



BRIDGE
BANCORP, INC.

NASDAQ: BDGE
Common Equity Offering
November 21, 2016

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Bridge Bancorp has filed a registration statement (including a prospectus) and a prospectus supplement which is preliminary and subject to completion, with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement, the preliminary prospectus supplement and the other documents that Bridge Bancorp has filed with the SEC for more complete information about Bridge Bancorp and the offering. You may get these documents for free by visiting the SEC website at www.sec.gov. Alternatively, the Company, any underwriter or any deal participating in the offering will arrange to send you the prospectus if you request it by contacting: Sandler O’Neill & Partners, L.P. at toll-free 1-866-805-4128 or by emailing syndicate@sandleroneill.com or Keefe, Bruyette & Woods, Inc. toll free 1-800-966-1559 or emailing USCapitalMarkets@kbw.com.

Offering Summary

Issuer:	Bridge Bancorp, Inc.
Offering:	Follow-on common stock
Gross Amount Offered:	\$50 million
Over-Allotment Option:	15% (\$7.5 million)
Exchange / Symbol:	NASDAQ / BDGE
Market Capitalization¹:	\$559 million
Current Quarterly Dividend:	\$0.23 per share
Dividend Yield¹:	2.9%
Use of Proceeds:	General corporate purposes, including support our organic growth, the pursuit of strategic acquisition opportunities and contributing capital to the bank
Book-Running Managers:	Sandler O'Neill + Partners, L.P. Keefe, Bruyette & Woods (A Stifel Company)

Corporate Profile

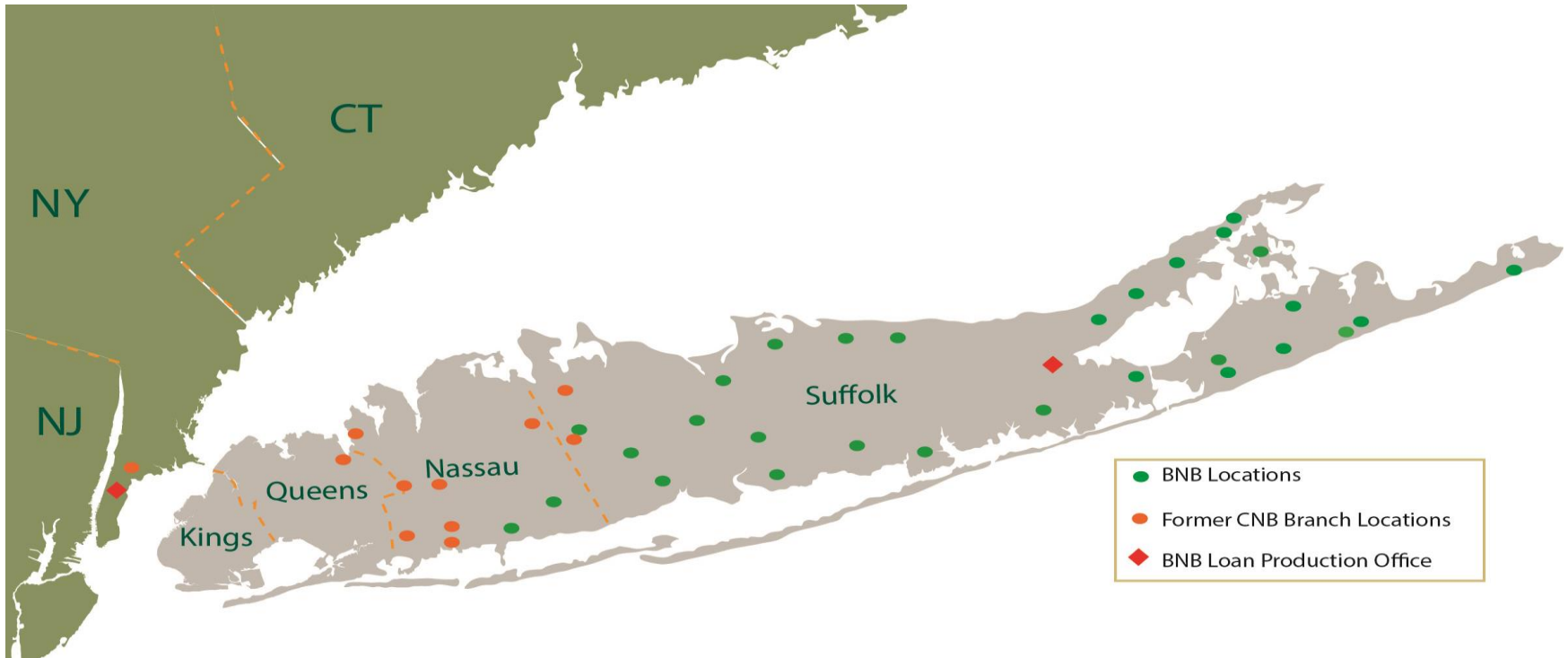
- 🚢 **A Growing Long Island Business**
 - *Passionate About Long Island Business*
- 🚢 **Committed to Community Banking**
 - *Delivering Results to Our Stakeholders*
- 🚢 **Local Decisions Made by Local Bankers**
 - *Fueling the Economy with \$2.6 Billion in Loans*
- 🚢 **Built On A Strong Culture & Identity**
 - *Succeeding by Building Relationships & Partnerships*

Current Franchise

September 30, 2016

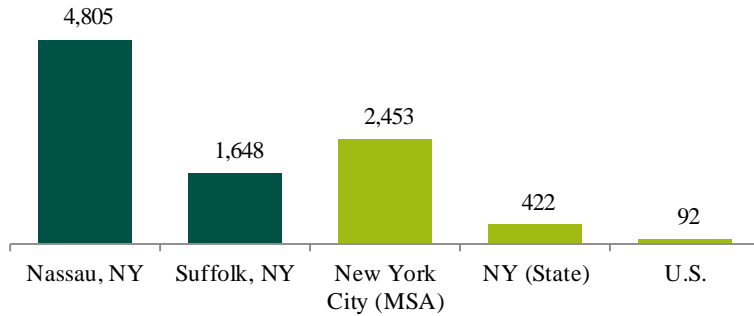
🏢 Headquarters:	Bridgehampton
🏢 Chartered:	1910
🏢 FT Employees:	486
🏢 Branches:	40
🏢 Nasdaq/Russell 2000	BDGE

🏢 Assets:	\$3.8 billion
🏢 Loans:	\$2.6 billion
🏢 Deposits:	\$2.9 billion
🏢 Market Cap:	\$559 million ⁽¹⁾

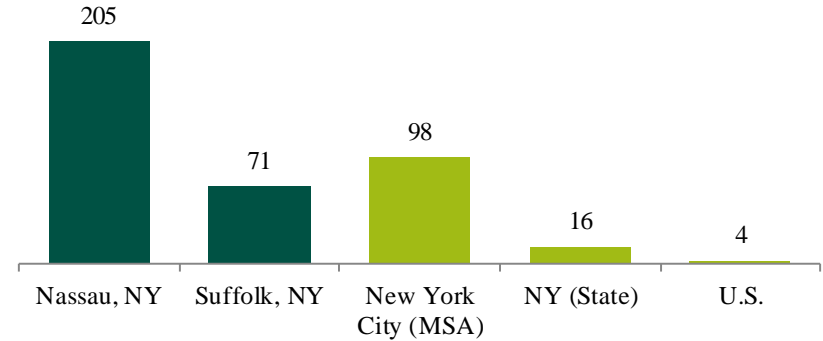


Favorable Long Island Demographics

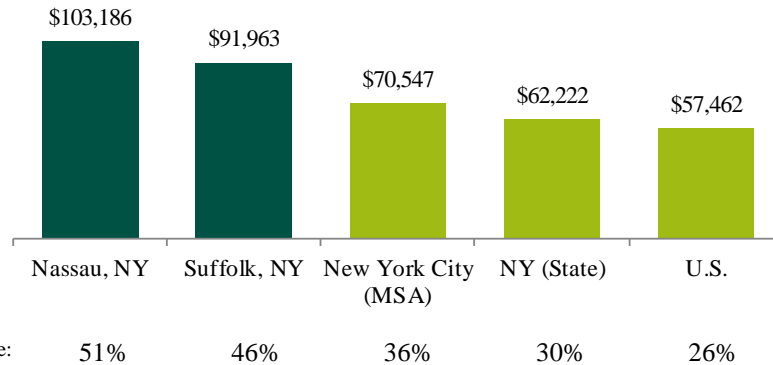
Population Density ¹



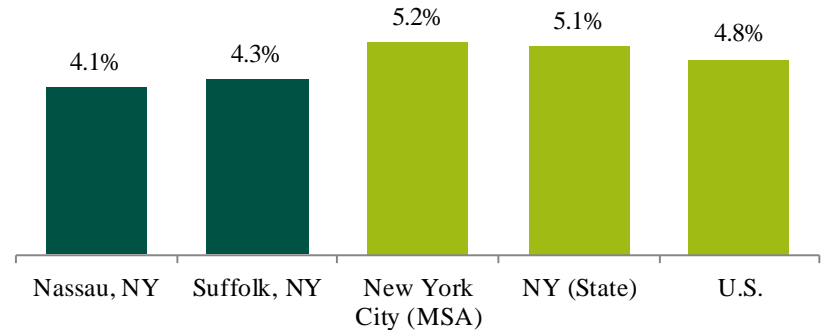
Businesses per Square Mile



Median Household Income



Unemployment Rate ²



% of
Households
100K+ Income:

Nassau, NY: 51%
Suffolk, NY: 46%
New York City (MSA): 36%
NY (State): 30%
U.S.: 26%

Source: SNL Financial LC and Nielsen estimates for 2017.

(1) Population density calculated as number of people per square mile.

(2) Monthly data as of September 2016.

Management Profile

Executive Team

- *Kevin M. O'Connor, President and Chief Executive Officer*
- *Howard H. Nolan, Chief Operating Officer and Corporate Secretary*
- *James J. Manseau, Chief Retail Banking Officer*
- *Kevin L. Santacroce, Chief Lending Officer*
- *John M. McCaffery, Chief Financial Officer and Treasurer*
- *John P. Vivona, Chief Risk Officer*

Each with Over 25 Years of Financial Services Experience

Continue to Hire Experienced Professionals

- *Revenue Producers, Compliance & Operational Positions*






Financial Summary

Total Assets:	\$3.8 Billion
Total Loans:	\$2.6 Billion
Total Deposits:	\$2.9 Billion
Loans / Deposits:	88.5%
Nonperforming Assets/ Total Assets ¹ :	0.05%
Common Stockholders' Equity:	\$362.6 Million
Book Value per Common Share:	\$20.75

Regulatory Capital Ratios

Tier 1 Leverage Ratio:	7.5%
Common Equity Tier 1 Risk-Based Capital Ratio:	9.1%
Tier 1 Risk-Based Capital Ratio:	9.7%
Total Risk-Based Capital Ratio:	13.3%

Strategic Objectives

-  **Be the Preeminent Community Bank in Our Marketplace**
-  **Grow the Expanded Franchise**
-  **Attract, Retain and Develop Talented Bankers**
-  **Maximize the Efficiencies of Our Systems and Processes**
-  **Identify & Execute Market Opportunities**

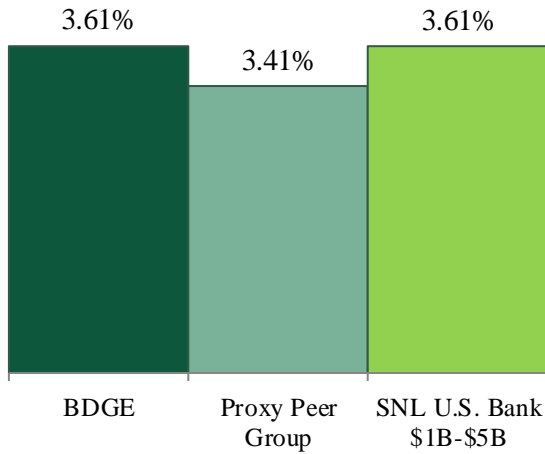
“Execute Our Mission & Deliver Results”

Strategies & Accomplishments – Q3 2016

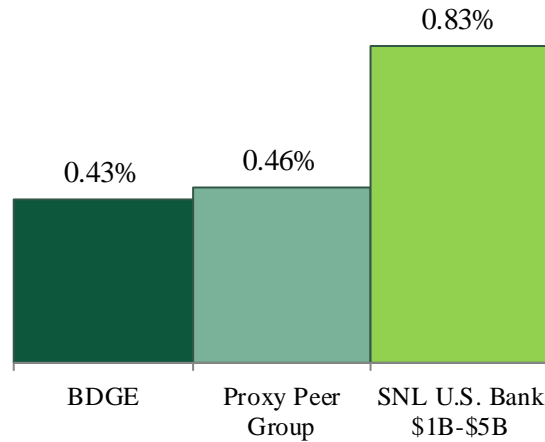
- 🏛️ **Net Income of \$8.9 million or \$.50 Per Diluted Share**
 - *ROAA .93%, ROAE 9.78% and ROATCE 14.24%*
- 🏛️ **Record Net Interest Income \$30.7 million**
 - *Net Interest Margin 3.61%*
- 🏛️ **Loans of \$2.6 billion**
 - *Growth of \$61 million in Q3 2016 or 10% annualized*
- 🏛️ **Deposits of \$2.9 billion**
 - *Demand Deposits of \$1.1 billion or 38% of total deposits*

Q3 2016 Performance vs Peers

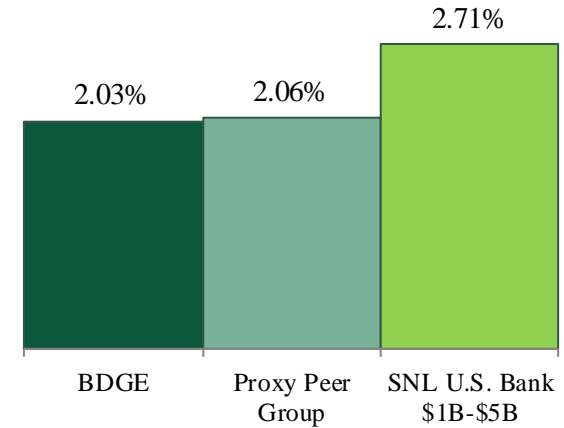
Net Interest Margin



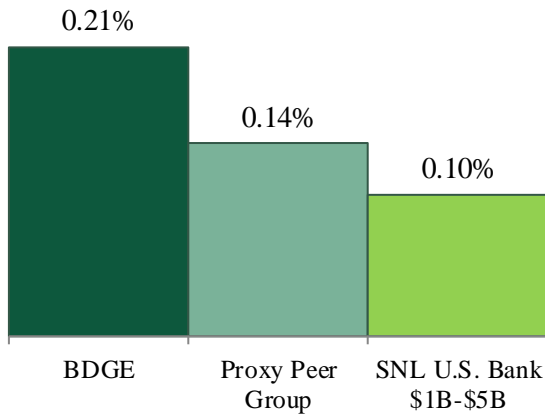
Other Income/Average Assets



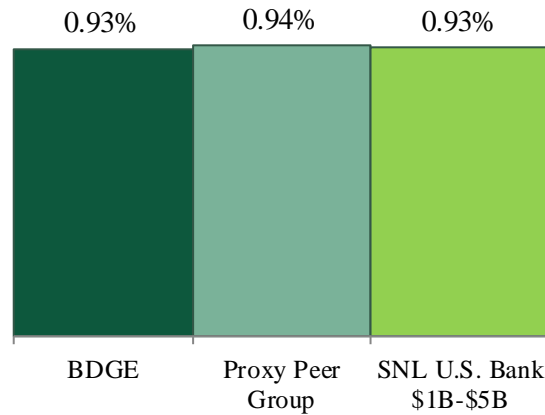
Other Expense/Average Assets



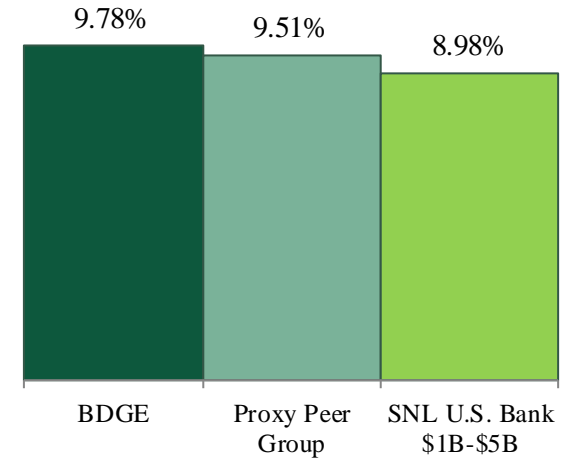
Provision for Loan Losses to Average Assets



Return on Average Assets

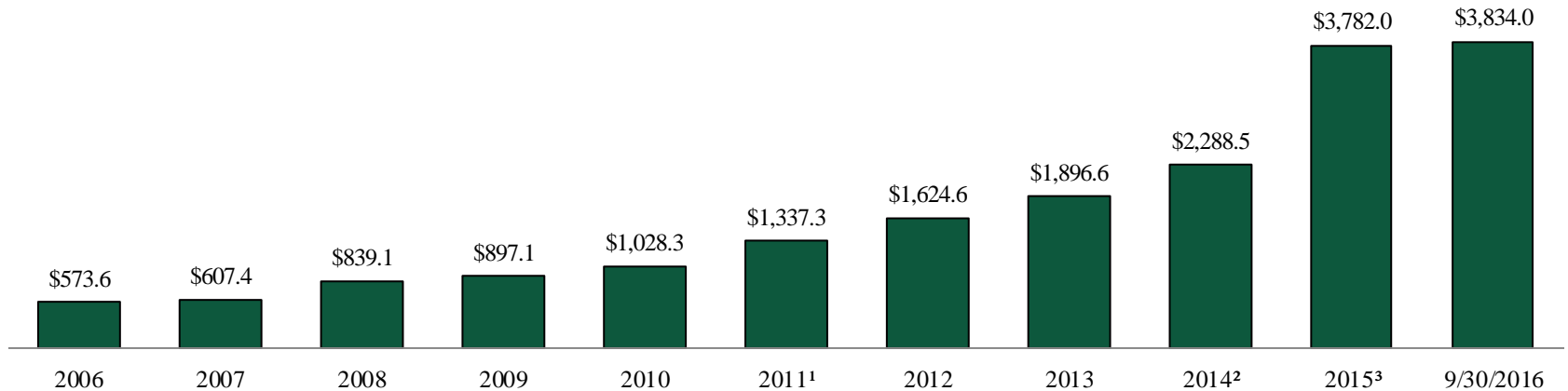


Return on Average Equity

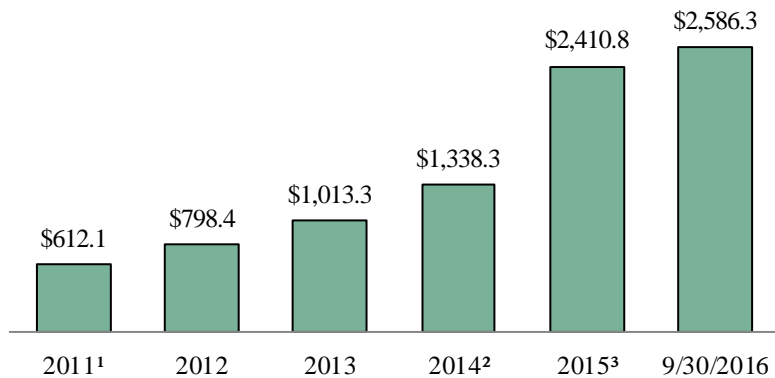


Consistent Balance Sheet Growth

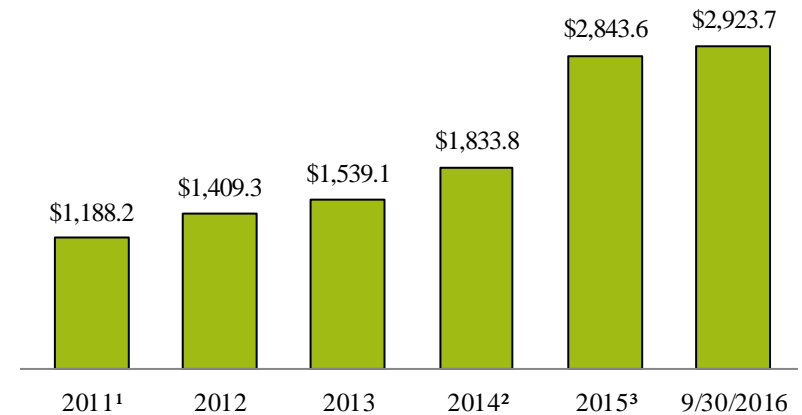
Total Assets



Gross Loans Held for Investment



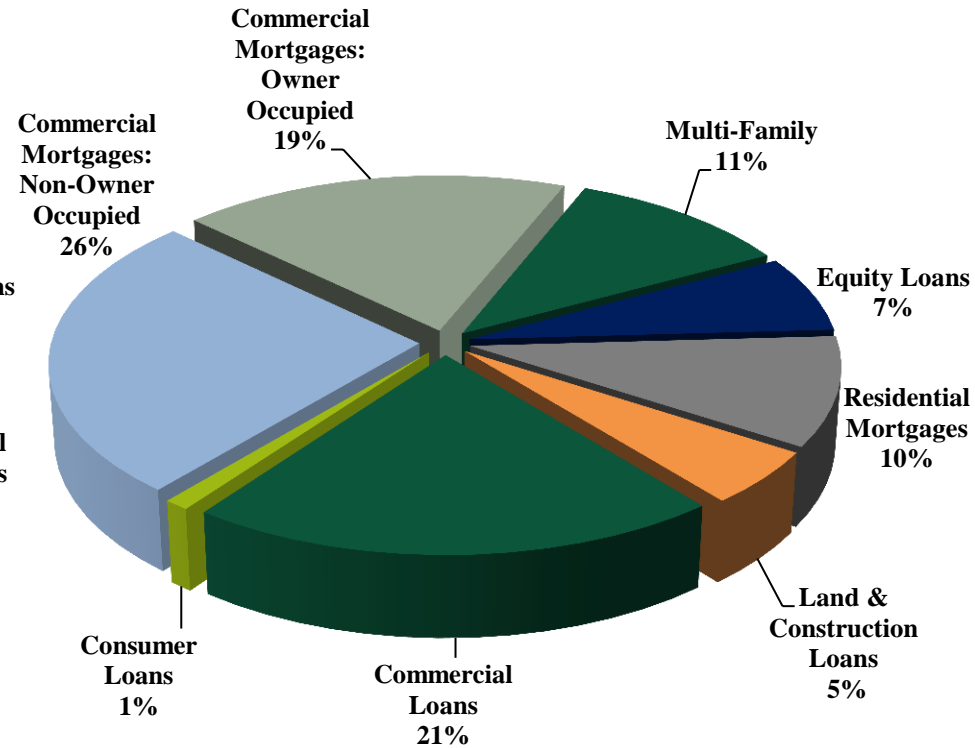
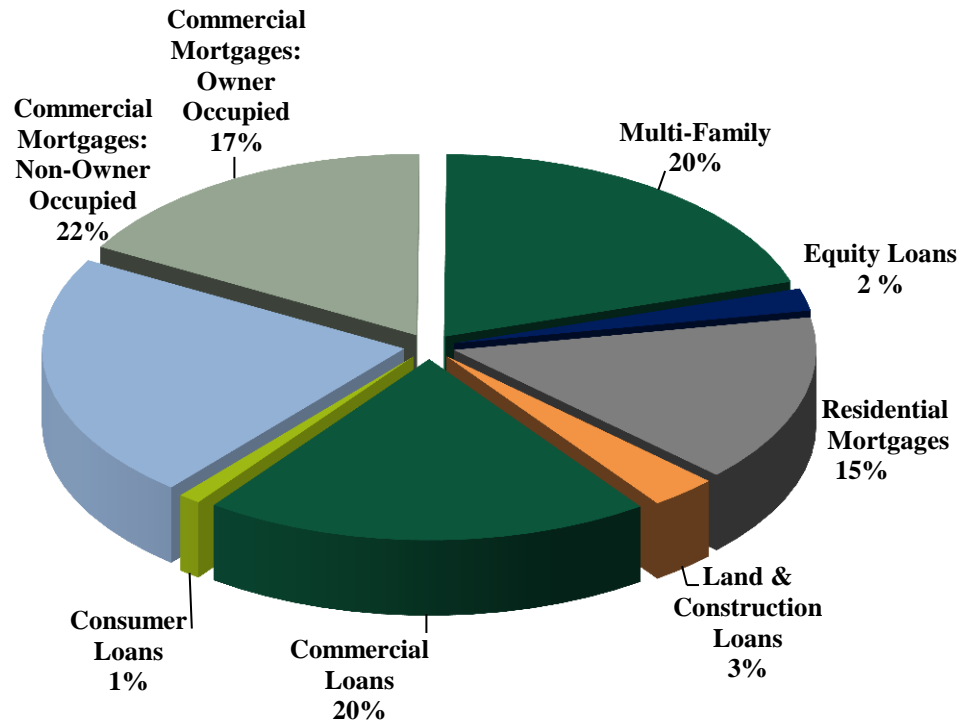
Total Deposits



Diversified Loan Composition

As of September 30, 2016

As of September 30, 2013



\$2.6 Billion in Total Loans as of September 30, 2016 with an Average Yield of 4.77%

CRE Concentration Update

- 🏢 **Implemented Post-Closing Quality Control Process**
- 🏢 **New Origination System to streamline the lending process and enhance portfolio management**
- 🏢 **Enhanced Annual Review Process**
- 🏢 **Expanding Portfolio Management Data Set (DSCR, NOI, Cap Rates, Market Rates, etc.)**
- 🏢 **Evolving Capital Stress Test to Incorporate Concentration Thresholds**

Taxi Medallions

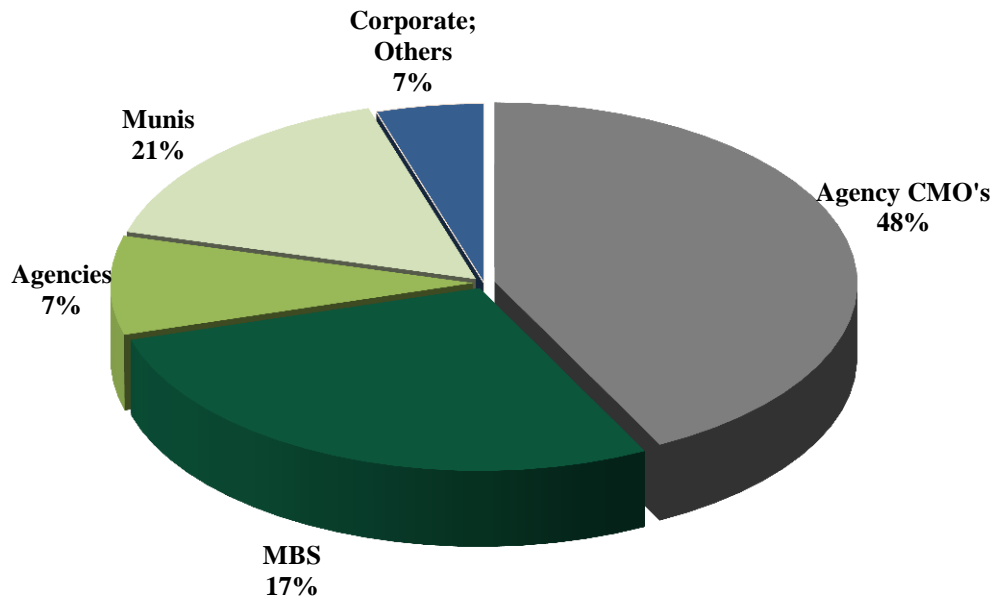
- 🚗 **Total exposure of \$27 million is exclusively first lien direct obligations of medallion owners, with 99% fleet medallion owners representing just 1.04% of total loans and 7.13% of the bank's Tier 2 capital**
- 🚗 **No new originations planned and we anticipate our exposure and concentration levels to decline even further through amortization, pay-downs and total loan portfolio growth**
- 🚗 **Only NYC-Manhattan medallions; All loans carry personal guarantees and are current as of September 30, 2016**
- 🚗 **There are no more loans in the portfolio coming due in 2016. Approximately 12% of the portfolio comes due in Q1 2017**

Asset Quality Ratios


	ALLL/ Total Loans ¹	Past Due & NPLs/Total Loans	NPLs/ Total Loans	YTD Net Loan Losses/ Avg. Total Loans ²	ALLL/ NPLs
<u>Historical</u>					
09/30/2015	1.30%	0.35%	0.06%	0.03%	1,444%
12/31/2015	1.21%	0.17%	0.06%	0.05%	1,537%
03/31/2016	1.21%	0.24%	0.07%	0.03%	1,333%
06/30/2016	1.20%	0.31%	0.08%	0.02%	1,108%
09/30/2016	1.19%	0.27%	0.08%	0.03%	1,185%
<i>Proxy Peer Group (9/30/2016)</i>	<i>0.90%</i>	<i>0.58%</i>	<i>0.39%</i>	<i>0.06%</i>	<i>376%</i>

Conservative Securities Portfolio

September 30, 2016



 **\$894 Million in Securities**

 **Exceptional Credit Quality with 76% Guaranteed by the U.S. Government**

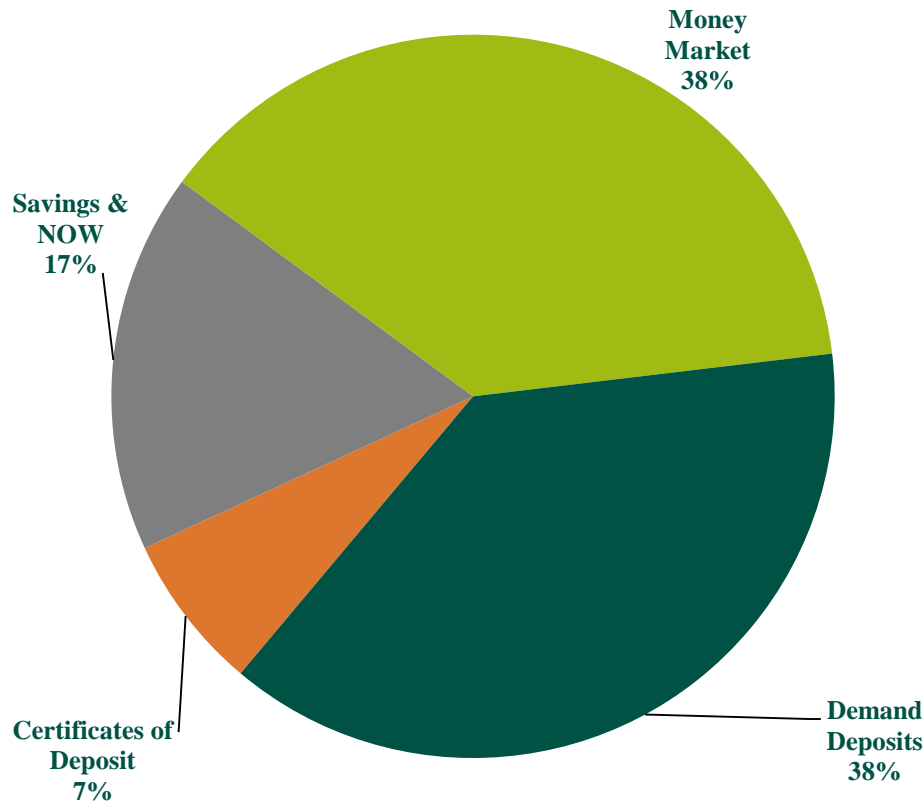
 **Effective Portfolio Duration is 3.07 Years**

Exposure to Interest Rate Risk

Interest Rate Risk	9/30/16	12/31/15
Earnings at Risk (Max.)		
Potential Percentage (%) Change in Future Net Interest Income (“NII”)		
Year 1 NII (% Change from Year 1 – Base) Up 200 basis points	(4.6)%	(4.9)%
Year 1 NII (% Change from Year 1 – Base) Up 100 basis points	(2.2)%	(2.6)%
Year 1 NII (% Change from Year 1 – Base) Static	–	–
Year 1 NII (% Change from Year 1 – Base) Down 100 basis points	(0.1)%	(0.2)%

Attractive Deposit Profile

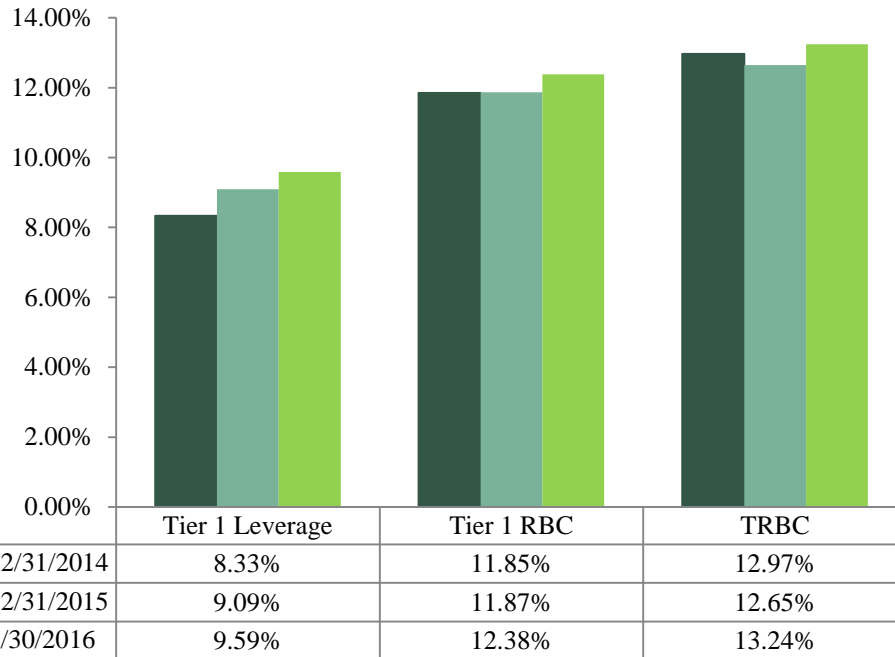
September 30, 2016



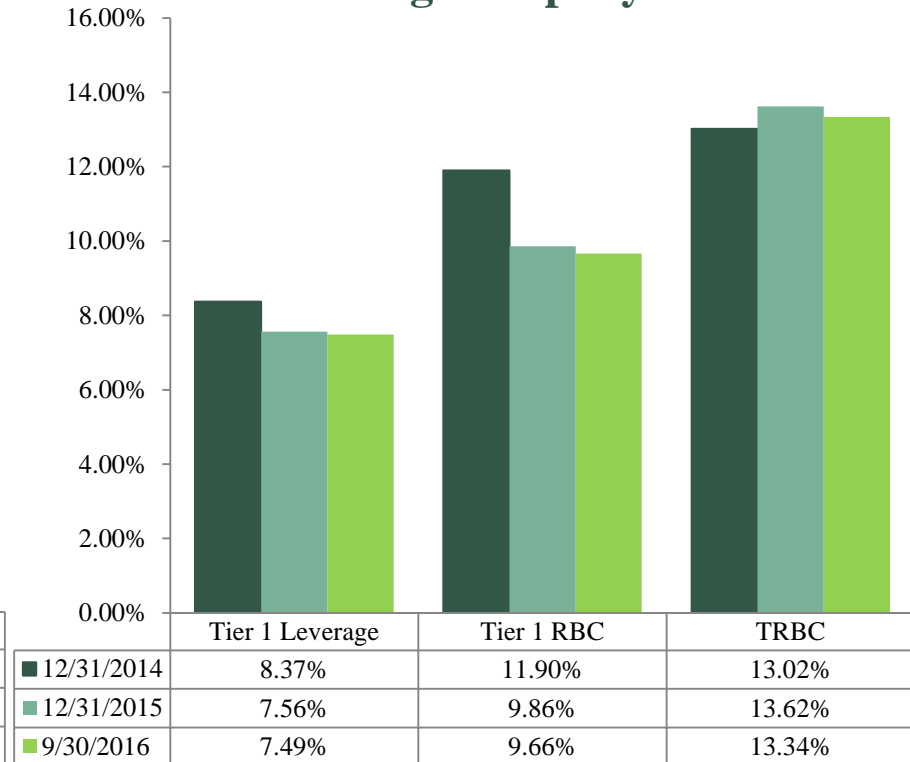
- 🏦 **\$2.9 billion in Deposits, Average Cost of 24 Basis Points**
- 🏦 **5 Year Annualized Growth of 20% (18% Over 10 Years)**
- 🏦 **Seasoned Bankers Well Known in the Community**
- 🏦 ***Branches Still Matter***



Capital Overview

Bank Level



Holding Company Level



- 
Tier 1 Leverage ratio at the Bank reflects \$80 million in sub-debt contributed to the Bank
- 
Above Board adopted minimum standards & well-capitalized regulatory capital standards

Building Blocks For 2016 & Beyond

- 🏢 **Expand SBA and Residential Lending Platforms**
 - *Leverage Branch Footprint*
 - *Received Preferred Lender Provider Status*
- 🏢 **Hired Equipment Finance Team**
 - *Diversifies Loan Portfolio with Higher Yielding Assets*
- 🏢 **Hired Experienced Wealth Management Executive**
 - *Expands Reach into Newly Acquired Markets*
- 🏢 **NYCB Acquisition of Astoria/Peoples United Acquisition of Suffolk Bancorp**
 - *Disruption in Long Island Markets – Customers & Employees*
 - *Branch Closures Anticipated in Overlapping Markets*

Summary

- 🚢 **Strong & Consistent Financial Performance**
- 🚢 **Outstanding Asset Quality and Balance Sheet Flexibility**
- 🚢 **Superior Franchise Growth with Compelling Opportunities**
- 🚢 **Well-Positioned in Economically Attractive Markets**
- 🚢 **Experienced Management Team and Board of Directors**
- 🚢 **Clear Understanding of Risks, Opportunities and Challenges**

Appendix

Proxy Peer Group

<u>Company Name</u>	<u>Ticker</u>	<u>Location</u>	<u>Total Assets 9/30/2016</u>
TowneBank	TOWN	Portsmouth, VA	7,830,142
Eagle Bancorp Inc	EGBN	Bethesda, MD	6,762,132
WSFS Financial Corp.	WSFS	Wilmington, DE	6,627,593
Brookline Bancorp Inc.	BRKL	Boston, MA	6,380,312
Flushing Financial Corp.	FFIC	Uniondale, NY	5,999,255
Dime Community Bancshares Inc.	DCOM	Brooklyn, NY	5,821,786
Lakeland Bancorp	LBAI	Oak Ridge, NJ	4,904,291
Sandy Spring Bancorp Inc.	SASR	Olney, MD	4,810,611
ConnectOne Bancorp, Inc.	CNOB	Englewood Cliffs, NJ	4,327,804
Century Bancorp Inc.	CNBKA	Medford, MA	4,298,323
Cardinal Financial Corp.	CFNL	McLean, VA	4,219,648
Washington Trust Bancorp Inc.	WASH	Westerly, RI	4,204,034
Meridian Bancorp Inc.	EBSB	Peabody, MA	4,173,130
OceanFirst Financial Corp.	OCFC	Toms River, NJ	4,151,017
Univest Corp. of Pennsylvania	UVSP	Souderton, PA	4,140,444
Oritani Financial Corp.	ORIT	Township of Washington, NJ	3,794,642
Peapack-Gladstone Financial	PGC	Bedminster, NJ	3,774,383
First of Long Island Corp.	FLIC	Glen Head, NY	3,434,495
Bryn Mawr Bank Corp.	BMTC	Bryn Mawr, PA	3,174,080
Enterprise Bancorp Inc.	EBTC	Lowell, MA	2,470,849
Suffolk Bancorp	SCNB	Riverhead, NY	2,196,475
Hingham Instit. for Savings	HIFS	Hingham, MA	1,960,309