

**THE BRIDGE GROUP**



**Strength. Stability. Service.**

**Annual Meeting ▪ April 28, 2006**



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, changing economic conditions; legislative and regulatory changes; 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; 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 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 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.



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# Vision:

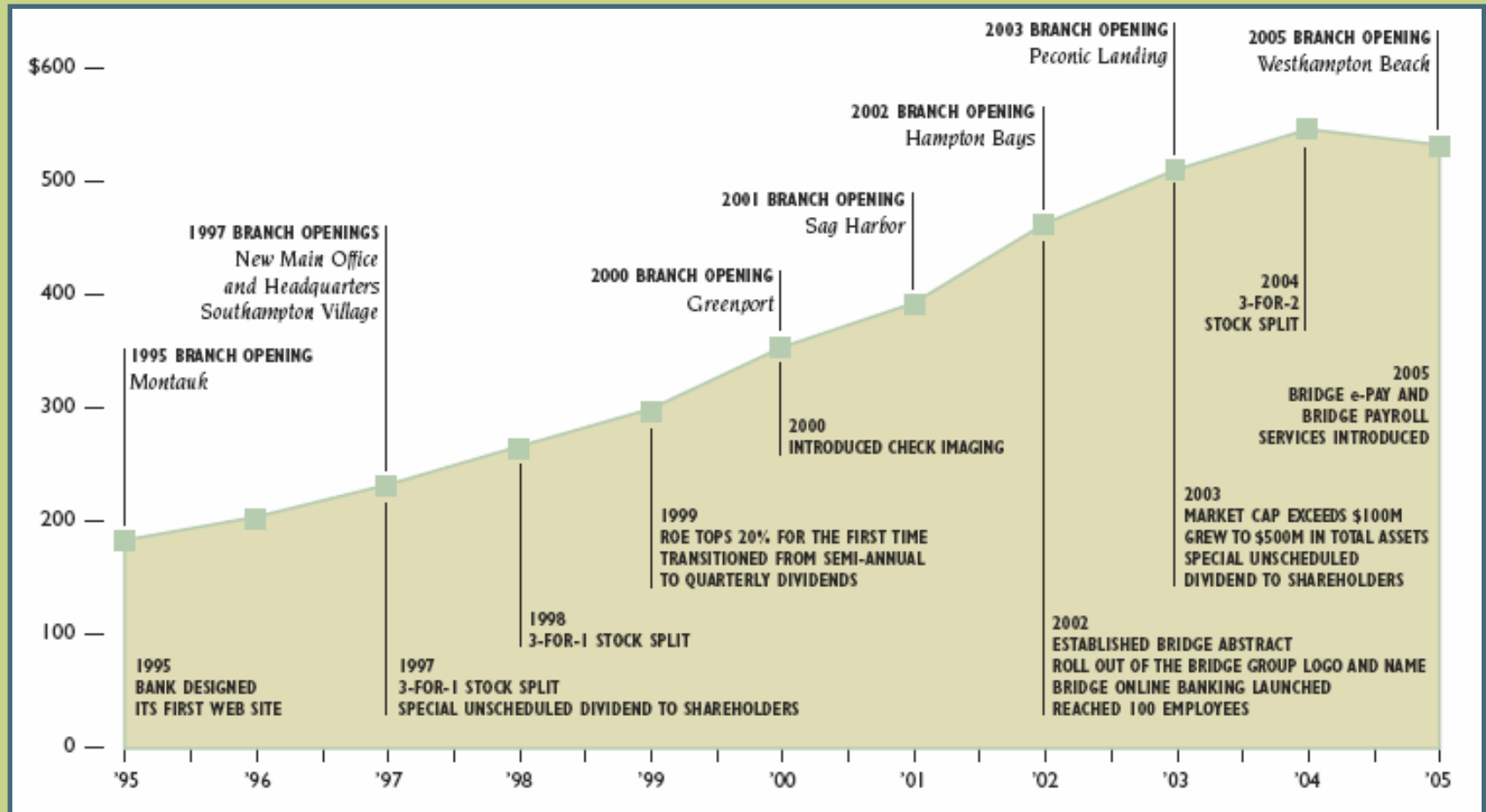
To be recognized as the leading bank in our markets for customers that value service and a banking relationship.



# Performance Highlights

## 10 Year Retrospective

Growth chart based upon total assets per year at December 31, dollars in millions



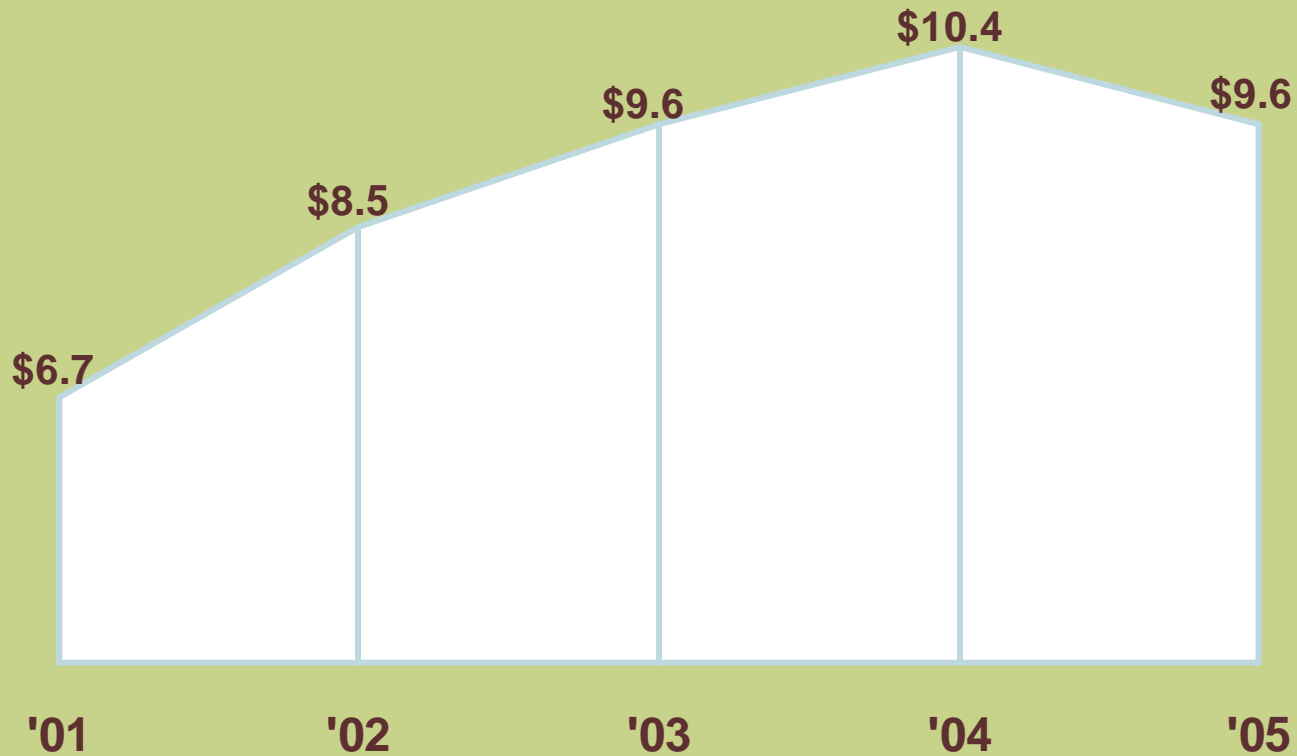
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# Performance Highlights

## Net Income

Dollars in millions at December 31,



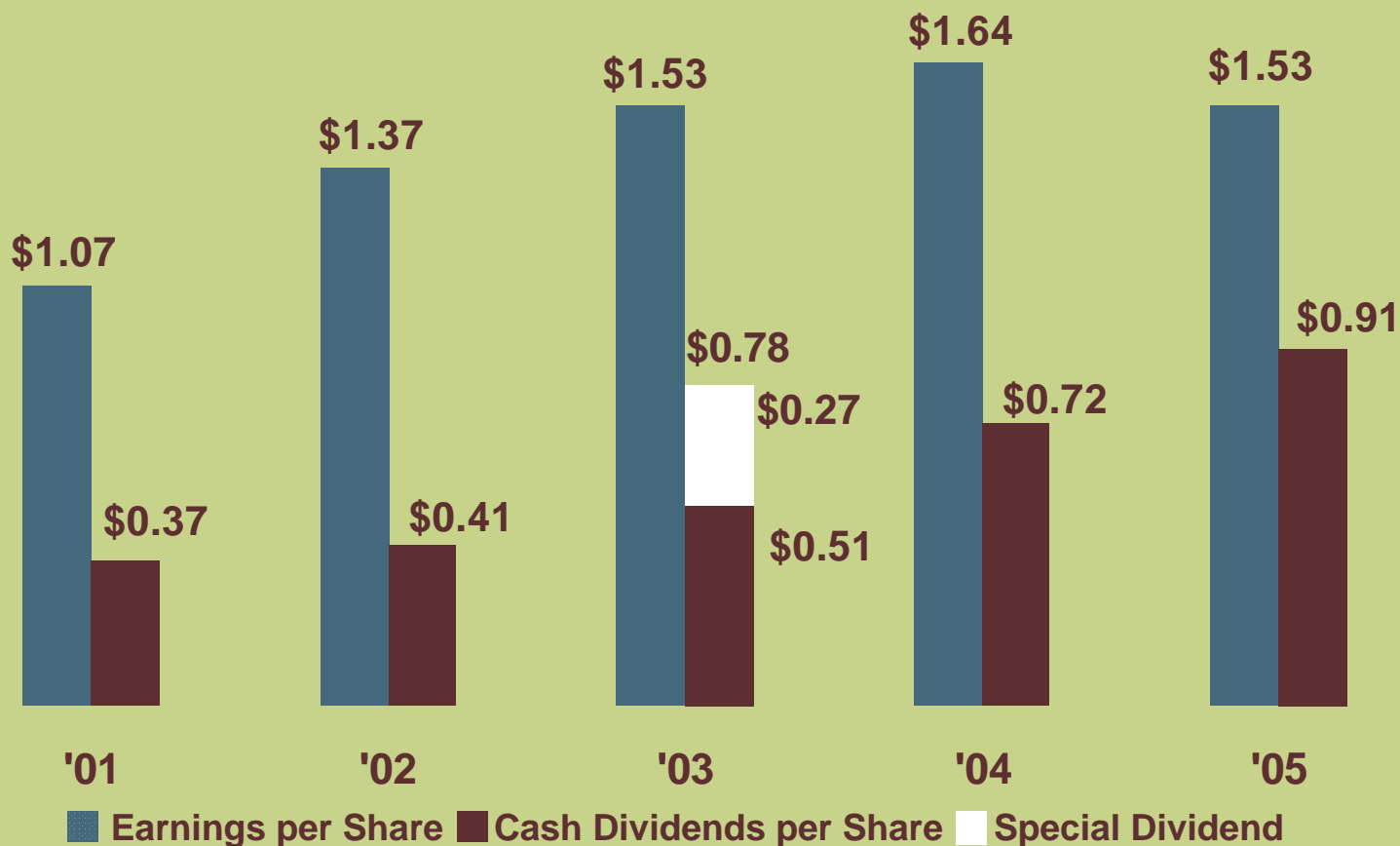
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# Performance Highlights

## Diluted Earnings and Cash Dividends Per Share

In dollars at December 31,



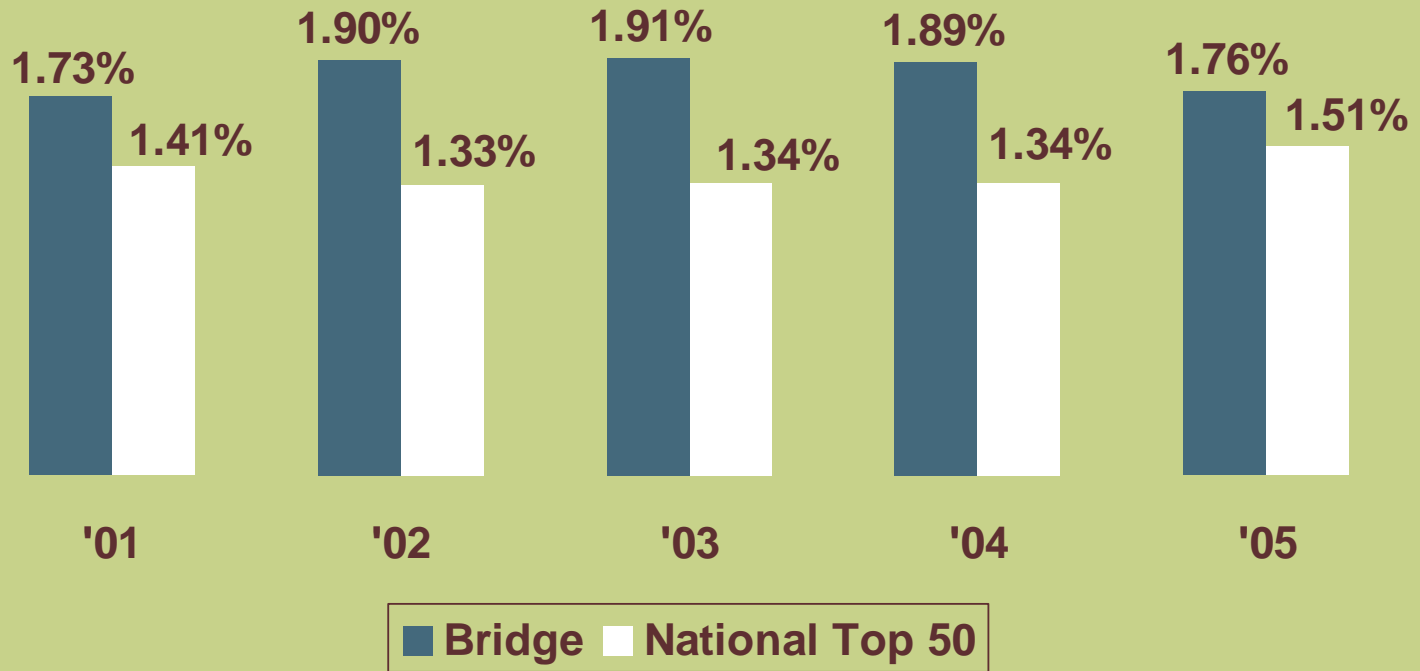
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# Performance Highlights

## Return on Average Assets

at December 31,



Source: SNL DataSource

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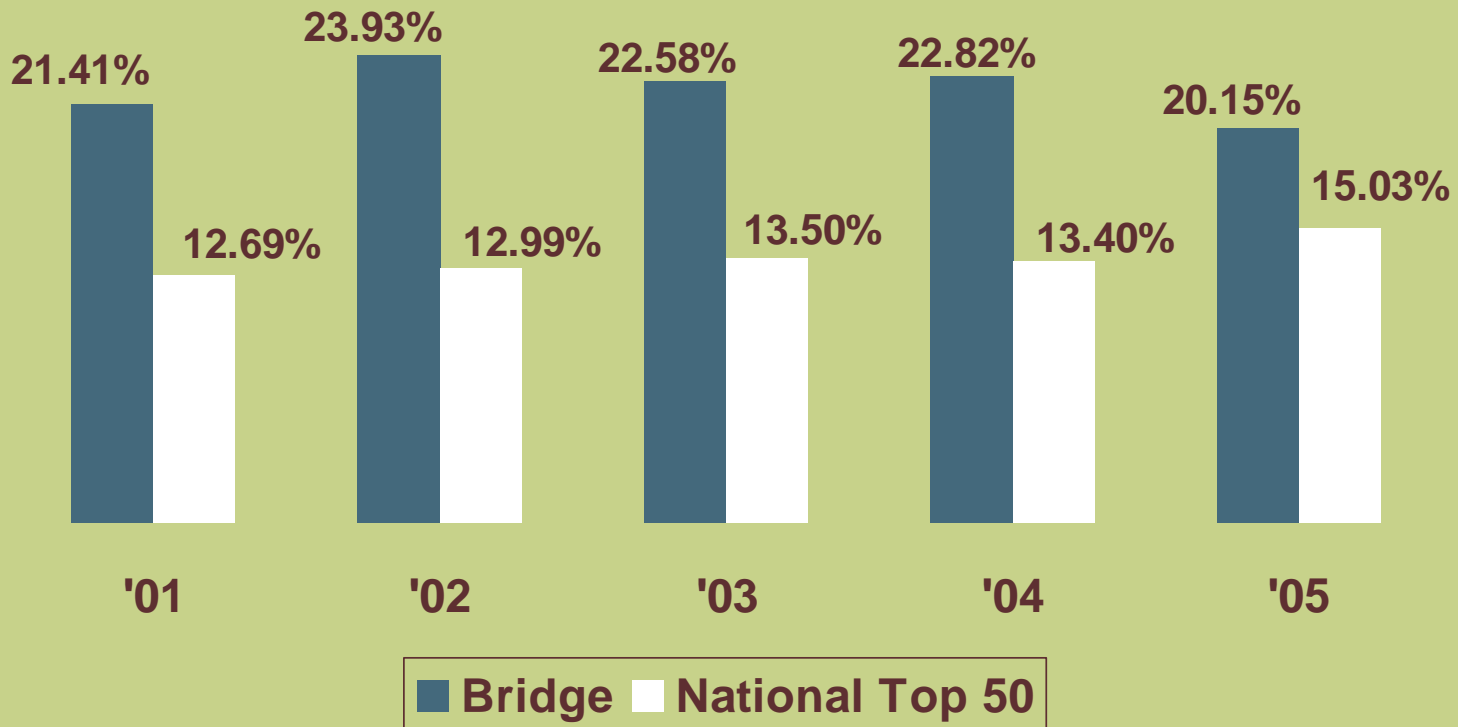




# Performance Highlights

## Return on Average Equity

at December 31,



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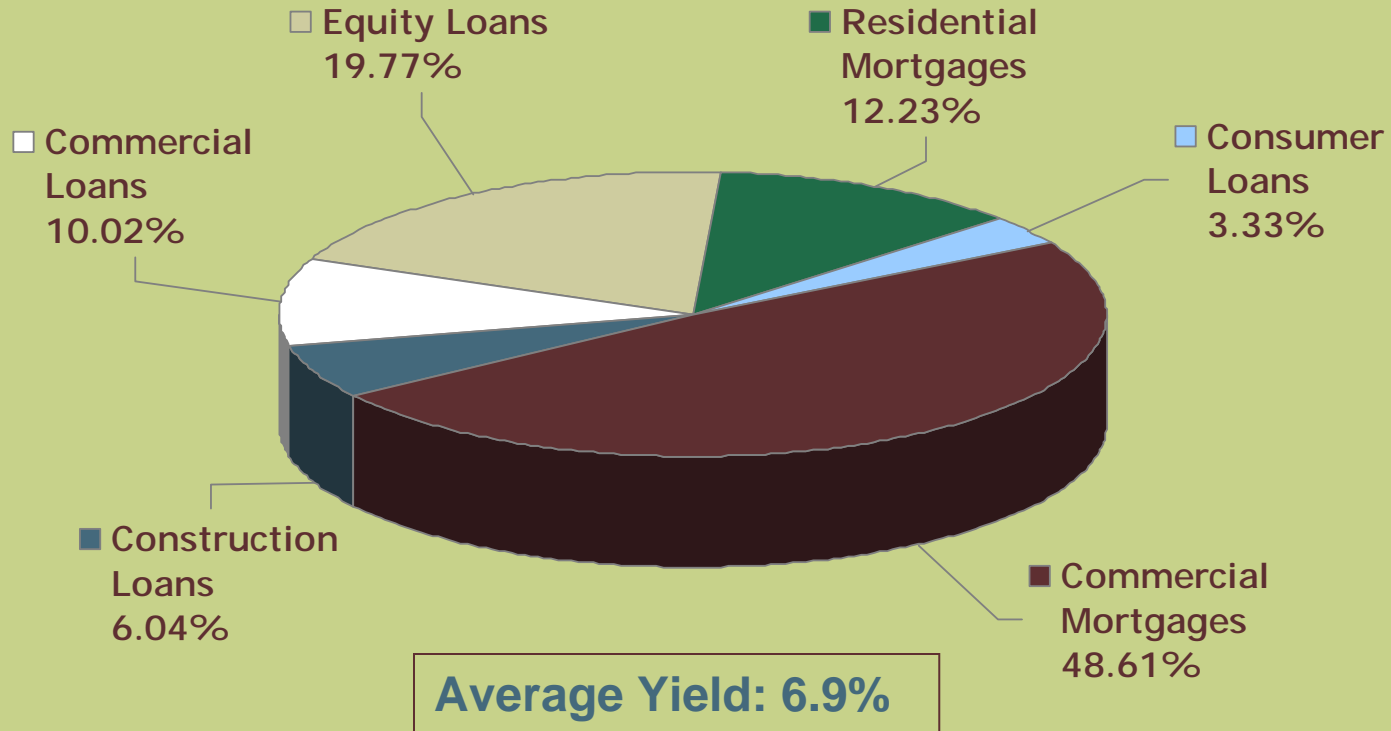
Source: SNL DataSource



# Performance Highlights

## Total Loans by Category

at December 31, 2005

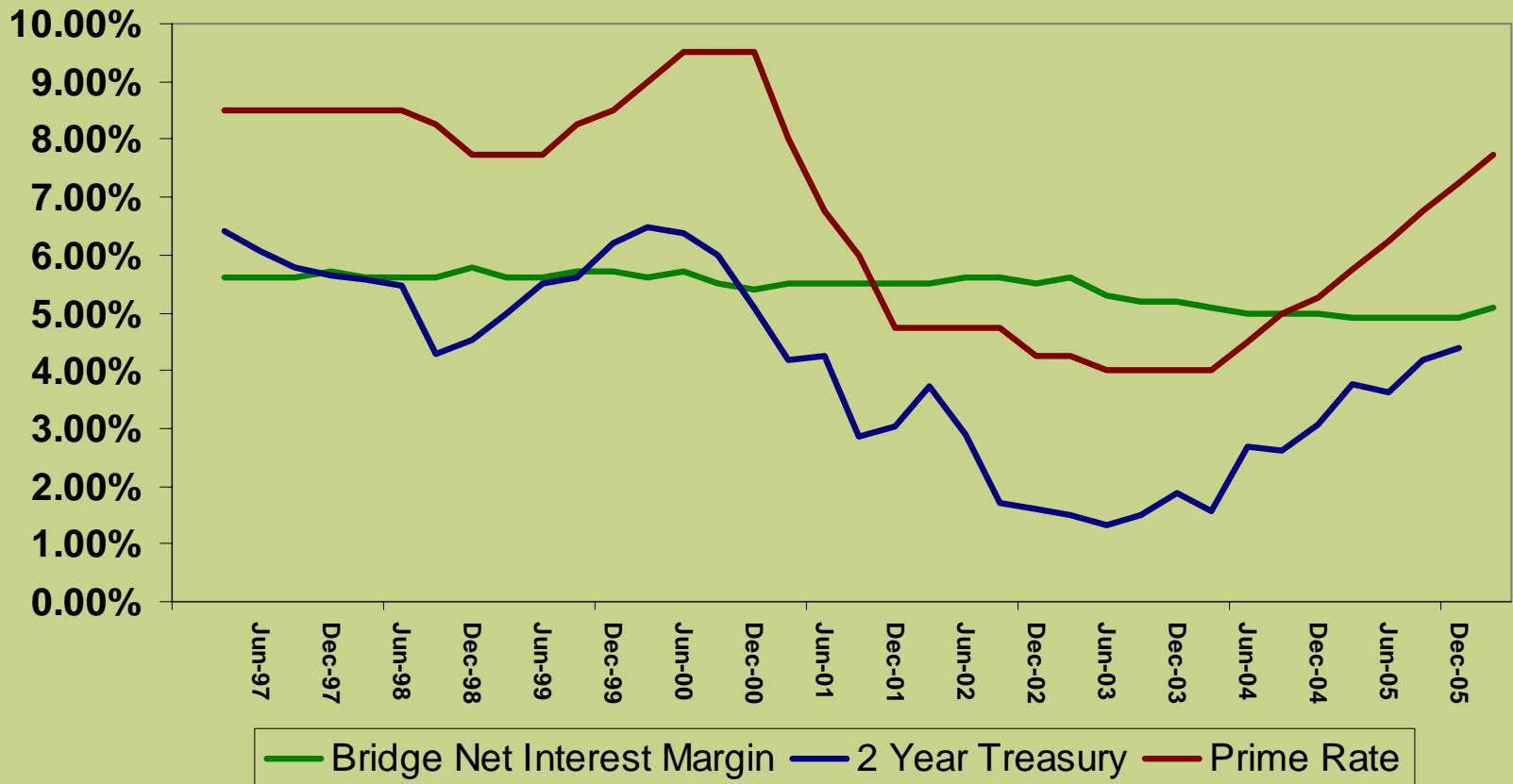


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# Performance Highlights

## Bridge Net Interest Margin vs. Other Indices



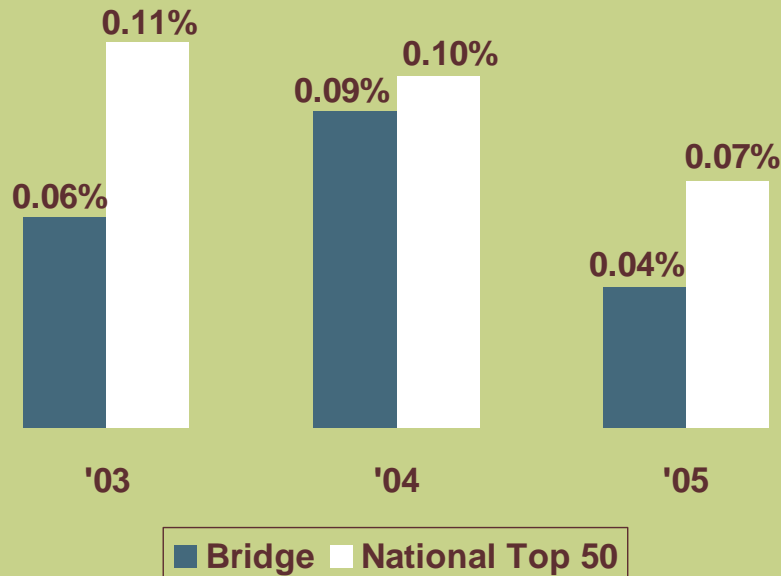
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# Performance Highlights

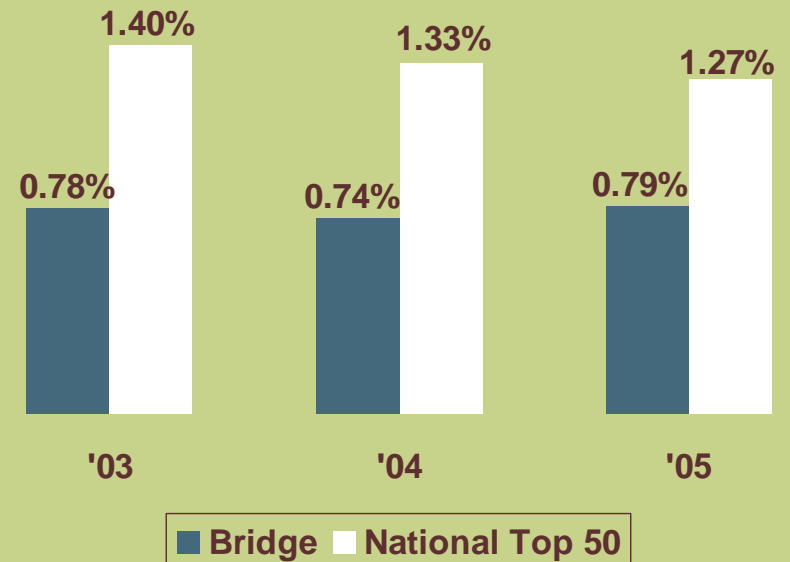
## Net Loss to Average Total Loans

at December 31,



## Allowance for Loan Loss to Total Loans

at December 31,



Top 50 performers for publicly traded banks with Total Assets between \$300 and \$700 million at December 31, 2005, based on Return on Average Assets.

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Source: SNL DataSource

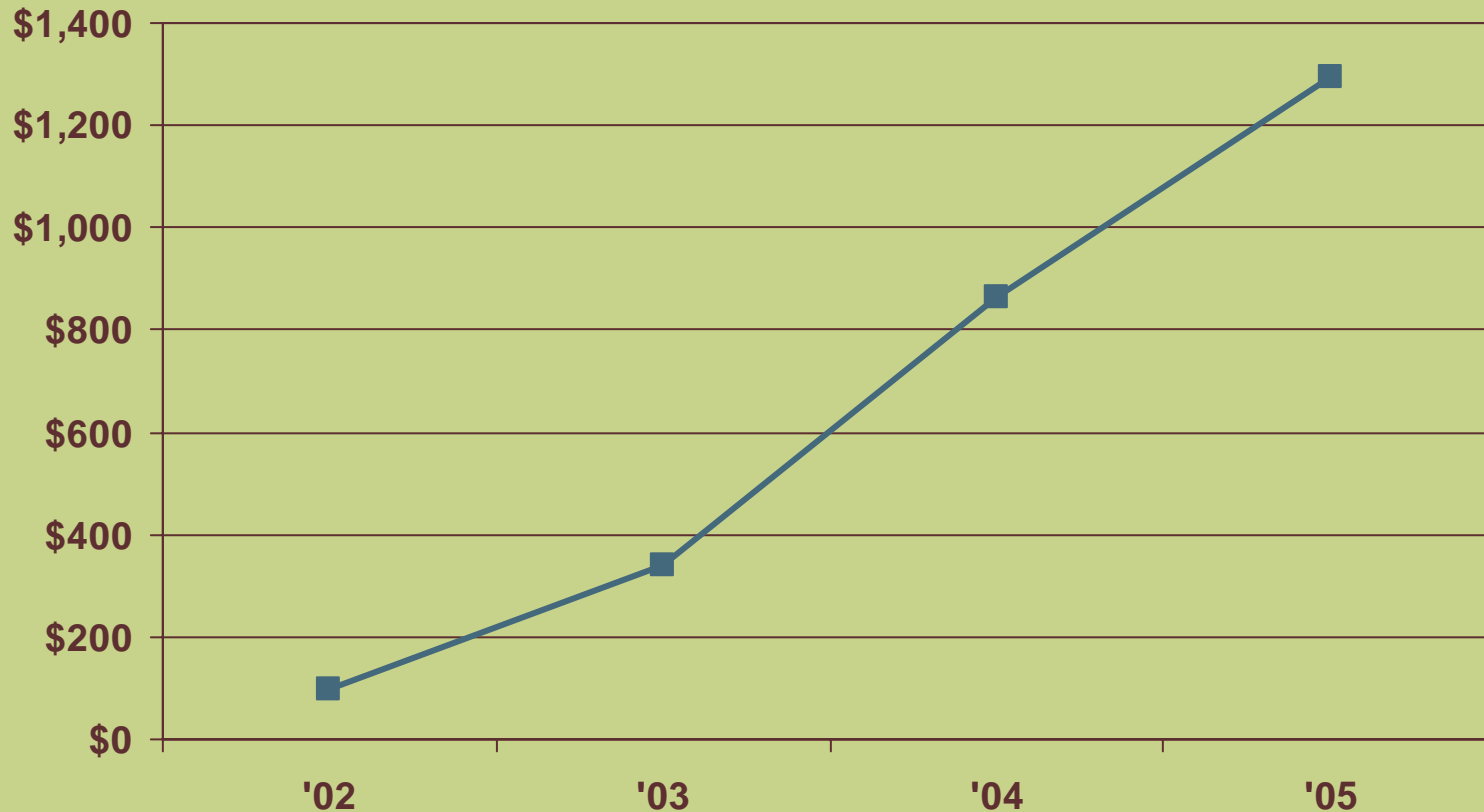


# 2005 Highlights

## Non interest revenues

### Bridge Abstract Revenues

Dollars in thousands at December 31,



\*Bridge Abstract began business in April 2002.

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# 2005 Highlights

## Non interest revenues

**Opportunities to solidify relationships.**

**Bridge  
Payroll  
Services**

**Interface of online banking  
with QuickBooks and  
Microsoft Money**

**Consumer Bridge e-Pay**

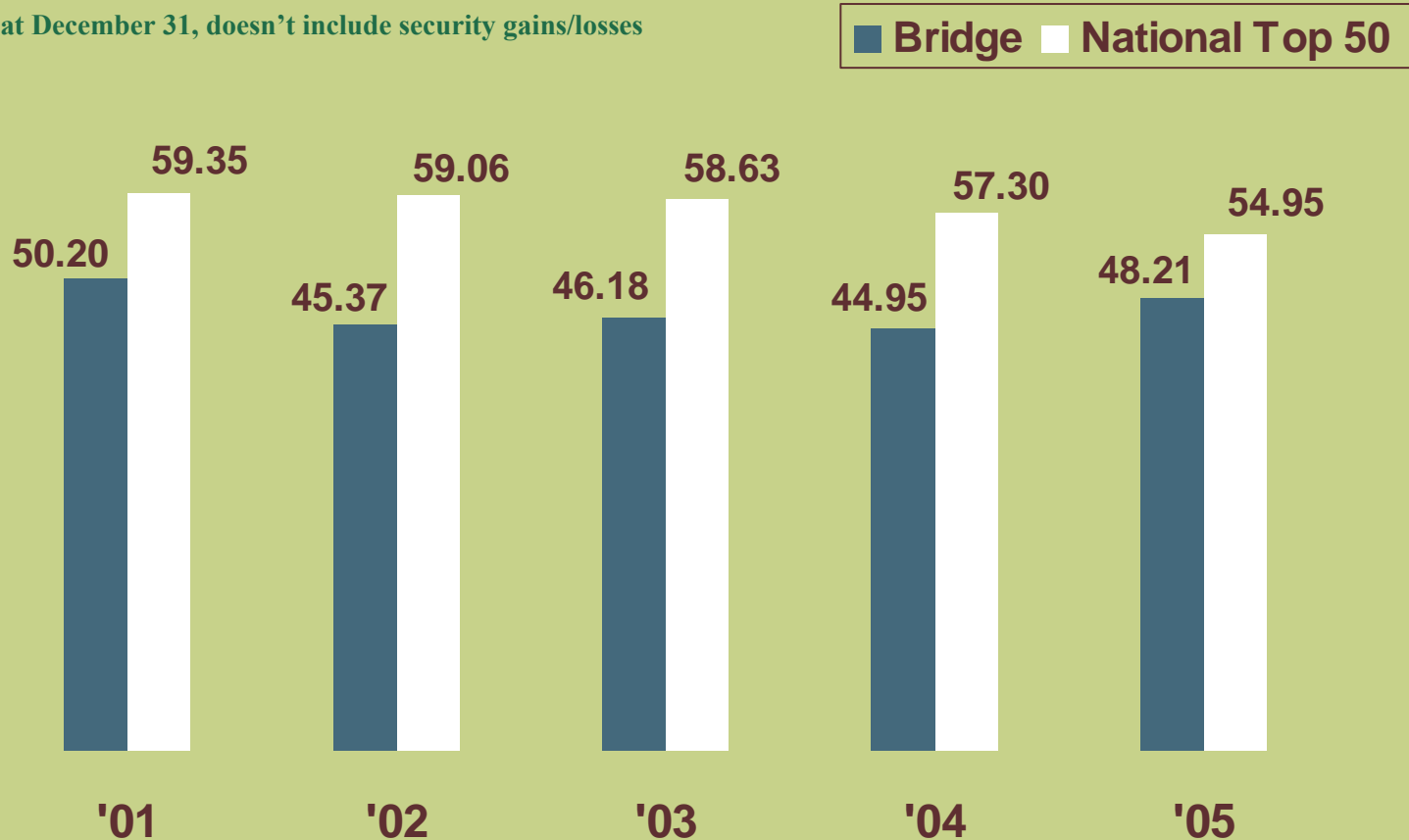
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# Performance Highlights

## Efficiency Ratio

at December 31, doesn't include security gains/losses



During 2005, Bridge Bancorp, Inc. maintained superior efficiency.

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# Building our Franchise Value



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# Building our Franchise Value

**Expansion of the Bank's footprint is essential to meeting our growth goals.**

**Plans to open branches in three new markets by December 31, 2007.**



## Building our Franchise Value

**20.2%**

**Demand Deposit growth**

**Year-end Demand Deposits reach**

**40.7%**

**as a percent of total deposits**

**Branch expansion plan supports IPC deposit growth.**

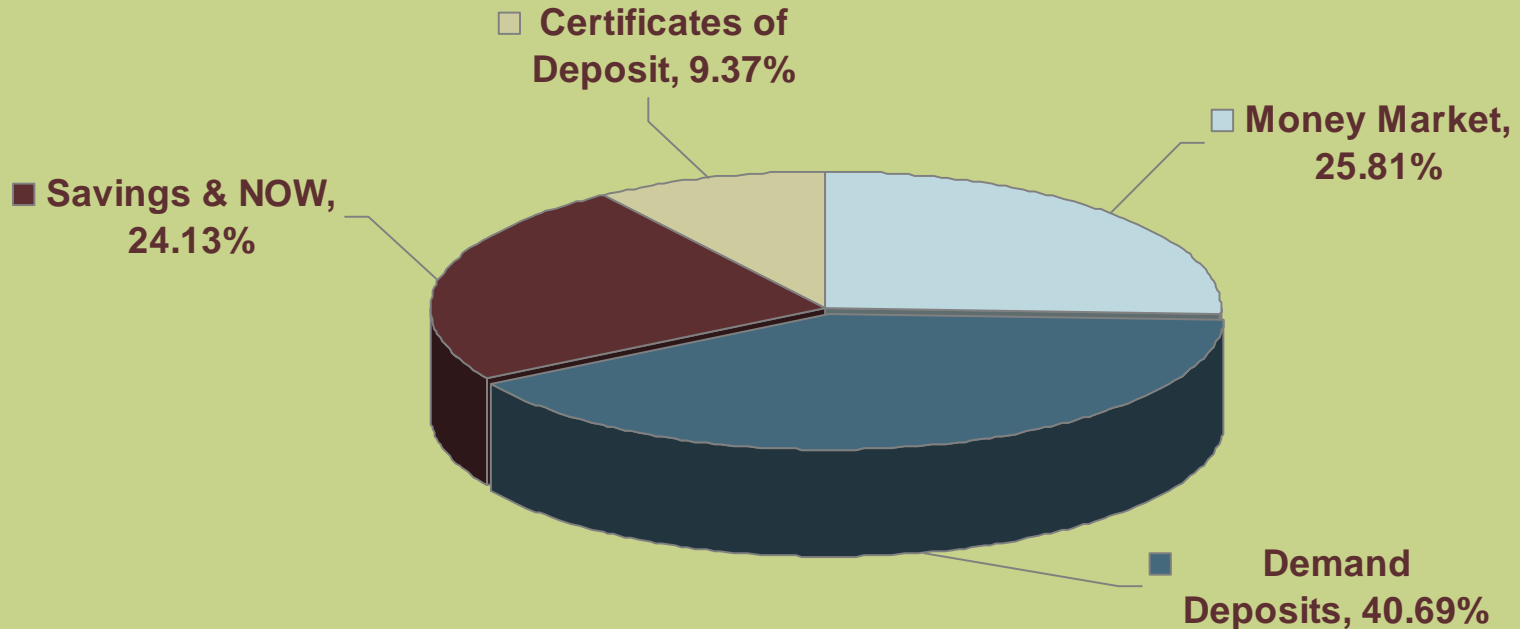
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# Building our Franchise Value

## Total Deposits by Type

at December 31, 2005



**Average Cost of Interest Bearing Deposits: 1.3%**

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# Building our Franchise Value

## New products

to promote core deposit growth.

**10 month special rate  
Certificate of Deposit**

**Special relationship Money Market Account**

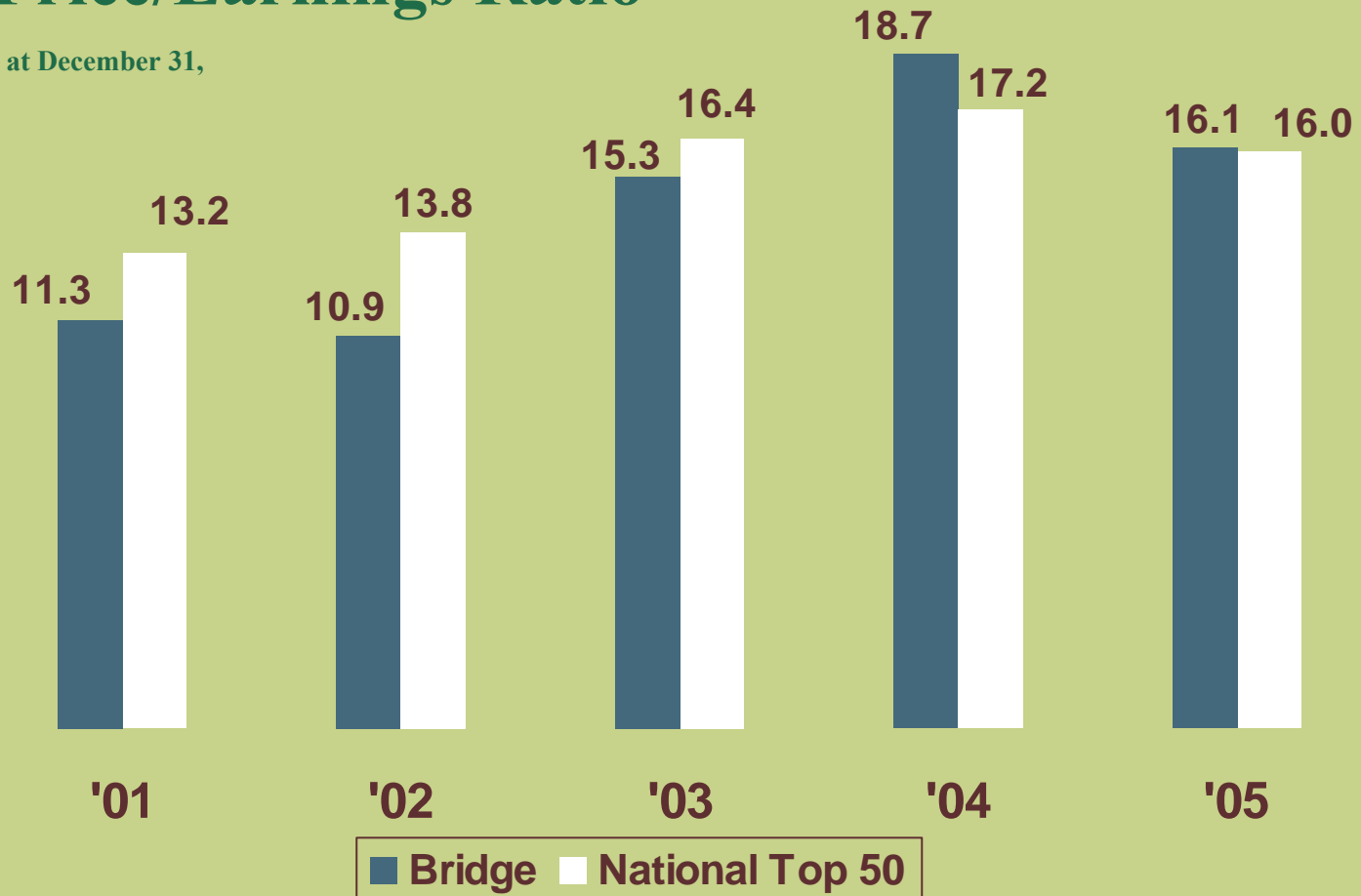
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# Market Performance

## Price/Earnings Ratio

at December 31,



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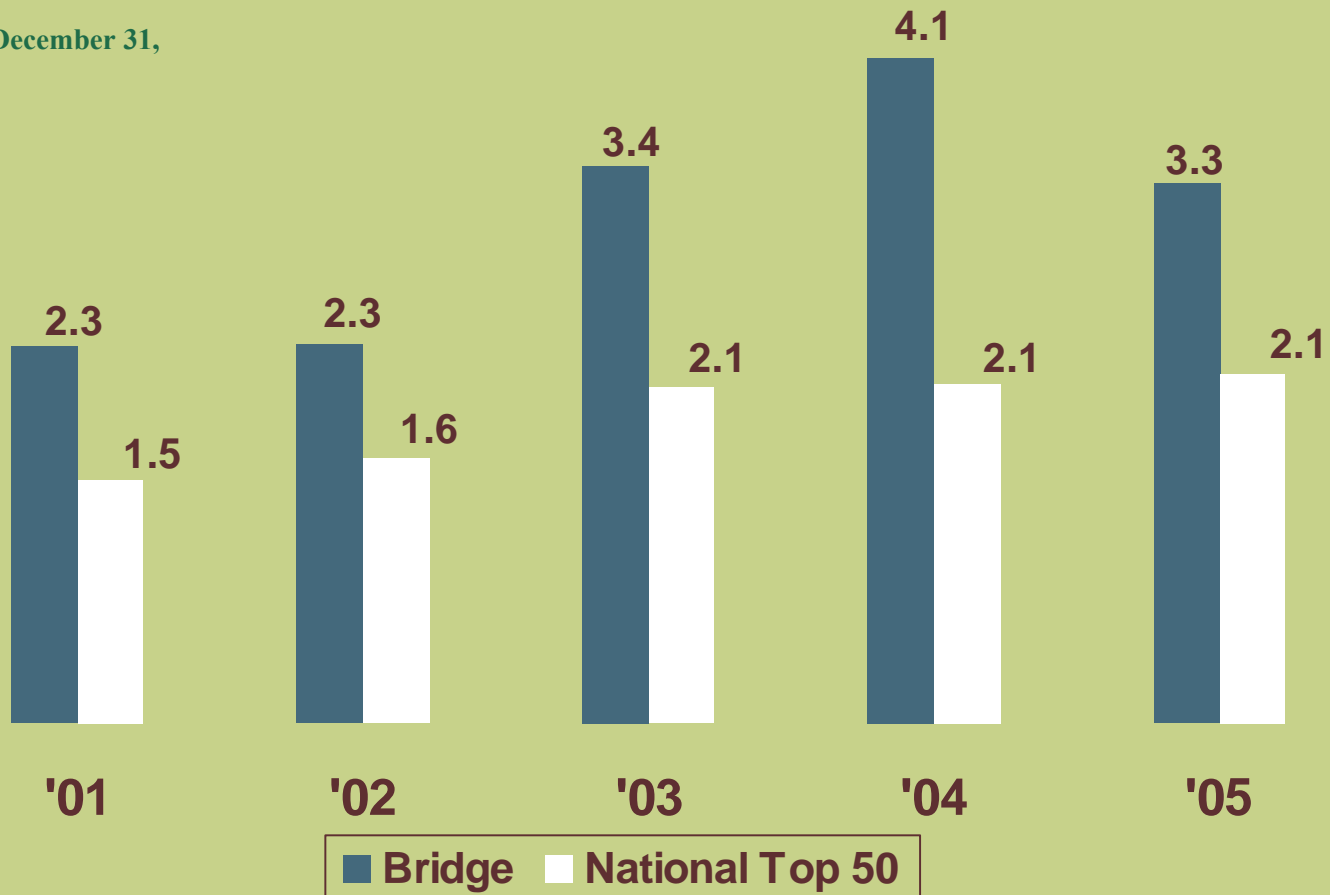
Source: SNL DataSource



# Market Performance

## Price/Book

at December 31,

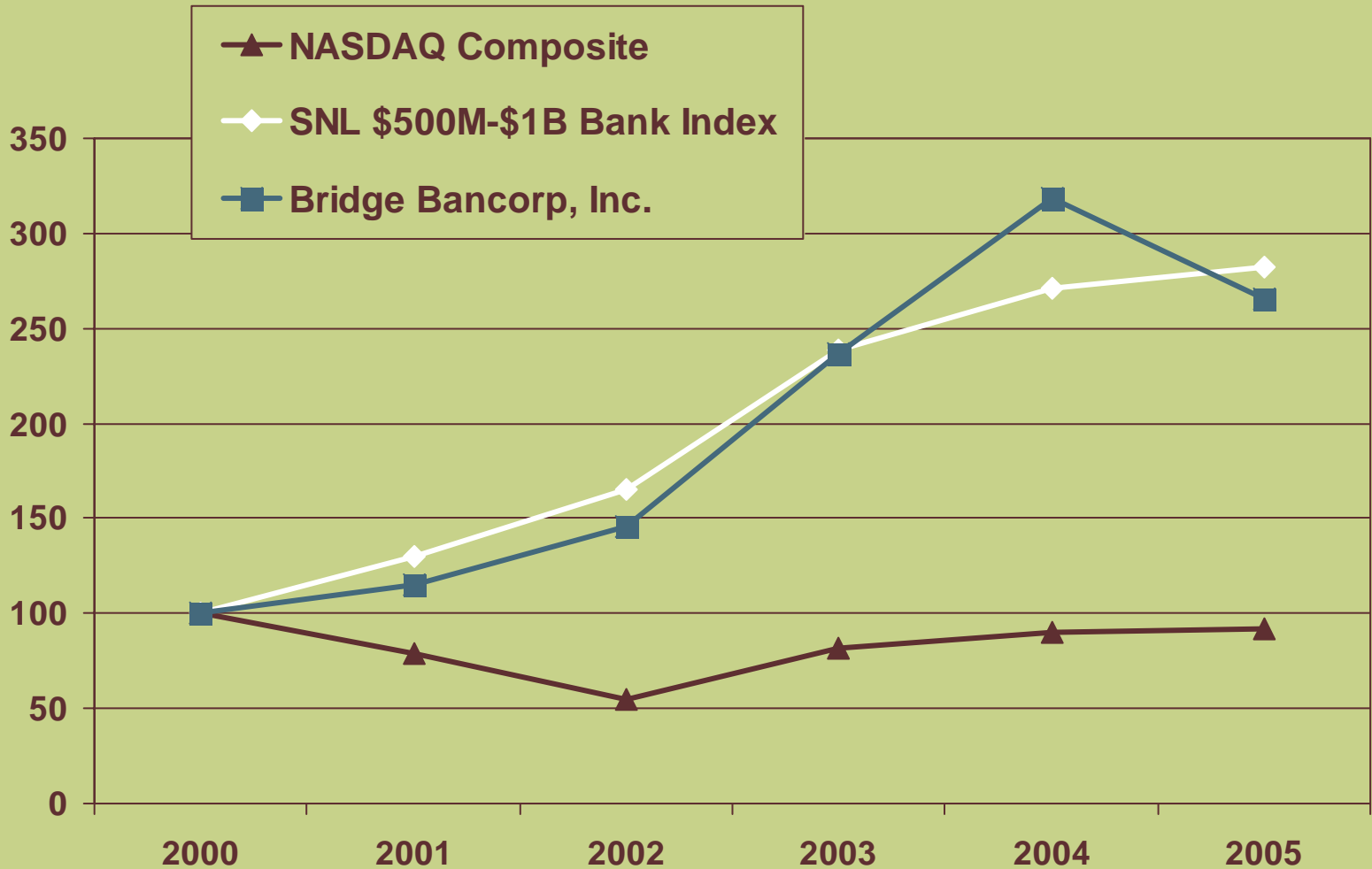


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Source: SNL DataSource



# Price Appreciation



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## Total Return on Shares of Bridge Bancorp, Inc. Stock

3-Year Return	82.0%
5-Year Return	165.7%
10-Year Return	909.1%

Returns assume realized dividends are reinvested into the security.

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# First Quarter 2006

<b>Results of Operations</b>	<b>2006</b>	<b>2005</b>
<b>Total assets</b>	<b>\$525,014</b>	<b>\$536,057</b>
<b>Net loans</b>	<b>298,344</b>	<b>294,799</b>
<b>Securities</b>	<b>189,983</b>	<b>206,766</b>
<b>Demand deposits</b>	<b>175,738</b>	<b>158,753</b>
<b>Savings &amp; time deposits</b>	<b>290,738</b>	<b>321,402</b>
<b>Total stockholders' equity</b>	<b>46,516</b>	<b>46,255</b>
<b>Net income</b>	<b>\$ 1,939</b>	<b>\$ 2,250</b>
<b>Diluted earnings per share</b>	<b>\$ 0.31</b>	<b>\$ 0.36</b>

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# First Quarter 2006

- **10.8% increase in demand deposits reaching 37.7% of total deposits**
- **Repositioning of securities portfolio**
- **Growing deposit base through increased market share in existing markets and branch expansion**
- **Westhampton Beach \$3,600,000 in deposits, 64.5% in low cost demand deposits**



# First Quarter 2006

- **Conditional lease for a new branch in Cutchogue - third quarter 2006 opening planned**
- **Accelerated pace of credit activity, loan growth is anticipated**
- **Attracting and retaining a high quality staff**
- **Balance growth objectives with the resources required to deliver consistently high level service**



# Looking Ahead

Is the Business Model still valid?

**YES!**

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# Looking Ahead

- **Operating in a growing, rich market.**
- **Remaining focused on asset quality.**
- **Strong capital position.**
- **Growing franchise value.**
- **Long term value to shareholders.**

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