



BRIDGE
BANCORP, INC.

Annual Meeting of Shareholders – May 6, 2011



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, 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,” “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 Hamptons State Bank, 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; the growth opportunities and cost savings anticipated from the Hamptons State Bank merger may not be fully realized or may take longer than expected; operating costs, customer losses and business disruptions may occur following the Hamptons State Bank merger; 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.

Non-GAAP Disclosure

The Company believes these non-GAAP financial measures provide both management and investors a more complete understanding of the underlying operational results and trends and the Company’s marketplace performance. The presentation of this additional information is not meant to be considered in isolation or as a substitute for the numbers prepared in accordance with generally accepted accounting principles in the United States.



101 Years - Our Story Continues

- **Conservative, Yet Dynamic Business Model**
- **A Focus on Long-term Customer Relationships**
- **Collaborative Effort with Stakeholders**
- **Results Oriented Management Team**
- **Local Bank for Local Business**



Community Banking

- **The Model is Relevant Again**
- **Integral Element In Economic Growth**
- **Local Deposits Invested In Local Loans**
- **In-depth Market Knowledge**
- **Managed/Owned By The Community**
- **Customer Driven**



2010 – Milestones & Results

Expanded our Footprint

Net Income of \$9.2 million/\$1.45

**Leveraged People, Technology
& Opportunities**

Loans up 13%/Deposits up 16%

Eclipsed \$1 Billion in Assets

ROE: 15.29% - ROA: 0.95%

**Active Capital Management
Announced First Acquisition**

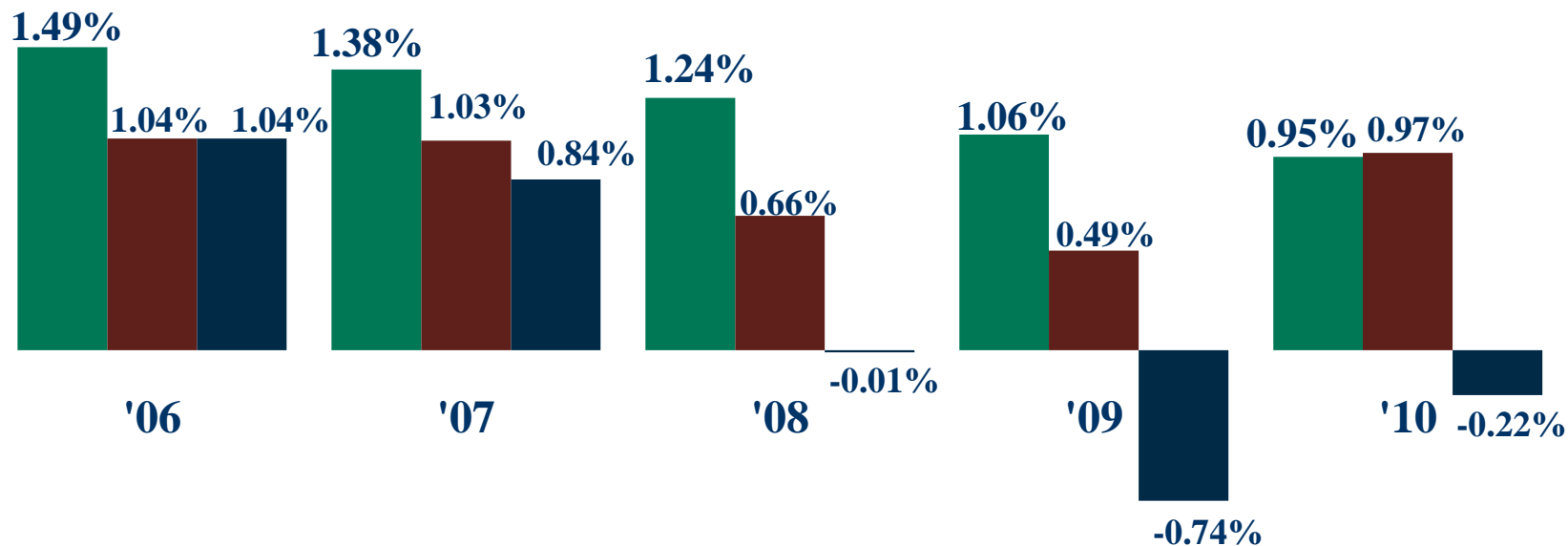
Celebrated 100 Year Anniversary

**Continued to Be Rated One of Top
Performing Banks in US**



Outperforming Peers

Return on Average Assets



■ **BDGE**

■ **National Top 50**

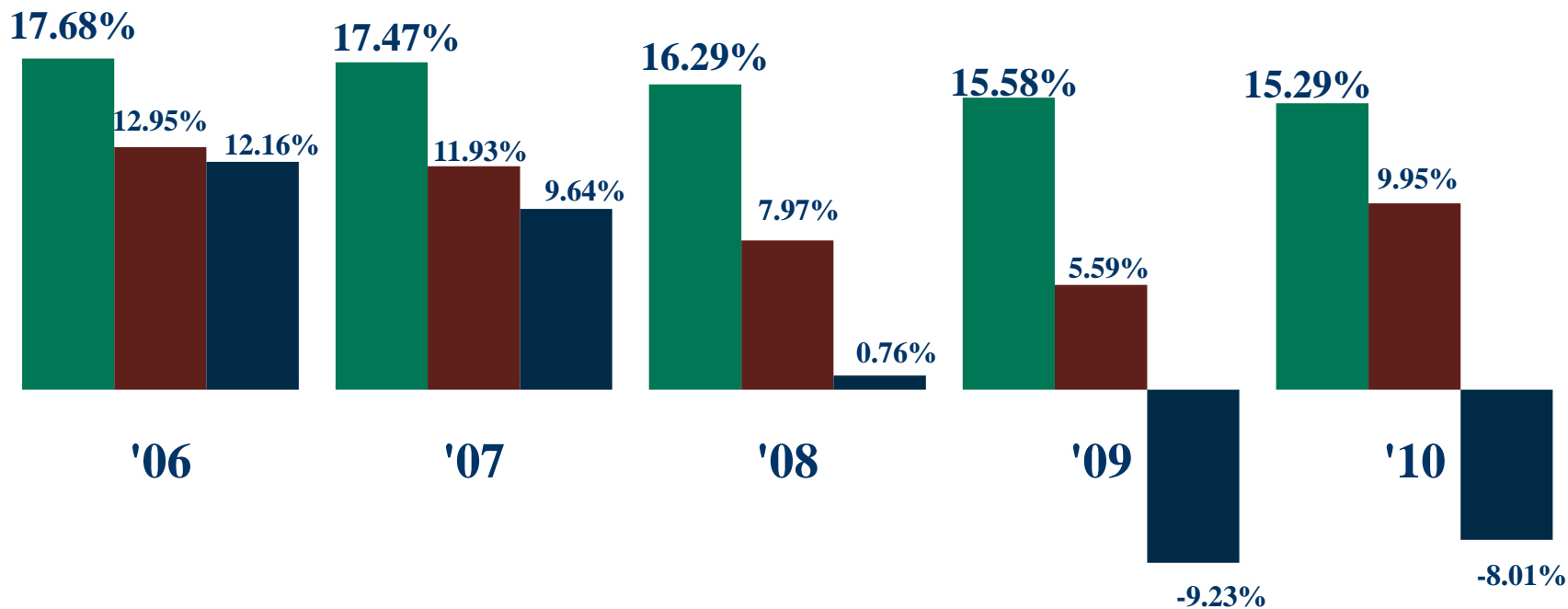
■ **Exch. Listed \$1 - \$3 B**

National Top 50: Ranked by ROA, the top 50 Exchange Listed banks in the U.S. with assets between \$1 and \$3 billion.



Outperforming Peers

Return on Average Equity



■ BDGE

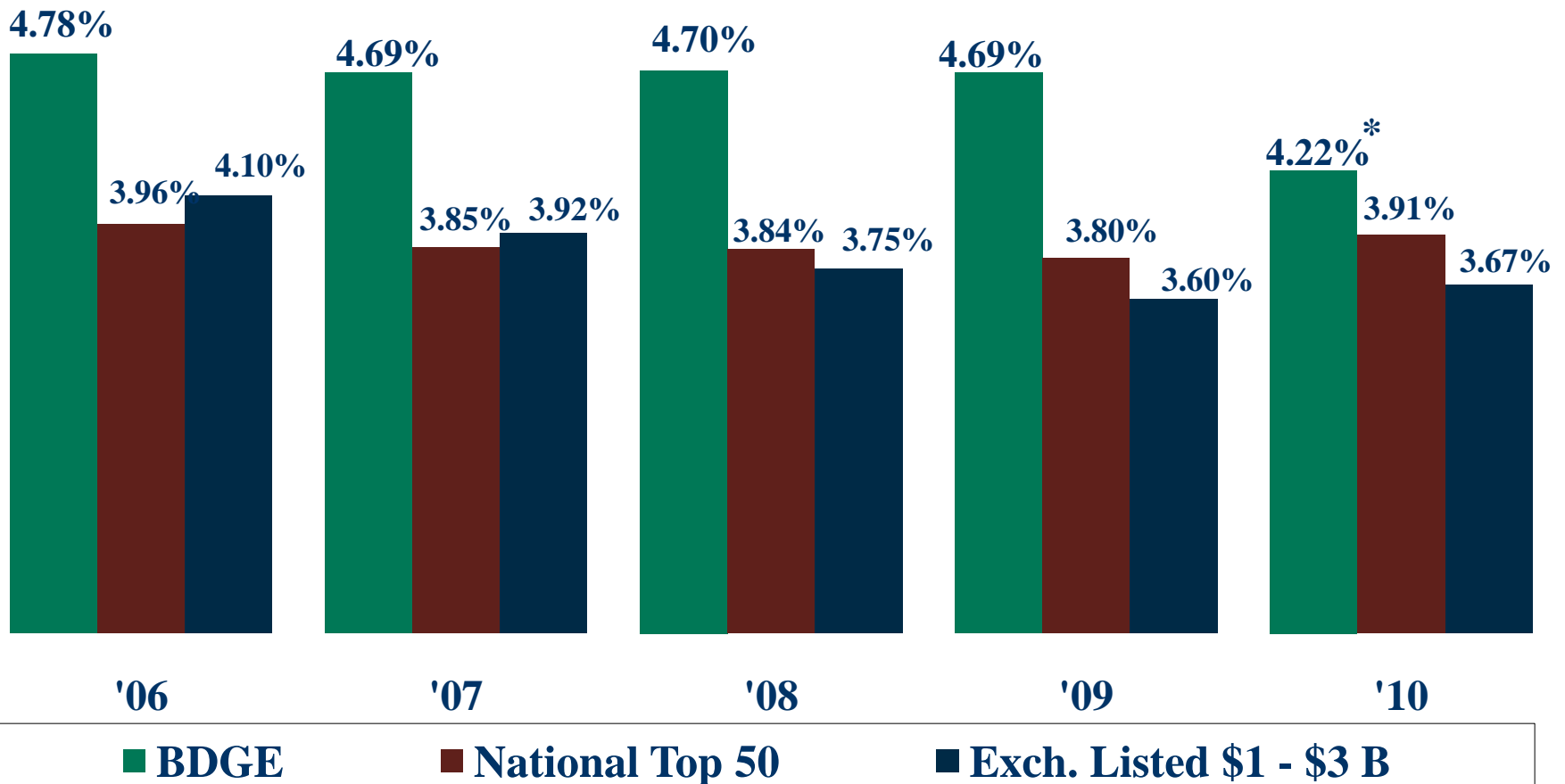
■ National Top 50

■ Exch. Listed \$1 - \$3 B



Consistent Margins

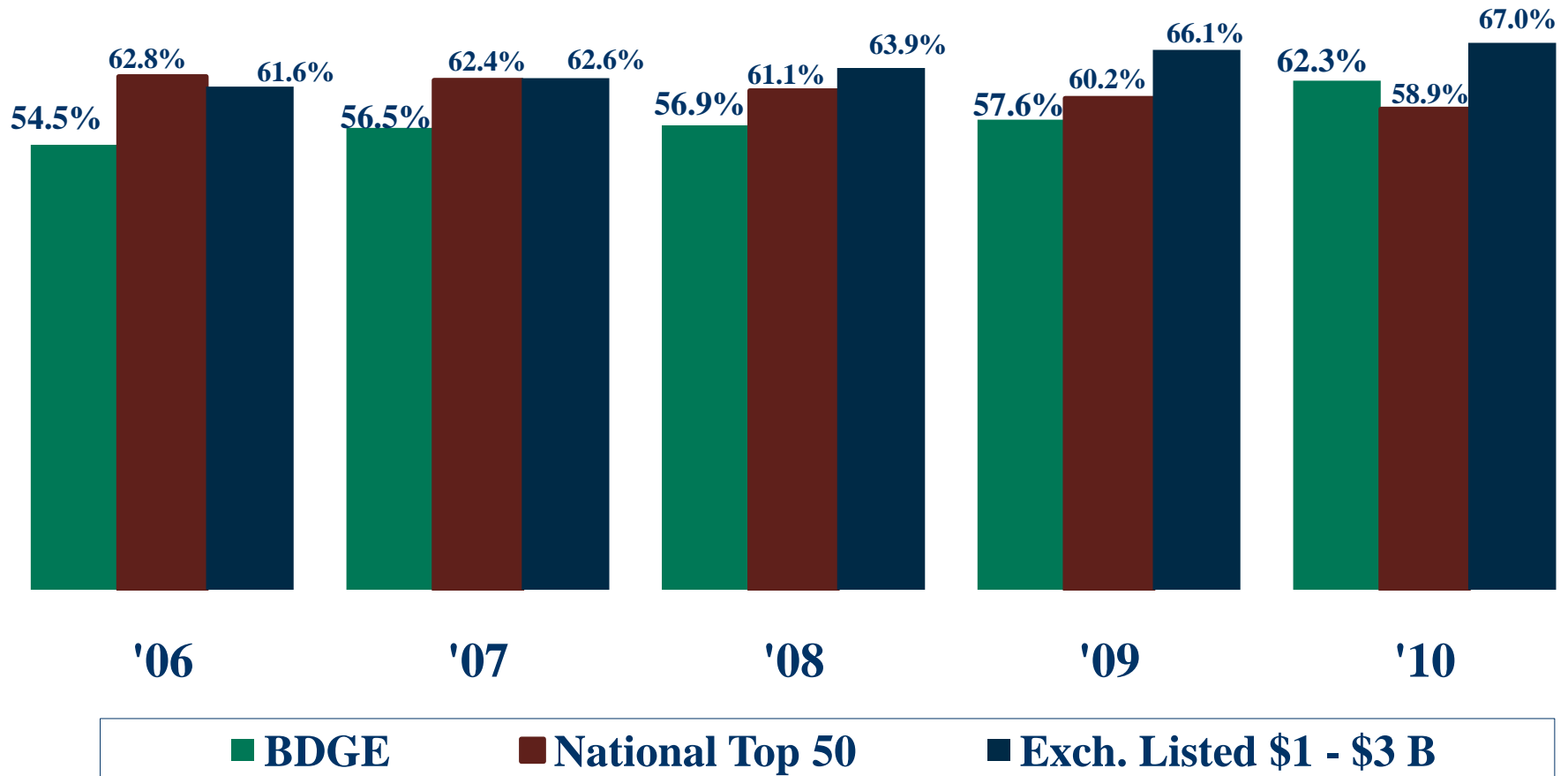
Net Interest Margin



* Excluding impact of TPS Net Interest Margin is 4.37%



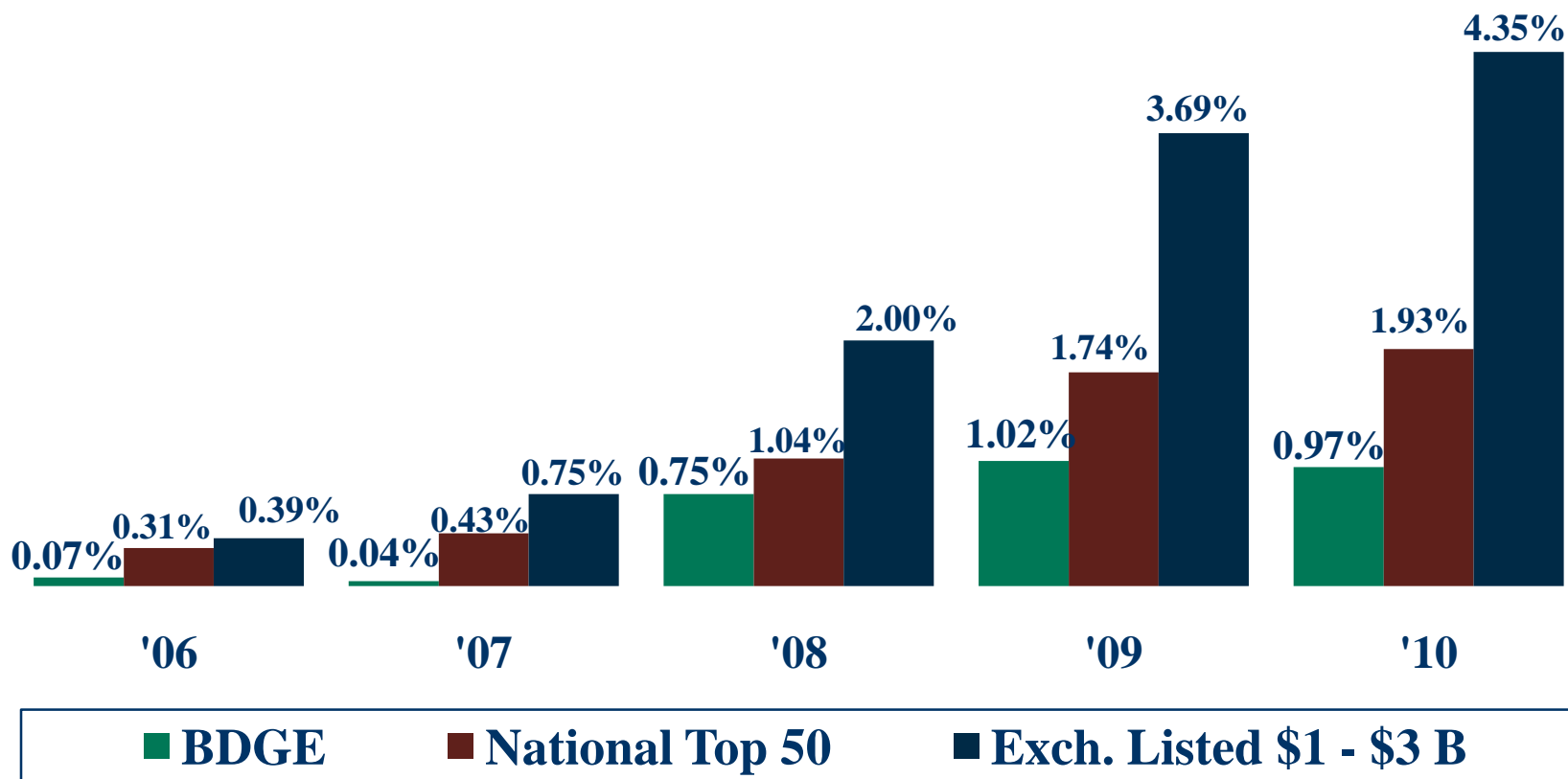
Efficiency Ratio





Strong Asset Quality

Non Performing Assets to Total Assets

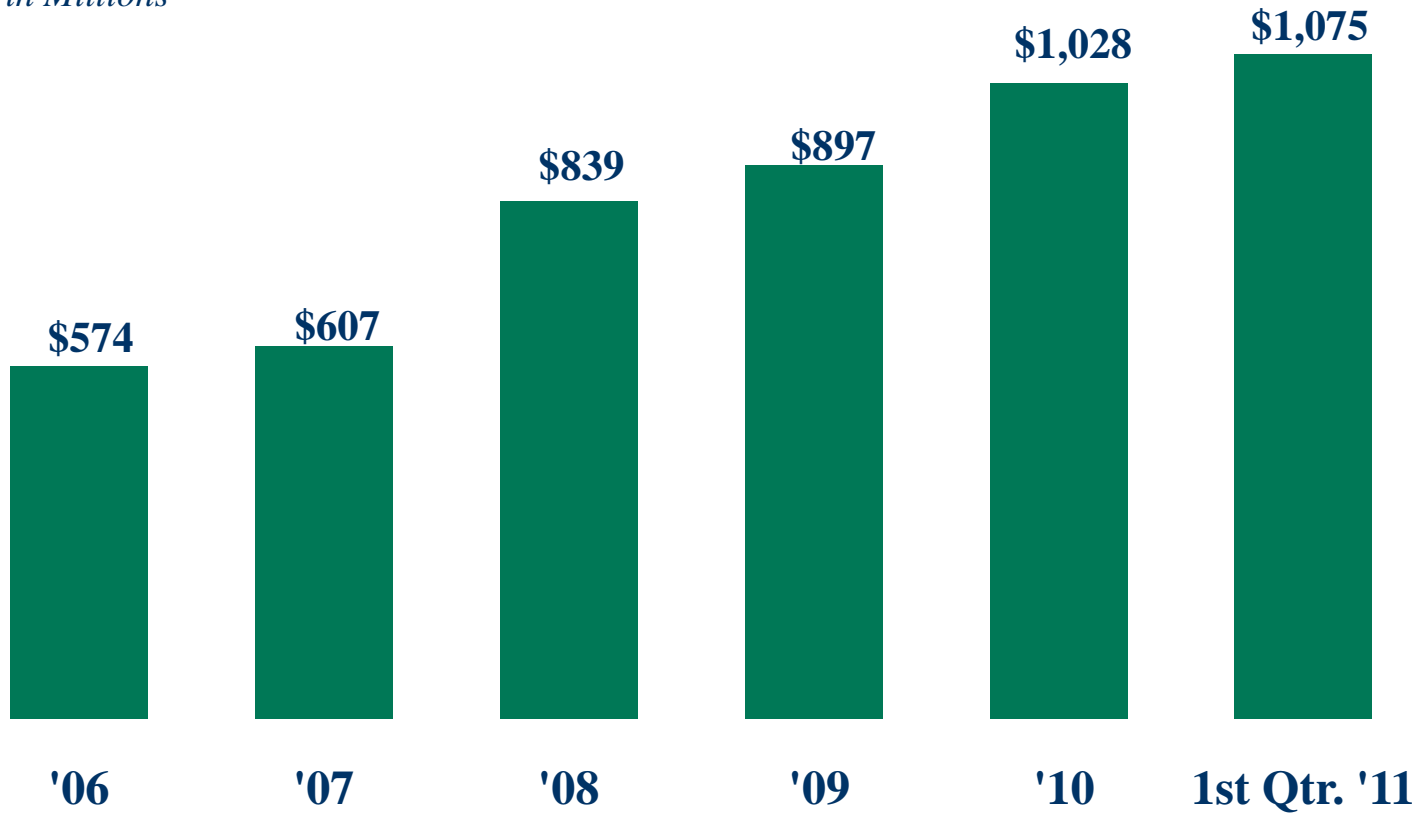




Historical Trends

Total Assets

Dollars in Millions

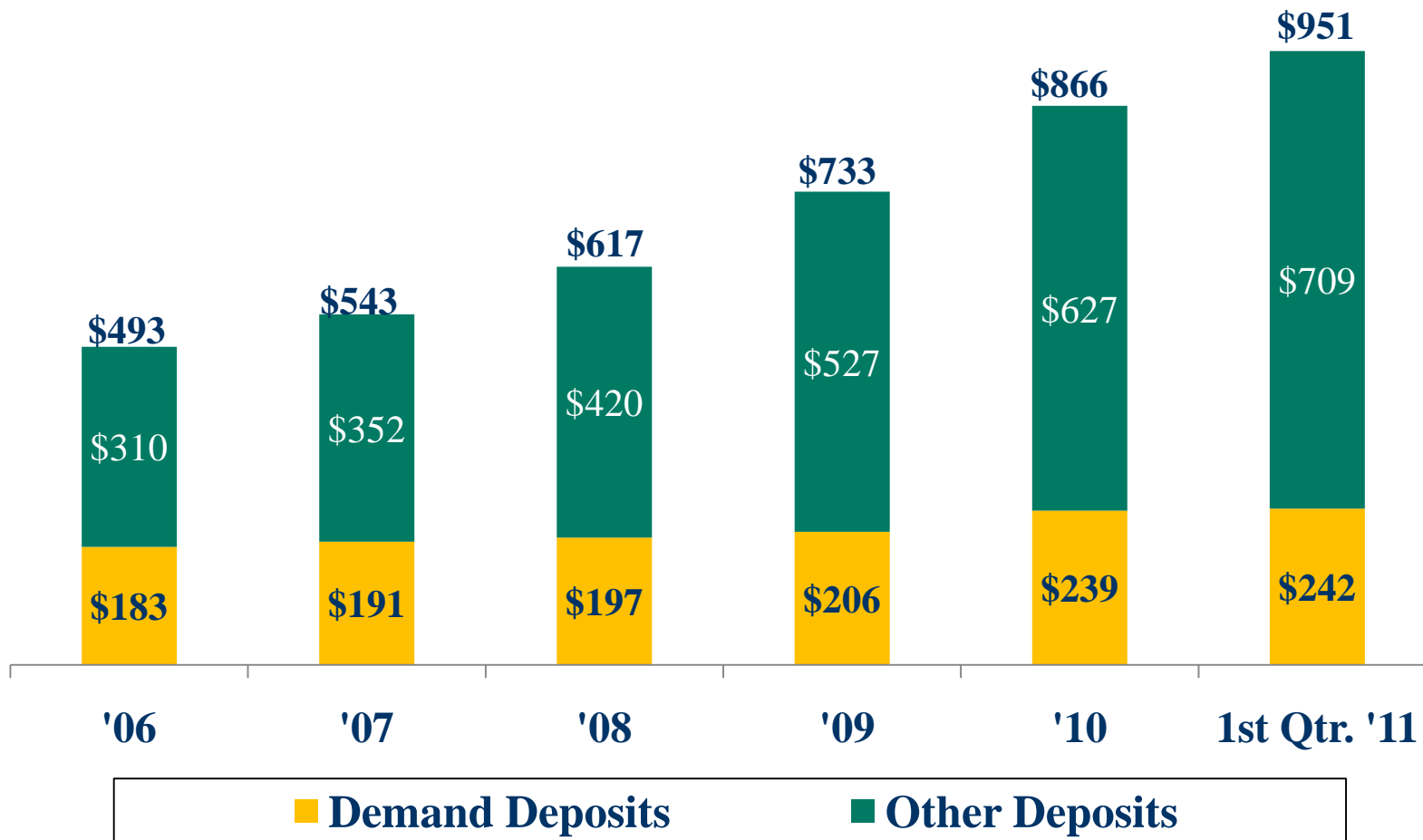




Historical Trends

Average Deposits

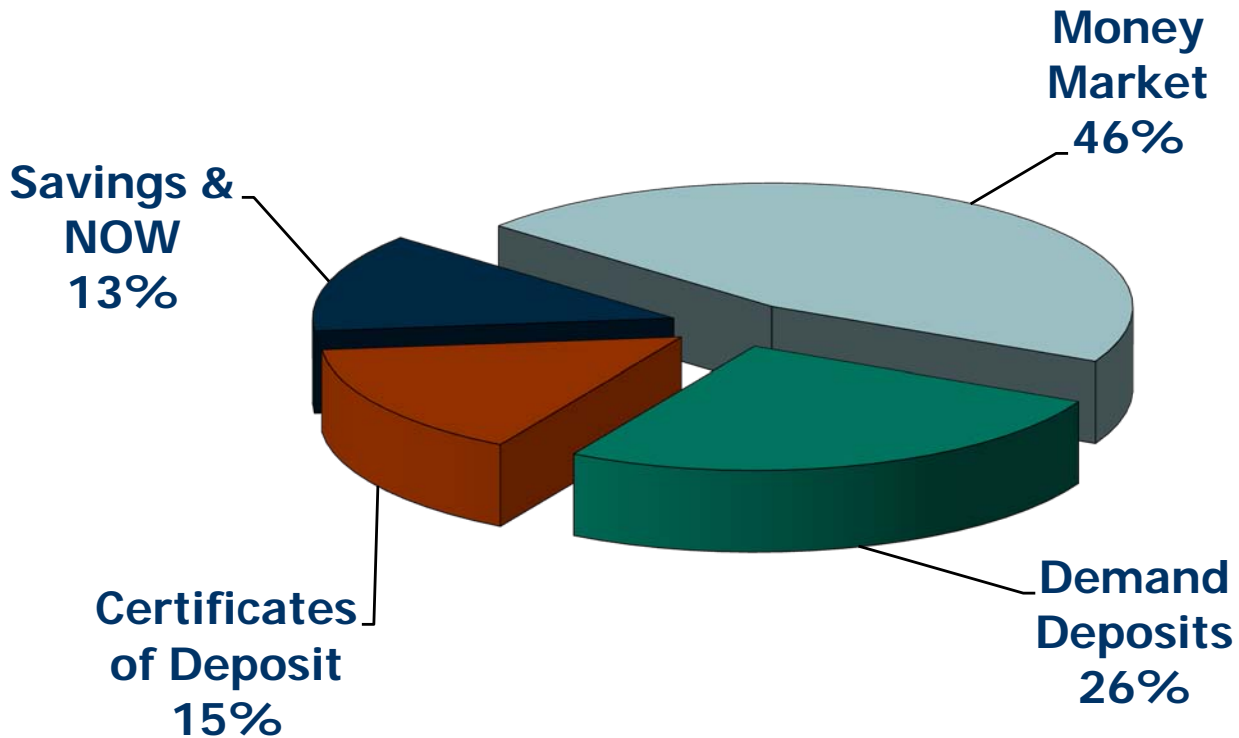
Dollars in Millions





Deposits by Type

At December 31, 2010



Cost of Funds of 0.68%



New Branch Report Card

Average Deposits - *March 31, 2011*

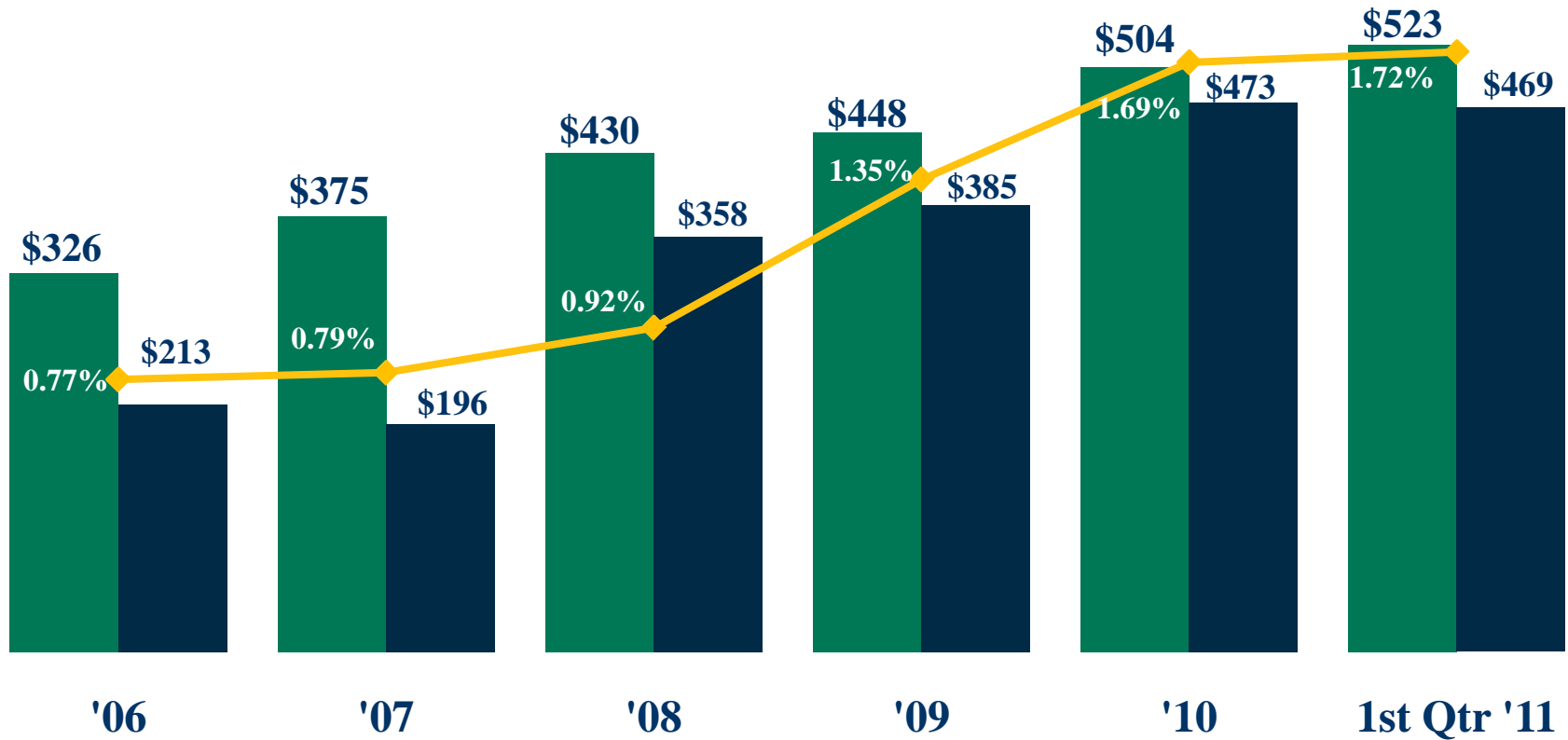
Dollars in millions

Branch/Date Opened	Deposits	Percent DDA	Cost of Funds
Wading River – <i>September, 2007</i>	\$29.9	17%	0.91%
Shirley – <i>April, 2009</i>	\$36.5	27%	0.78%
Center Moriches - <i>May, 2010</i>	\$11.1	37%	0.63%
Patchogue - <i>September, 2010</i>	\$ 6.2	32%	0.58%
Deer Park – <i>October, 2010</i>	\$13.5	49%	0.52%



A Conservative Approach

Dollars in Millions



 Total Loans

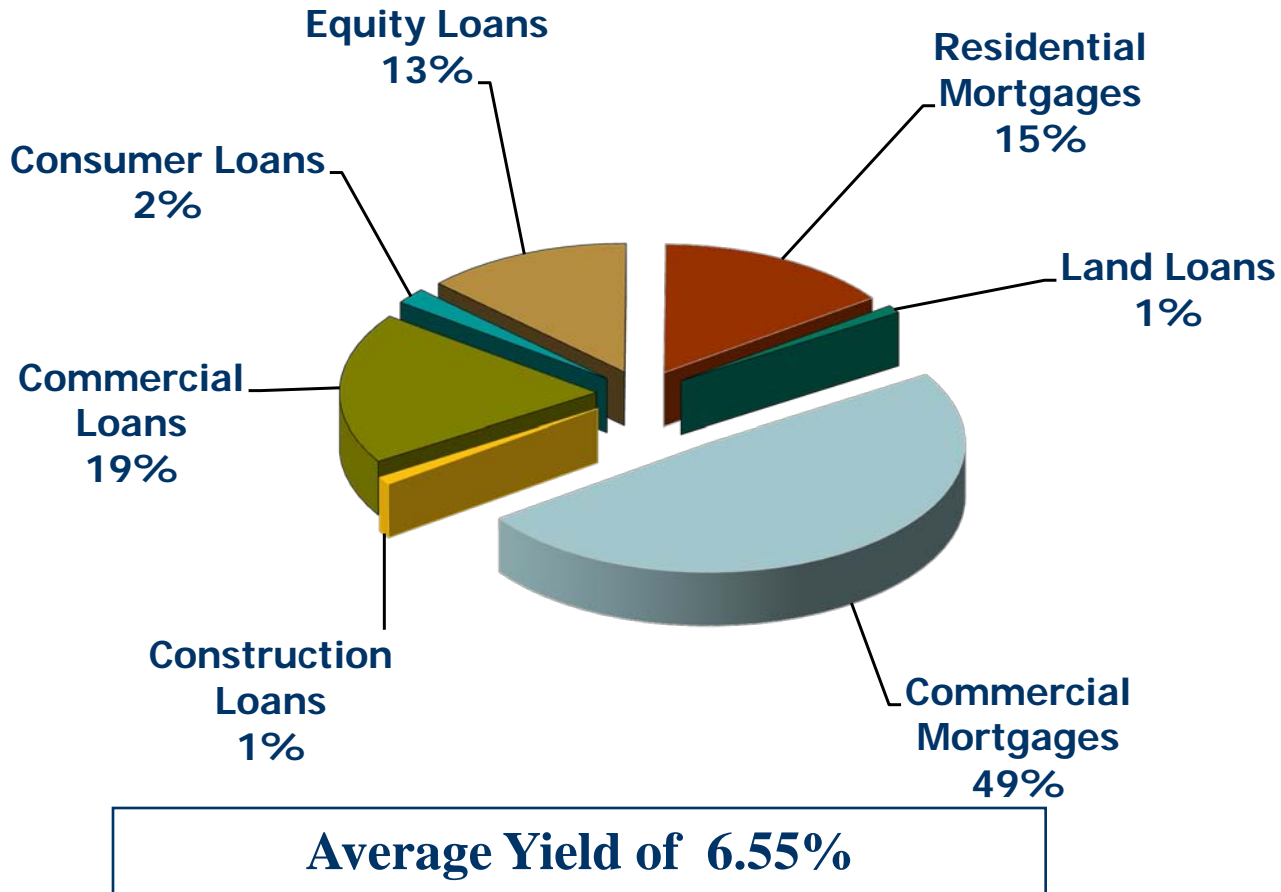
 Total Investments

 Reserves to Total Loans



Loans by Type

At December 31, 2010





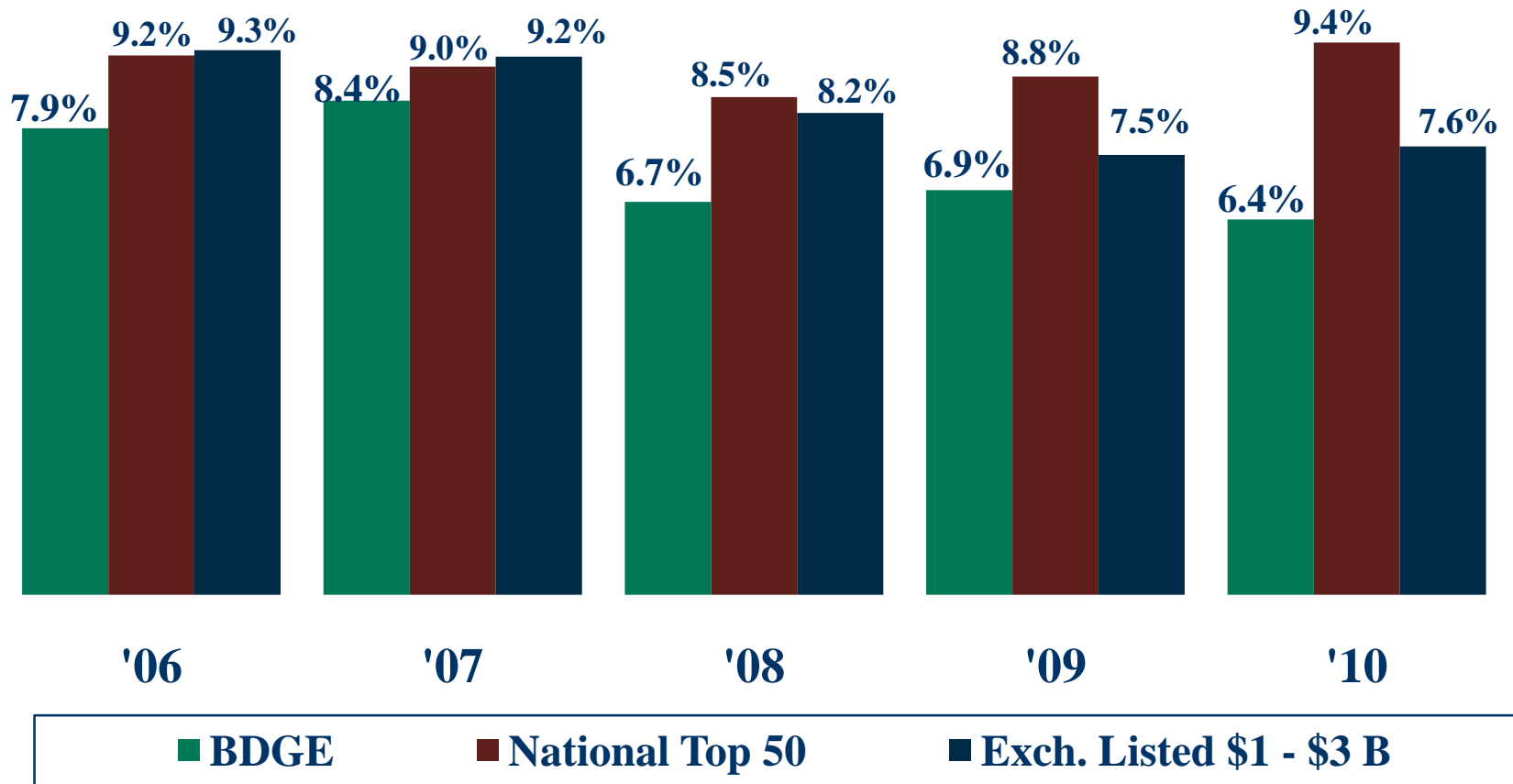
Disciplined Loan Growth

- **Maintained Credit Standards**
- **We Continue to Believe in Collateral**
- **We Understand Our Customers and Markets**
- **Identify Opportunities for Diversification**
- **Strong Documentation, Dialogue and Oversight**
- **Added Infrastructure – People and Technology**



Capital Ratios

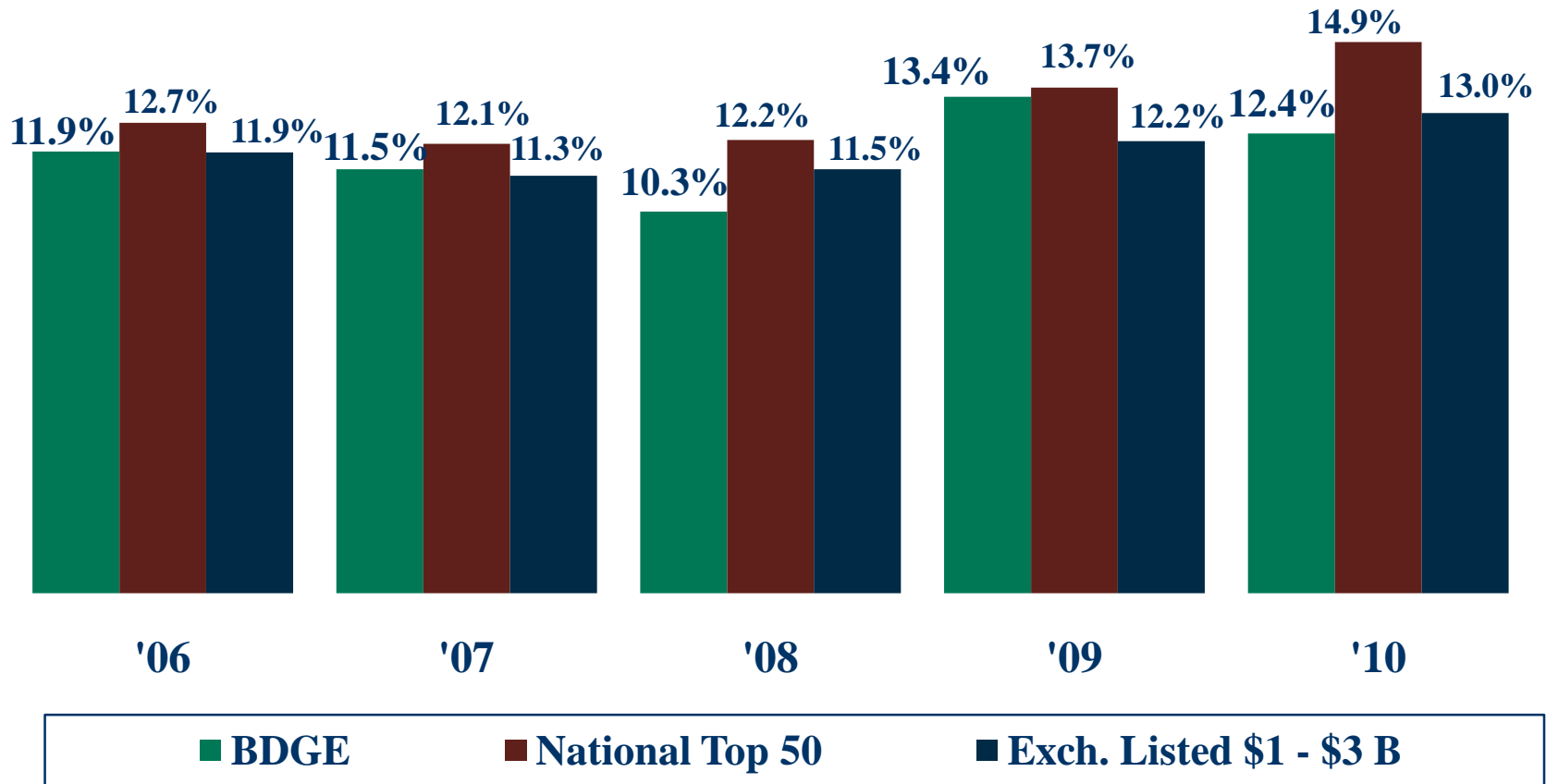
Common Equity to Total Assets





Capital Ratios

Tier 1 Capital to Risk Weighted Assets





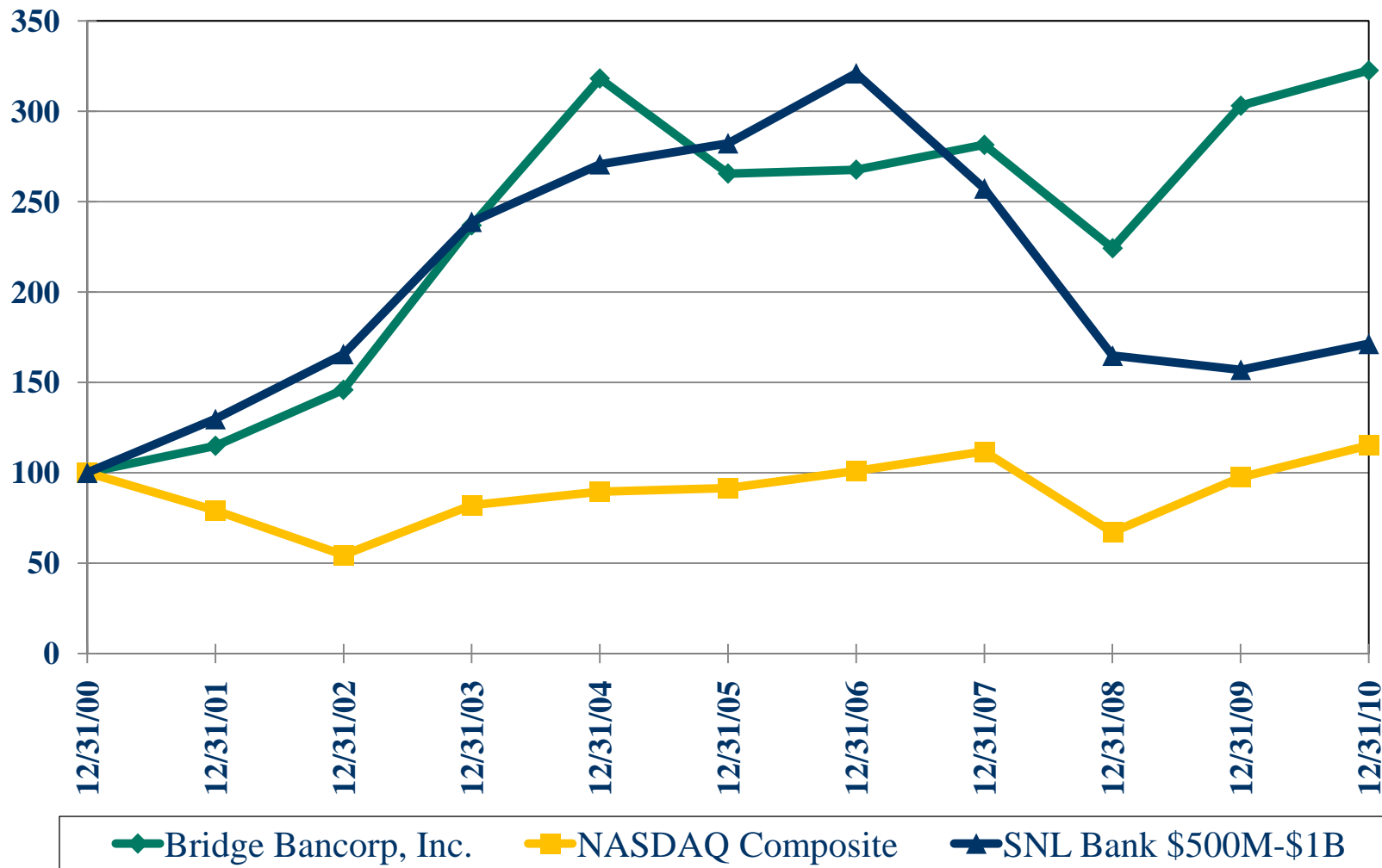
First Quarter Highlights

- **Core Net Income of \$2.3 Million or \$.36 Per Share***
- **Core Returns on Average Assets and Equity of .89% and 14.65%***
- **Net Interest Income of \$9.8 Million, Net Interest Margin of 4.14%**
- **Total Deposits of \$965.9 Million, 20% Higher Than a Year Ago**
- **Solid Asset Quality Metrics with Increased Reserve Coverage**
- **Capital Increased by \$6.3 Million or 8.4%, From March 2010**

**Non-GAAP Measure*



Total Return Performance





Hamptons State Bank

- Founded 12 Years Ago, One Branch in Southampton
- \$66 million in Assets, With \$57 million in Deposits
- \$16.5 million in DDA and \$4.6 million in Equity
- \$42 million in Loans with \$0.8 million in NPA's
- No Significant Concentrations in Loans, Deposits or Customers
- Loyal Customer Base & Community Recognition



Heard Nationally

- Profits Up *But Hiring Isn't*
- Manufacturing Stronger *Consumer Spending Stagnant*
- Stock Market Is Up *Real Estate Values are Unchanged*
- Unemployment Down *Many Still Without Jobs*
- Fed is Not Worried About Inflation *Food and Gas Prices are Up*



Heard Locally

- Business Generally Picking Up
- Growth in Residential Construction Projects
- Slow Start to Summer Rentals, But Improving
- Many Companies Weathered the Difficult Winter
- Signs of a Strong Spring



The Challenges

- **Dodd-Frank Legislation** *Cost of Compliance – it's everywhere*
- **Capital Requirements** *5%, 6%, 10% maybe 8%, 10%, 12%?*
- **Inflation & Higher Rates** *Not If, But When?*
- **Lending** *Collateral vs Concentration*
- **Growth** *Delivering Profits on Deposits*
- **Hamptons State Bank** *Successful Integration*



Our Commitment and Vision

- Continue Building Organizational Strength
Leverage People, Products & Technology
- Maintain Focus & Discipline
Know Our Customers, Their Businesses and Markets
- Capitalize on Opportunities
Employ an Intelligent Approach to Growth
- Communicate Goals and Expectations
Customers, Regulators, Employees and Shareholders
- Deliver Value & Build on Our Success
Be the Community Bank That Our Communities Need



Q&A



With Gratitude



Tim Maran, Director