
- *Capital is King - In Terms of Risk, Size, Strategy, Etc.*

BNB

- *Maintain Our Focus / Culture / Mission*

BNB Opportunities & Vision...

-  **Bringing Our Successful Model to New Markets**
-  **Continue to Deliver Results While Building Value**
-  **Be the Premier Long Island Community Bank**

***It May Be a Marathon,
But Be Prepared to Sprint***

Questions & Answers