



BRIDGE  
BANCORP, INC.

**Annual  
Meeting**

*May 3, 2013*

## Forward Looking Statements and Risk Factors

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, 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, 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; expanded regulatory requirements as a result of the Dodd-Frank Act, which could adversely affect operating results; and other factors discussed elsewhere in this report, factors set forth under Item 1A., Risk Factors, and in quarterly and 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.

# Overview

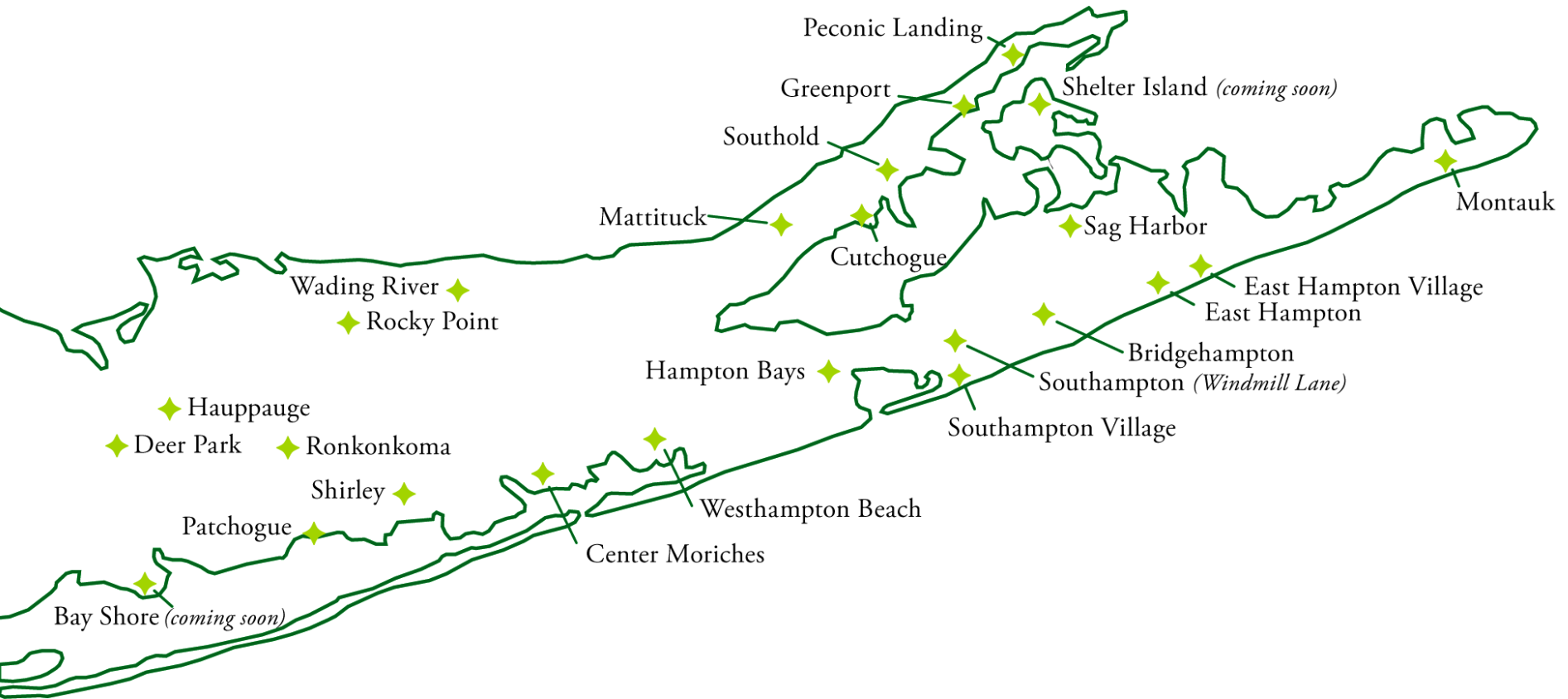
- ✦ **Our Organization**
- ✦ **Our Marketplace**
- ✦ **Our Results**
- ✦ **Our Outlook and Future**

# Our Organization

- ✦ **A Long Island based community bank**
- ✦ **Founded and rooted on the East End**
- ✦ **Local decisions made by local bankers**
- ✦ **Delivers high tech products in a high touch way**
- ✦ **Strong relationships and strong partnerships**

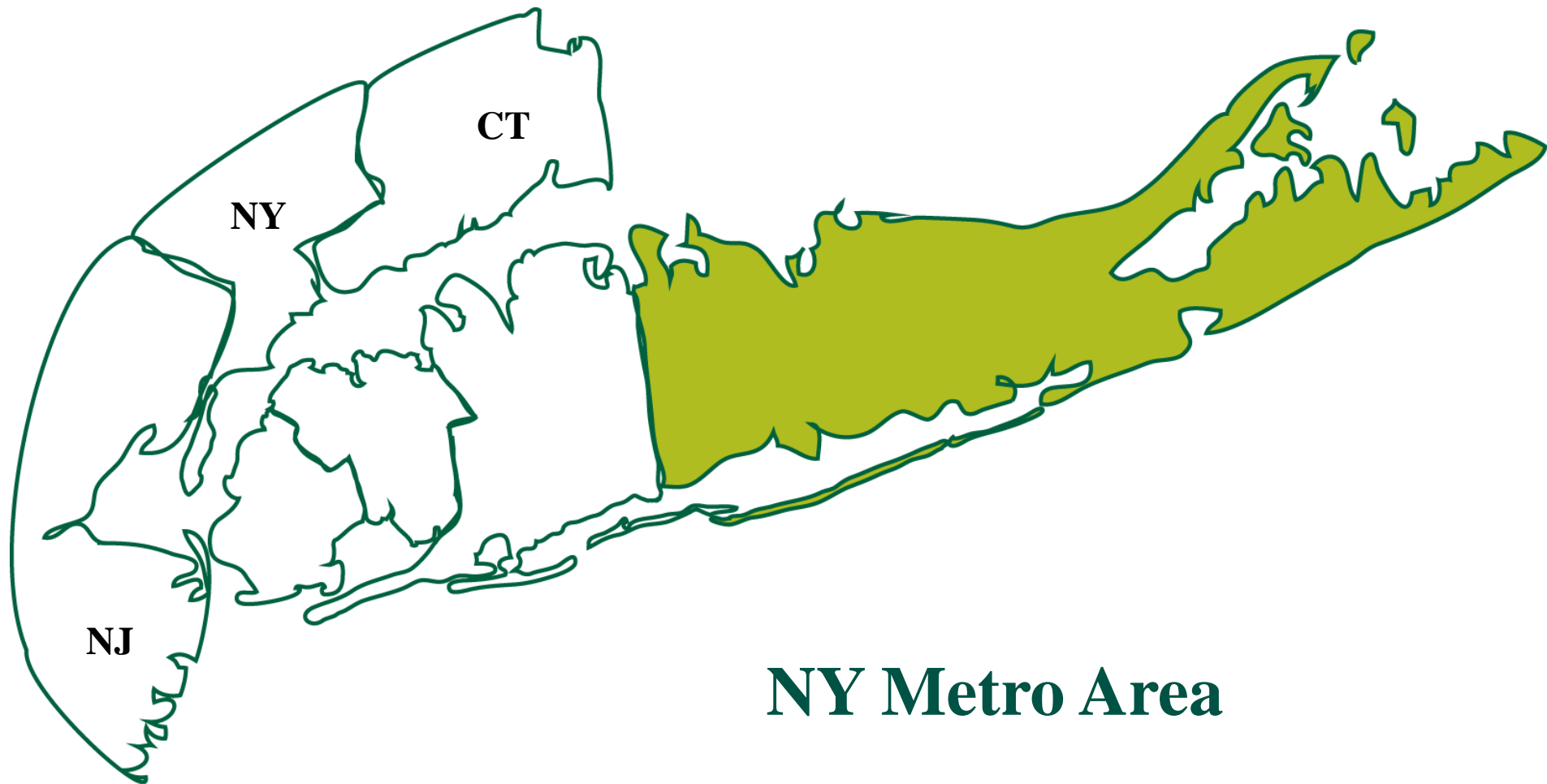
*“Rooted in The Past, But Poised For The Future.”*

# Our Branch Network



**22 branches, 8 since 2007**  
**2 Scheduled in 2013**

# Our Lending Reach



**NY Metro Area**

# Banking Beyond the Branches

- ✦ **Customers from Montauk to Manhattan**
- ✦ **Lenders experienced with products and markets**
- ✦ **Branches as gateways to new markets**
- ✦ **Technology extending brick and mortar reach**
  - **Enhanced Internet Banking**
  - **Remote Deposit Capture**
  - **Mobile Banking**
  - **ATM Expansion**

# BNB Customers

- ✦ **Entrepreneurs and businesses in diverse industries**
- ✦ **Committed to the Long Island economy**
- ✦ **Seeking partnerships, relationships and collaboration**
- ✦ **Active in their industry and community**

*“Interested in Working With a Community Bank.”*



# Long Island – Our Market

- ✦ Population of approximately 3 million; larger than 16 states
- ✦ Median Household Income of \$90,000
- ✦ Home to over 300,000 businesses
- ✦ 45% of adults have college degree
- ✦ Median home value of \$345,000
- ✦ Nearly \$100 billion in deposits and ? in loans

# Long Island - Economic Environment

- ✦ **Unemployment of 6.8% for Long Island**
- ✦ **Sales Tax Revenues up 11.2% (Nassau) and 5.7% (Suffolk)**
- ✦ **Median Home Price up 3.0% (Nassau) and 5.7% (Suffolk)**
- ✦ **Gained an estimated 16,200 payroll jobs in February**
- ✦ **Wall Street bonuses expected to rise 15% this year**

*“Last One Into The Recession, First One Out.”*

# Long Island Business Landscape

- ✦ **Historically rooted in agriculture and tourism**
- ✦ **Tremendous manufacturing legacy**
- ✦ **Reputation in aviation, science, engineering**
- ✦ **Expanding business diversity**
- ✦ **Second and third generation entrepreneurs**
- ✦ **Partnership between business, education and government**

*“A Compelling Marketplace For Community Banking.”*

# 2012 – Accomplishments

- ✦ Record Net Income of \$12.8 million, \$1.48 per share
- ✦ Eclipsed \$1.6 billion in Assets
- ✦ Loans up 30%, Deposits up 19%
- ✦ Return on Average Assets and Equity of .88% and 11.78%
- ✦ Increased Capital by \$11.7 million and Book Value by \$.50
- ✦ Accelerated Q4 Dividend into December

*Ranked in The Top 20 Community Banks in The Nation*

*by American Banker Magazine.*

# Our Results

# Historical Asset Trends

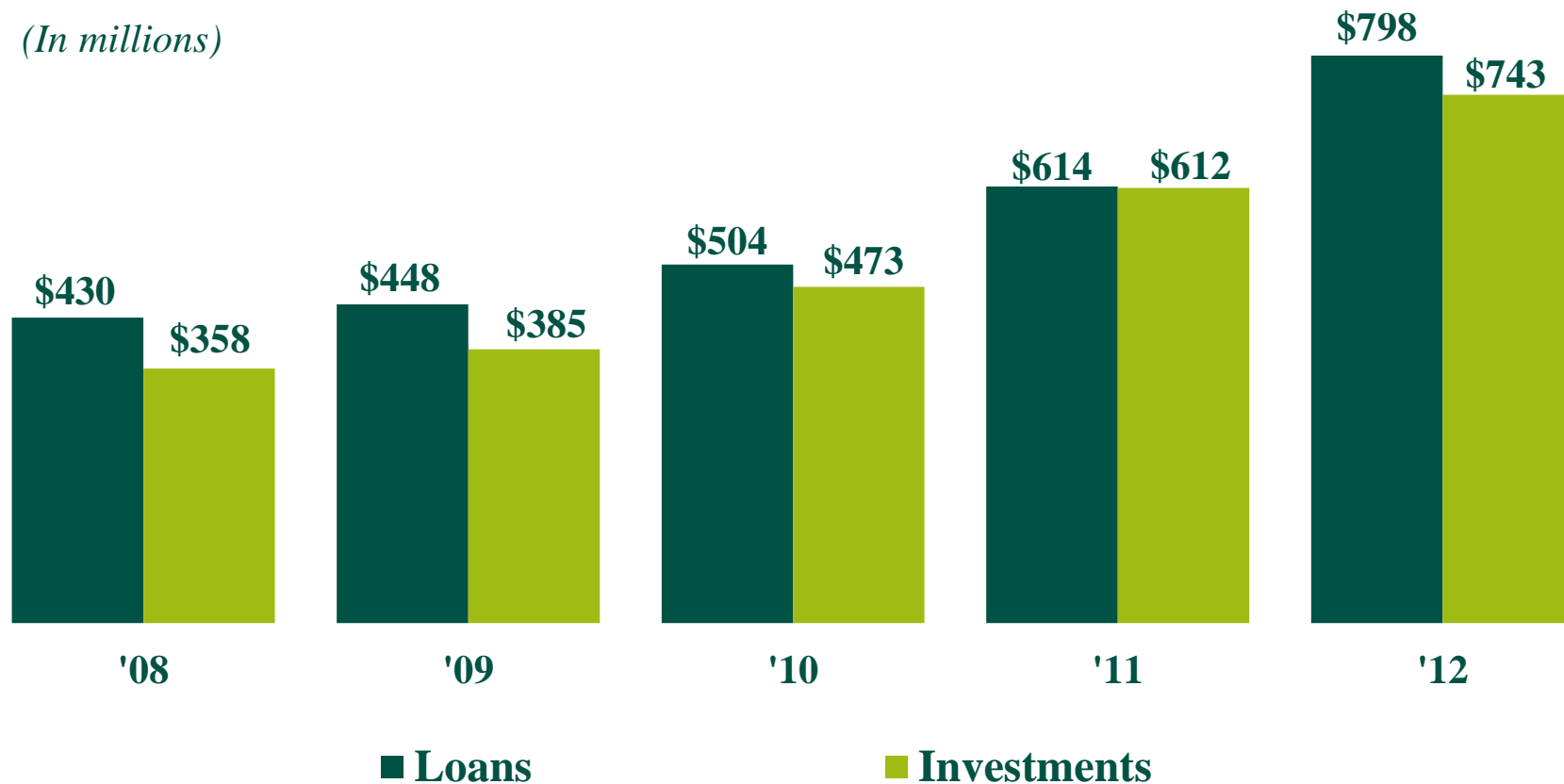
*(In millions)*



*As of December 31*

# Our Asset Mix -A Conservative Approach

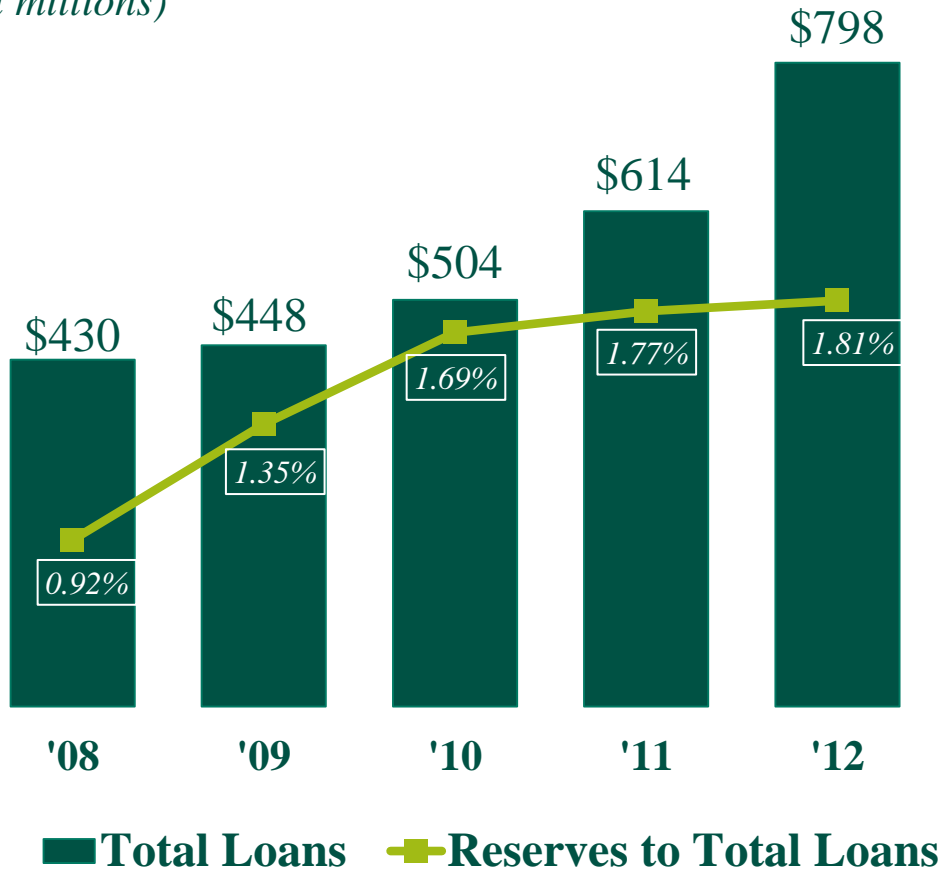
*(In millions)*



*As of December 31*

# Loan Growth – Leveraging Our Opportunities

(In millions)

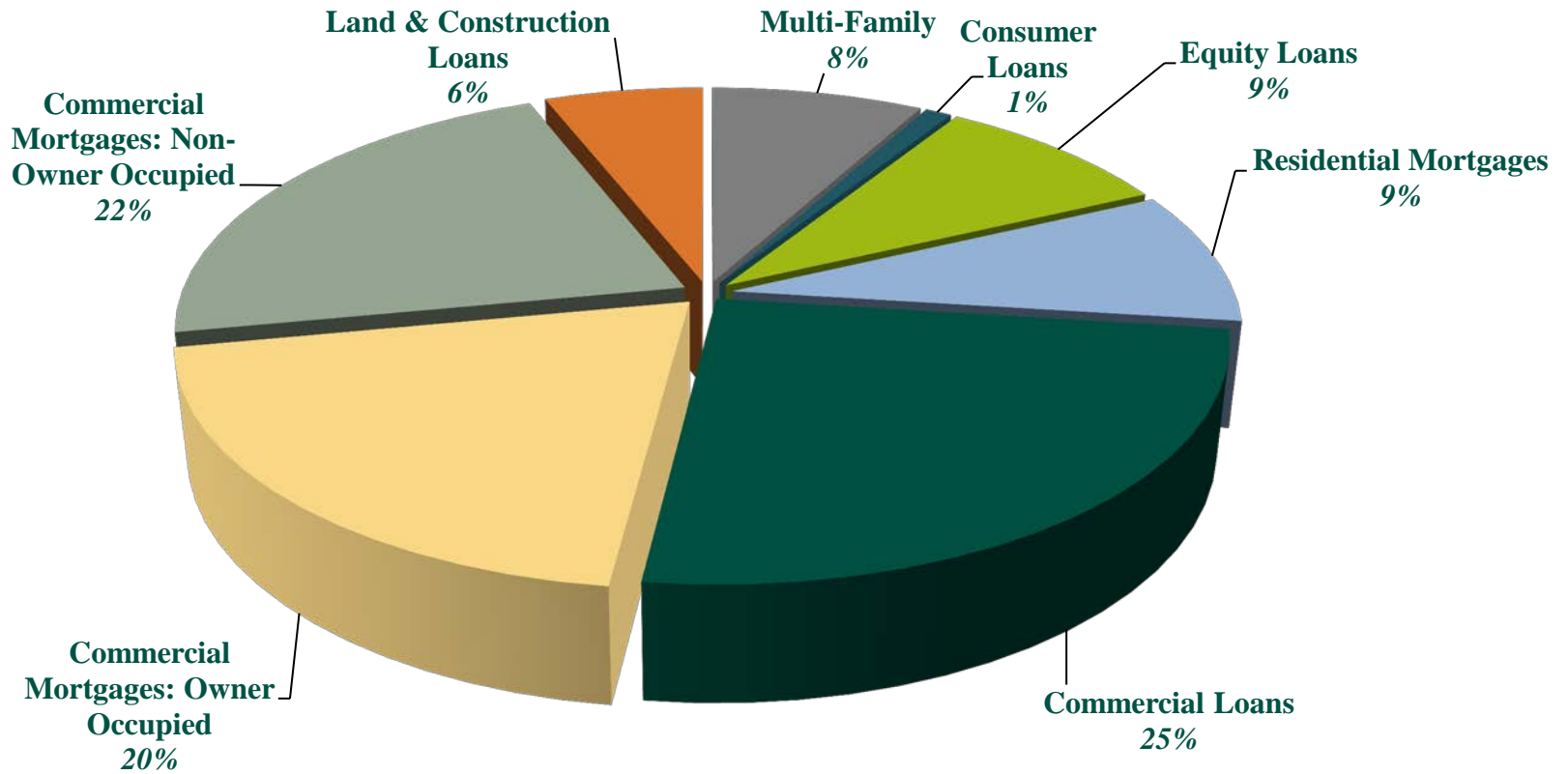


- ★ Annualized loan growth of 17% over 5 years
- ★ Add experienced lenders
- ★ Expand our reach
- ★ Focus on relationships
- ★ Maintain credit discipline

*As of December 31*



# Loan Profile

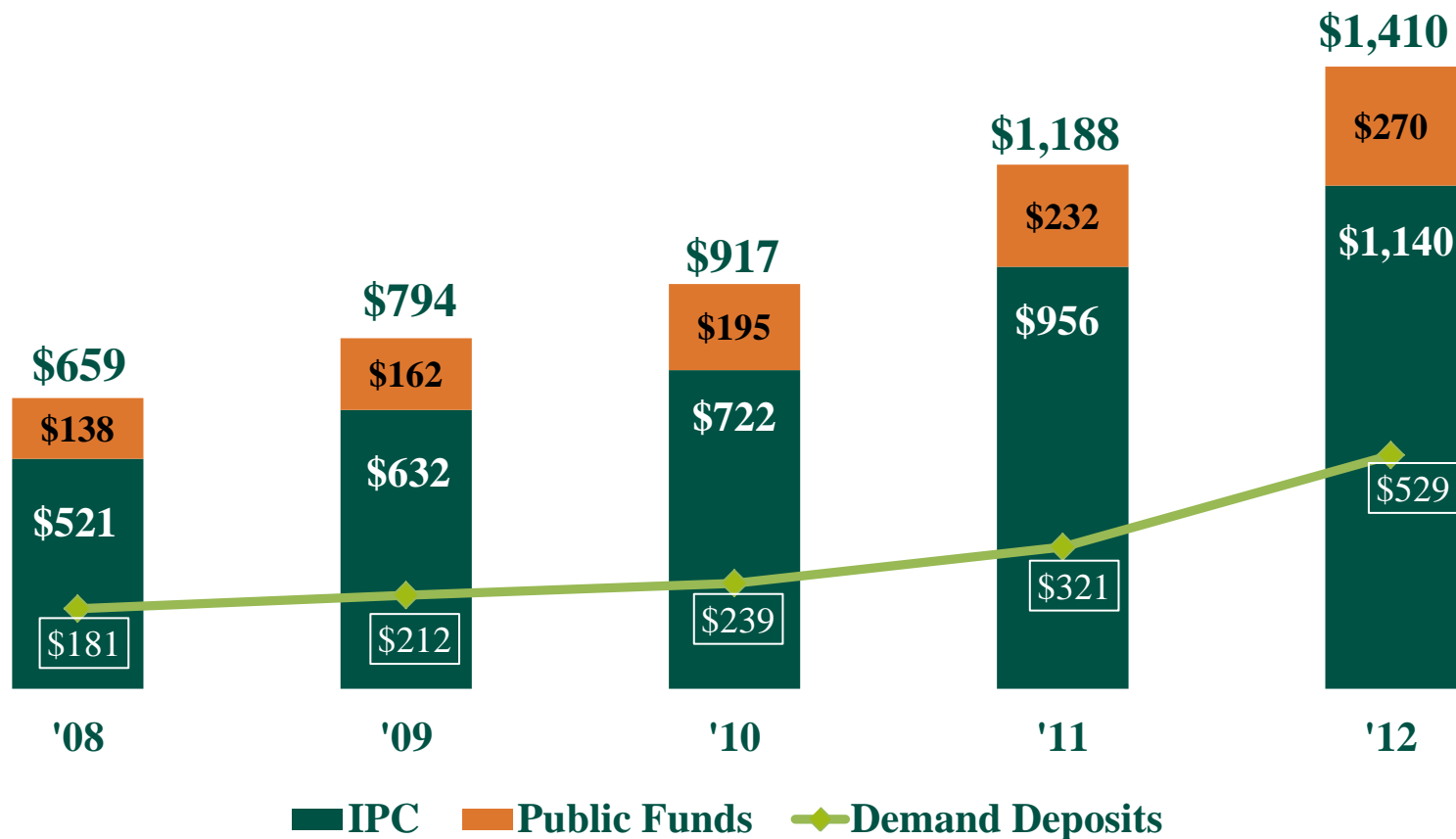


*As of December 31, 2012*

**\$798 Million in Loans with an Average Yield of 6.00%**

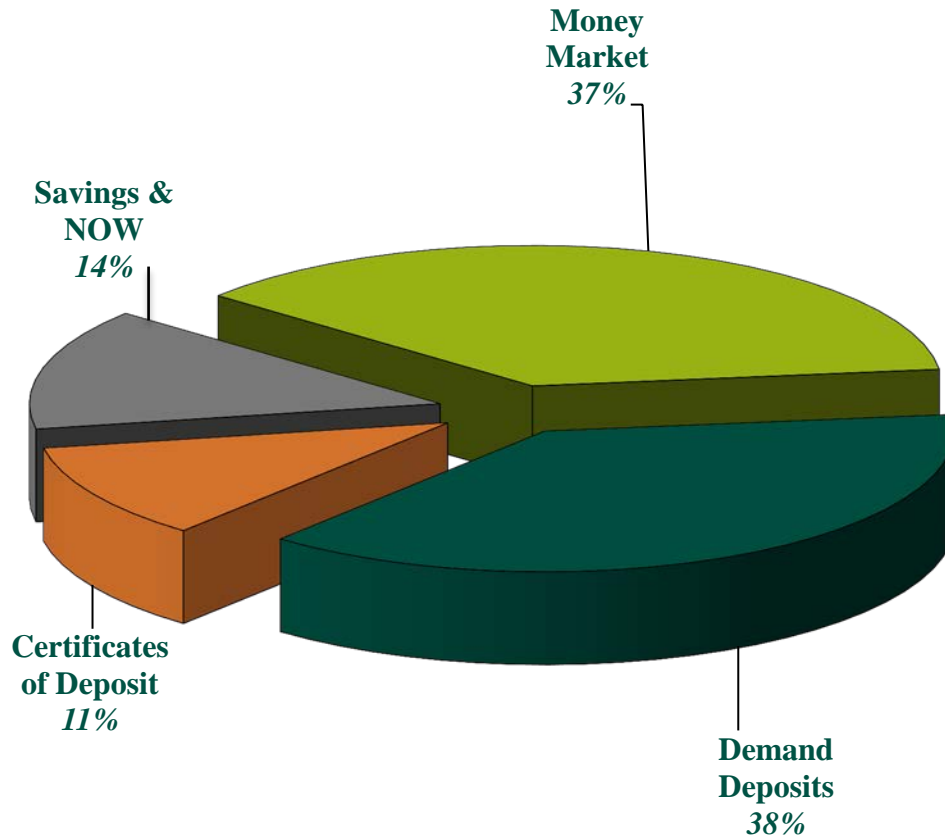
# Core Deposits – Building on Our Legacy

(In millions)



As of December 31

# Deposit Profile



- ✦ \$1.4 billion in deposits with a cost of 45 basis points
- ✦ 22 branches; 2 in process
- ✦ CAGR over 5 years of 23%
- ✦ DDA of 40% of total

*At December 31, 2012*

# Deposits & Loans by Region

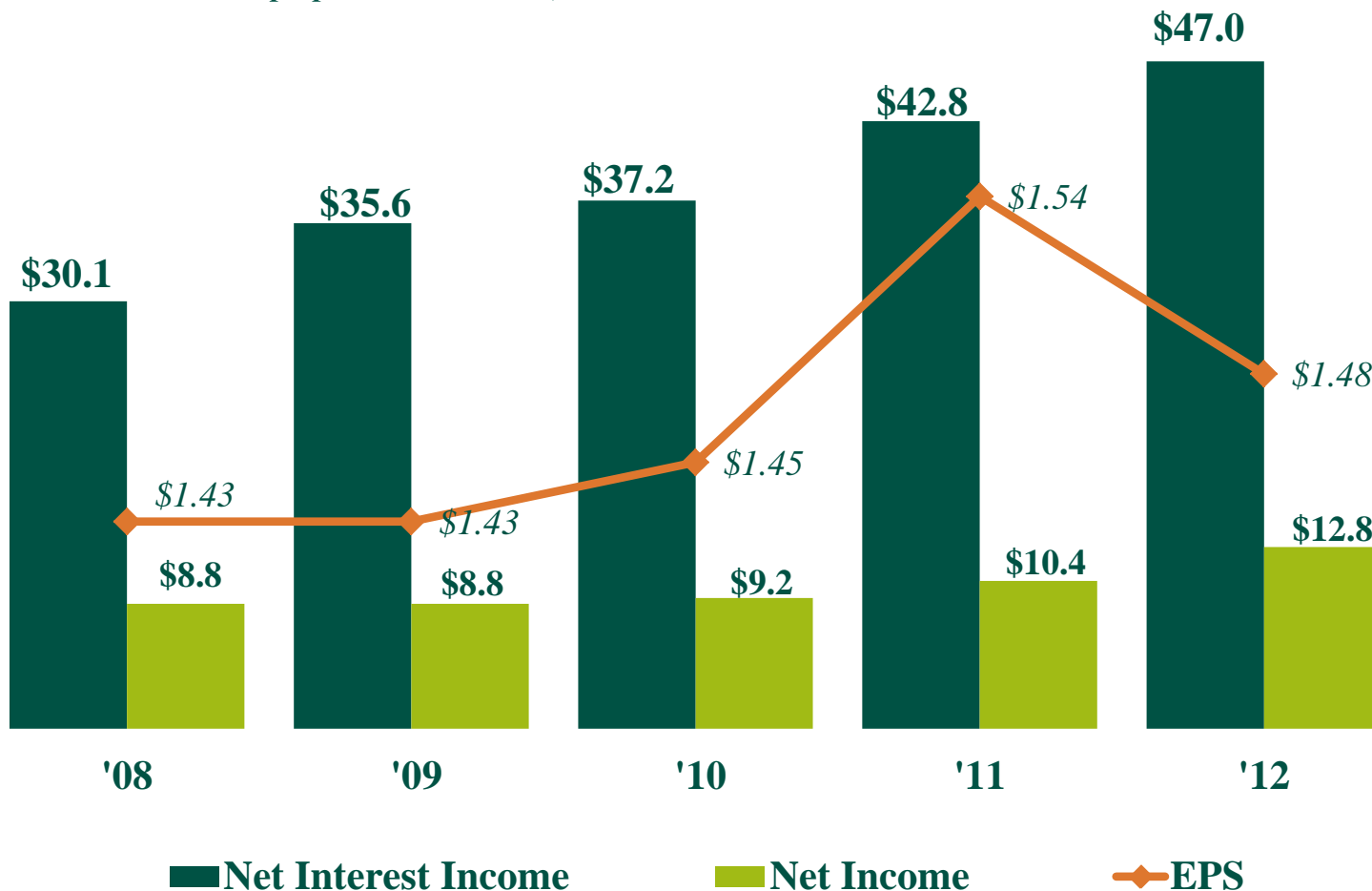
*(\$ in millions)*

		2009	2012	Loans to Deposits	Market Share*
<b>South Fork</b>	<b>Deposits</b>	\$639	\$992	46%	29%
	<b>Loans</b>	\$368	\$460		
<b>North Fork</b>	<b>Deposits</b>	\$93	\$164	43%	16%
	<b>Loans</b>	\$68	\$70		
<b>Western</b>	<b>Deposits</b>	\$62	\$254	106%	6%
	<b>Loans</b>	\$12	\$268		

*As of December 31*

# Net Income & EPS

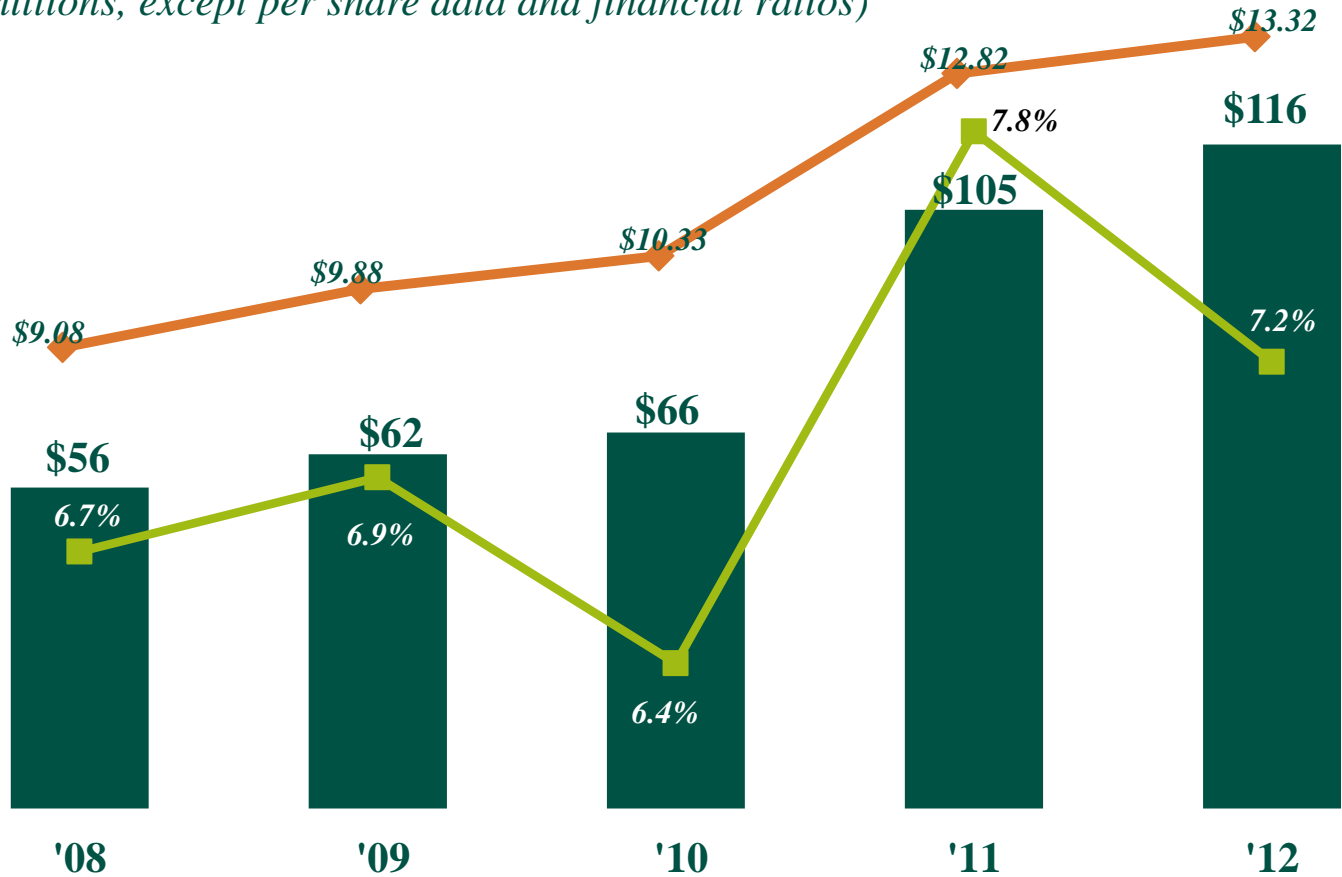
*(\$ in millions, except per share data)*



*Year ending December 31*

# Equity & Capital

*(\$ in millions, except per share data and financial ratios)*



■ Tangible Common Equity — Book Value — Tangible Common Equity as a % of Total Assets

*As of December 31*

# Peer Comparisons

# Return on Average Assets

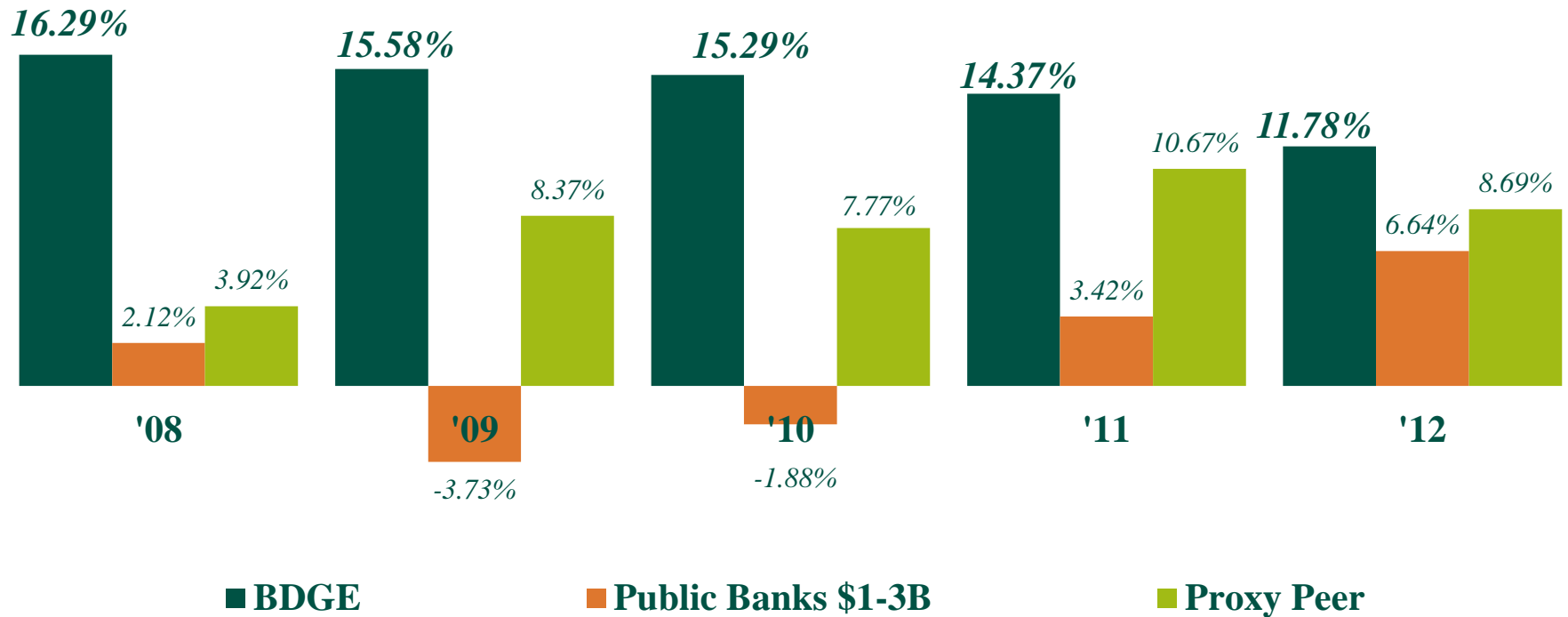


■ **BDGE** ■ **Publicly Traded Banks \$1-3B** ■ **Proxy Peer Group of High Performing Banks**

*As of December 31*

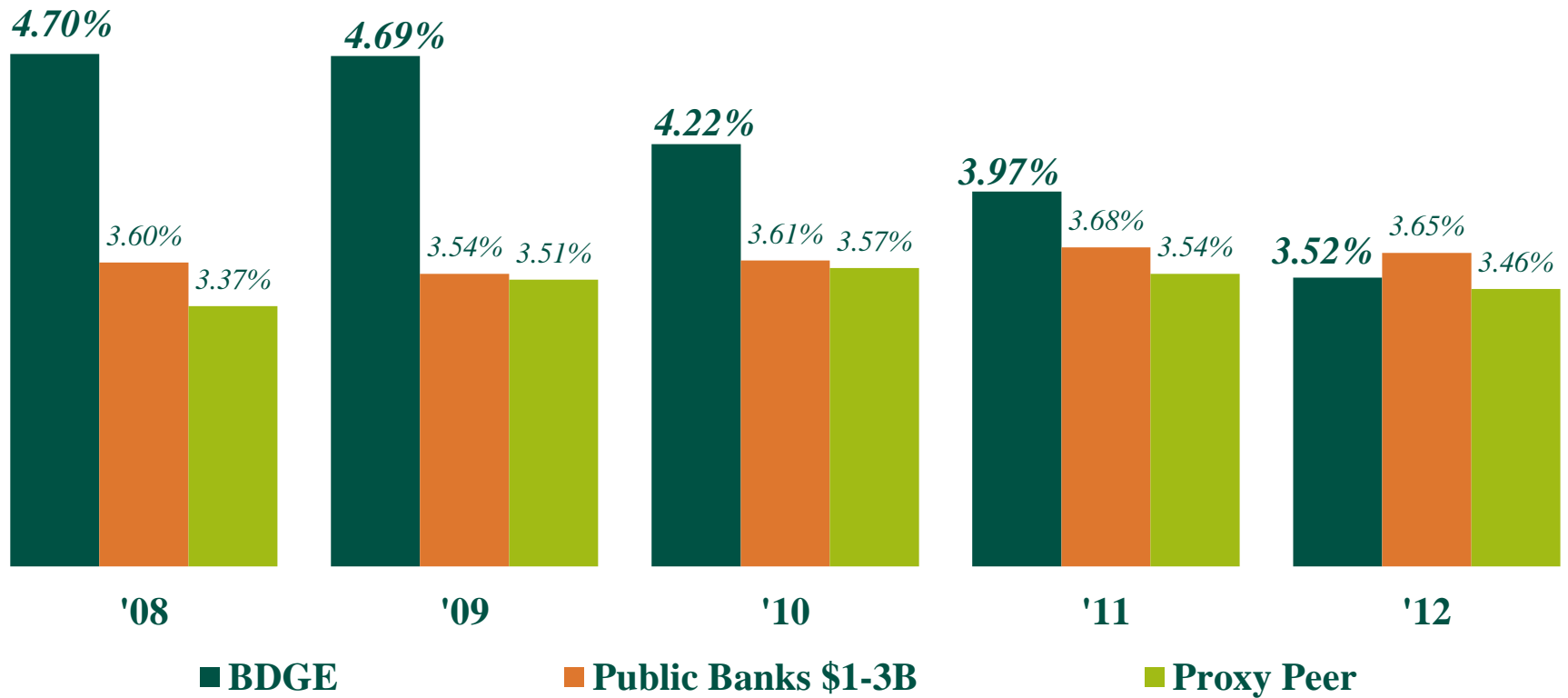


# Return on Average Equity



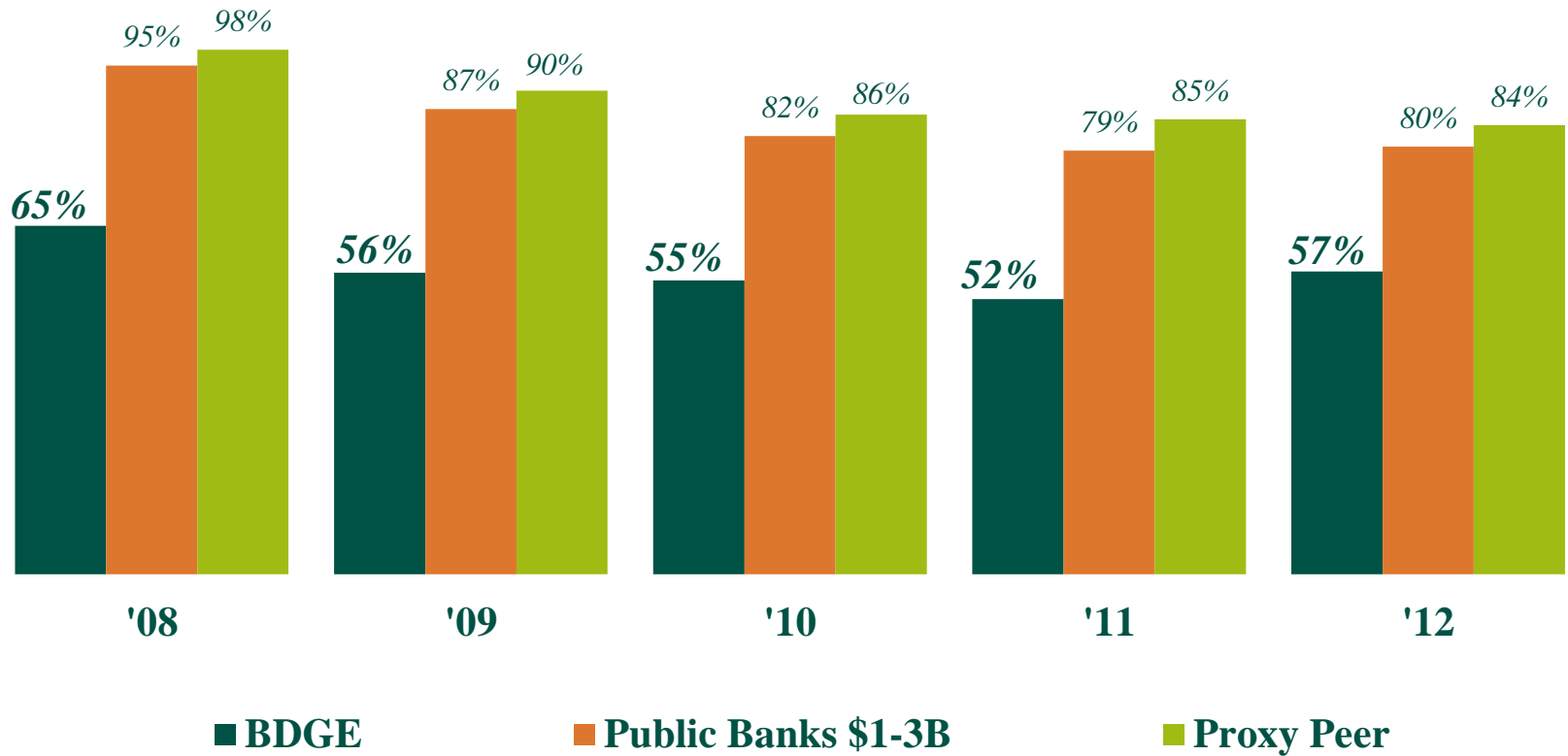
*As of December 31*

# Net Interest Margin



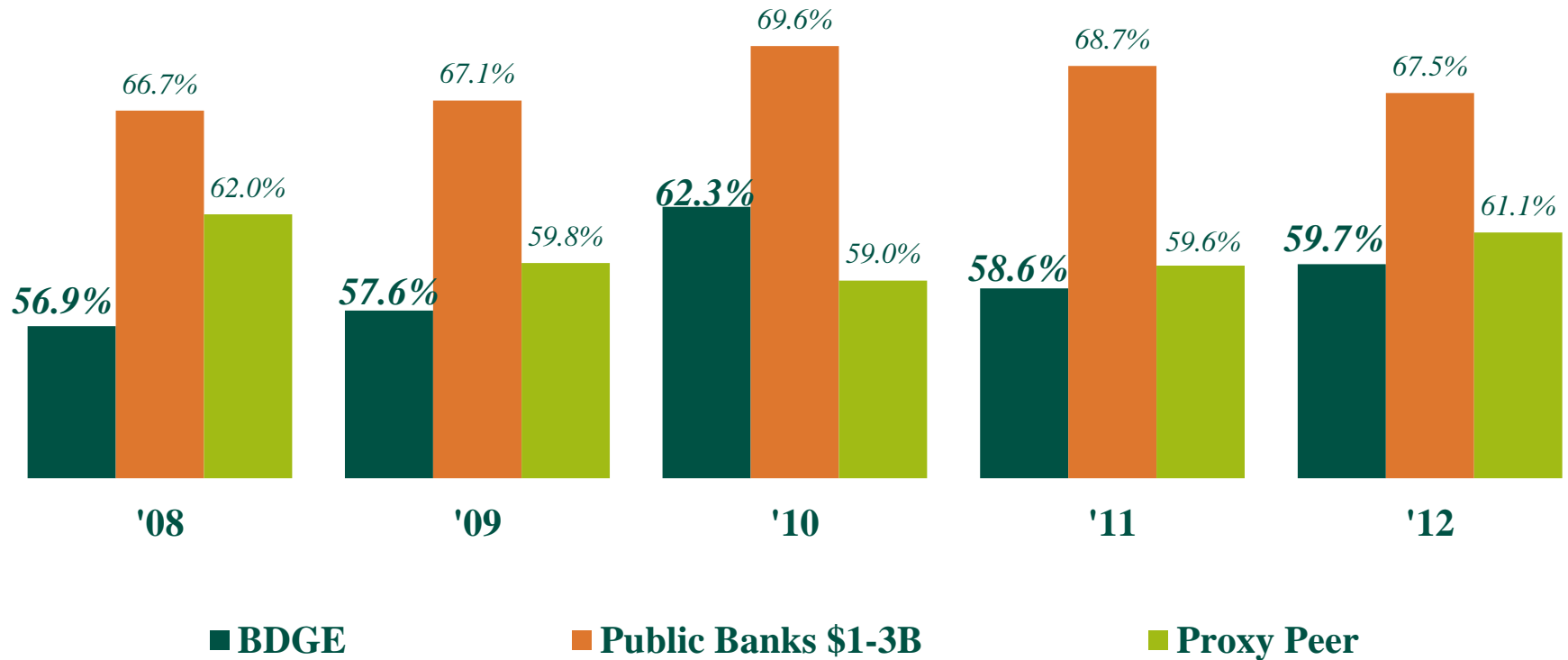
*Year ending December 31*

# Loans to Deposits



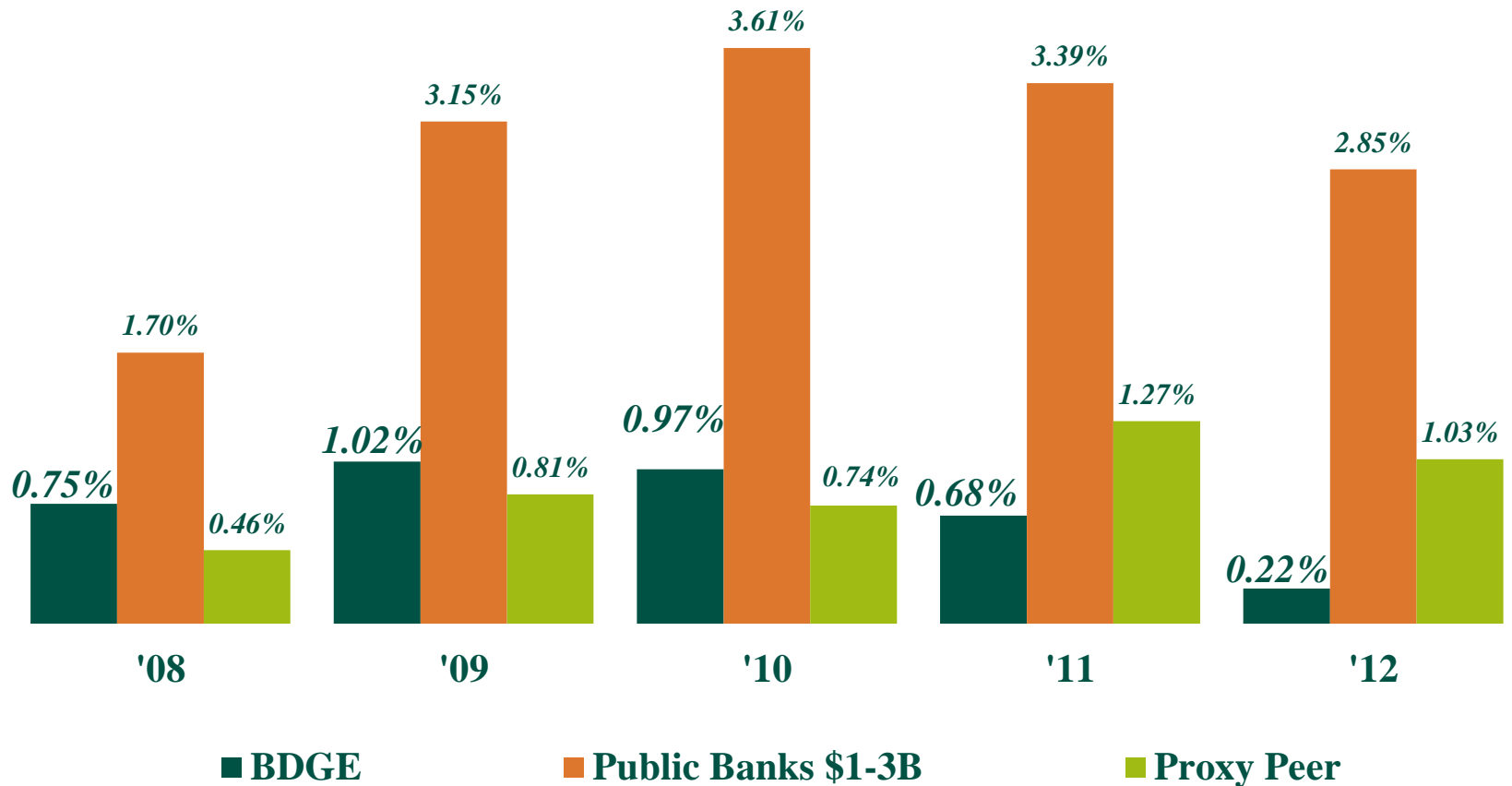
*As of December 31*

# Efficiency Ratio



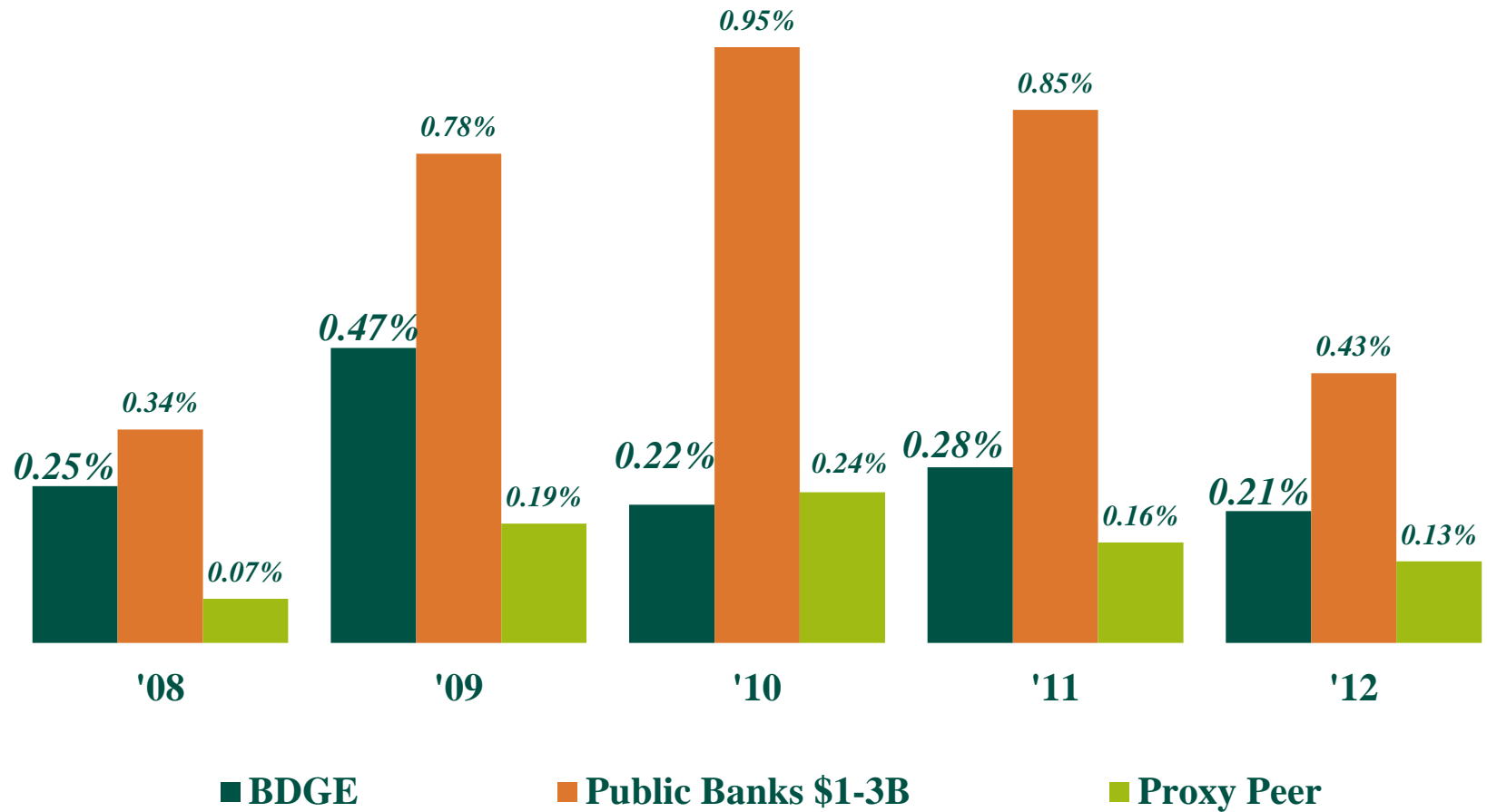
*Year ending December 31*

# Non Performing Assets to Assets



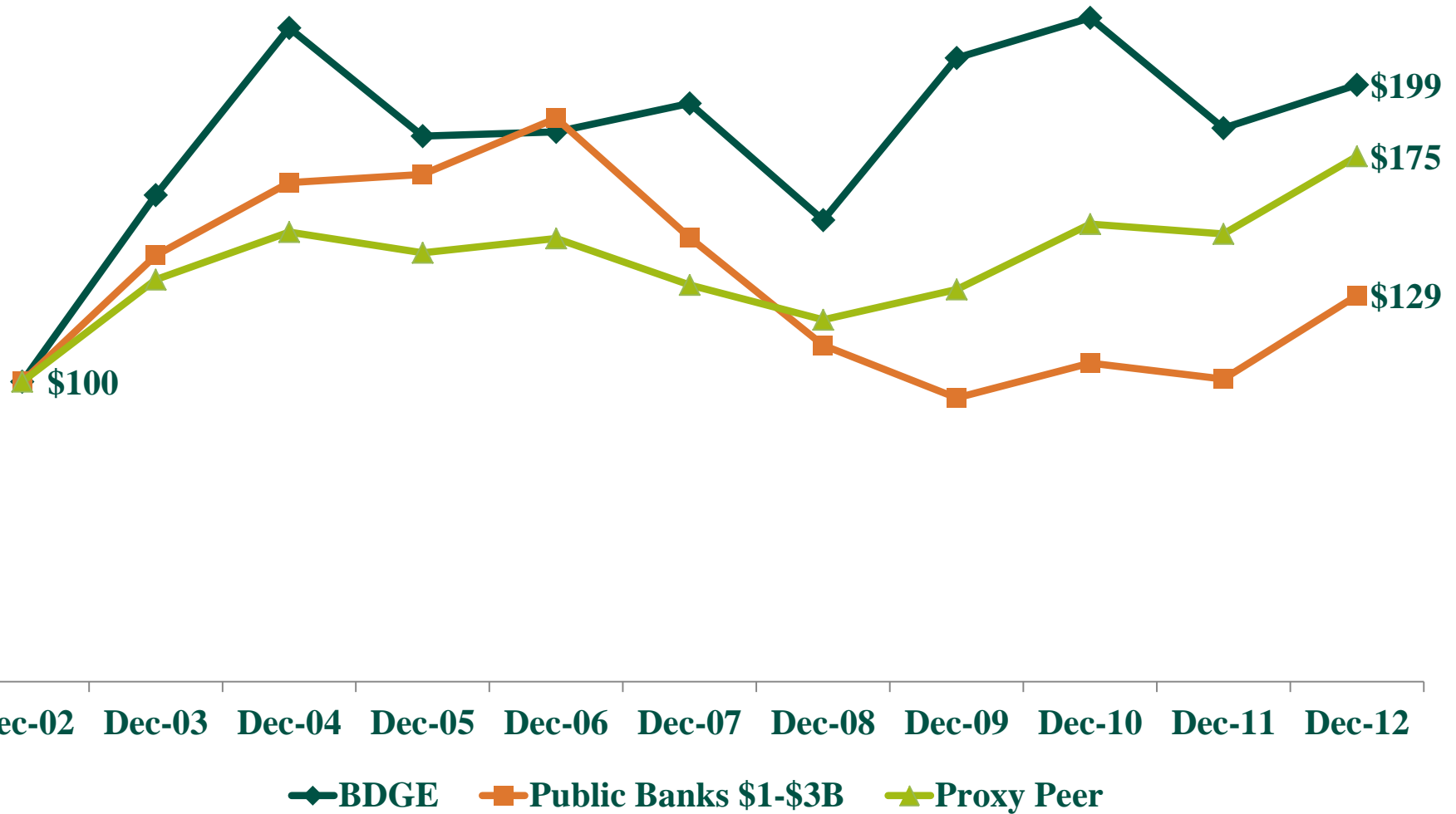
*As of December 31*

# Net Charge Offs



*Year ending December 31*

# Shareholder Return – A 10 Year Look



# First Quarter 2013 Highlights

- ✦ **Net Income of \$3.1 million, or \$.35 per share**
- ✦ **Returns on Average Assets and Equity of .80% and 10.71%**
- ✦ **Net Interest Income \$11.9 million, Net Interest Margin 3.29%**
- ✦ **Loan growth in the quarter of \$64 million, a 32% annualized growth rate**
- ✦ **Deposits of \$1.4 billion, 14% higher than a year ago**
- ✦ **Strong asset quality metrics**
- ✦ **Declared quarterly dividend of \$.23 per share**



# Our Outlook and Future

# Our Challenges & Solutions

- ★ **We are in an historically low interest rate environment**
  - *Actively manage risk and position our balance sheet*
- ★ **We operate in a highly regulated environment**
  - *Need staff, policies, procedures and greater capital*
- ★ **We have unprecedented market opportunities**
  - *Capitalize on our size, expertise and reputation*
- ★ **Maintain the culture that created our success**
  - *Continue to deliver personal service, local decision making and effective technology*

# Continue to Build on Our Legacy

- ✦ **Maintain our strong foundation**
- ✦ **Selectively add branches and bankers**
- ✦ **Conservatively seek and expand lending opportunities**
- ✦ **Focus on our culture and heritage**
- ✦ **Promote our markets and customers**

*“The Successful Community Bank is Both Supported  
By and a Support To Its Community.”*

# Q&A