



Annual Meeting



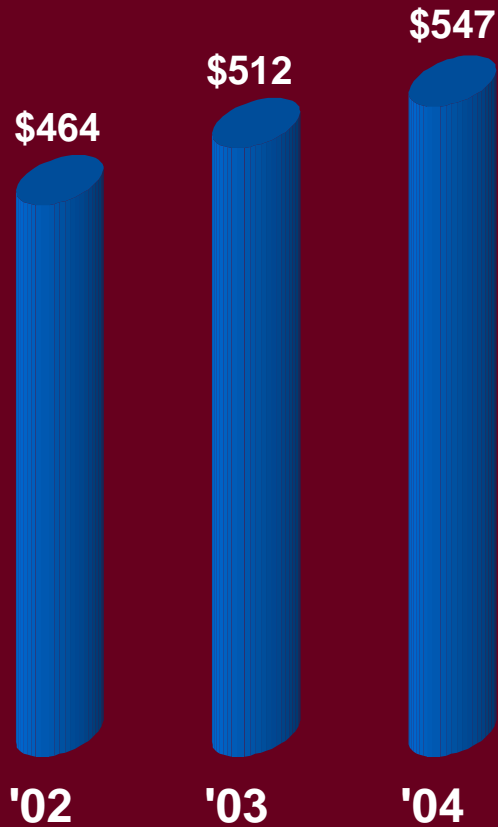


This presentation may contain statements relating to the future results of the Company (including certain projections and business trends) that are considered “forward-looking statements” as defined in the Private Securities Litigation Reform Act of 1995 (the “PSLRA”). Such forward-looking statements, 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.

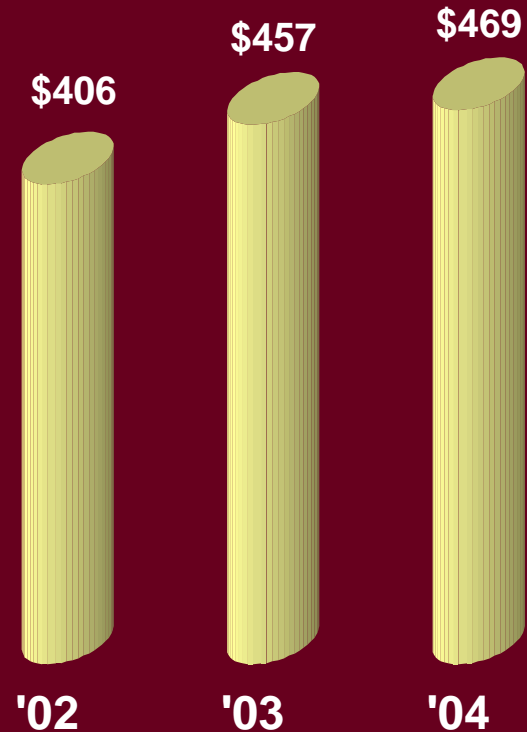
Factors that could cause future results to vary from current management expectations include, but are not limited to, changing economic conditions; legislative and regulatory changes; monetary and fiscal policies of the federal government; changes in tax policies; rates and regulations of federal, state 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.



Total Assets

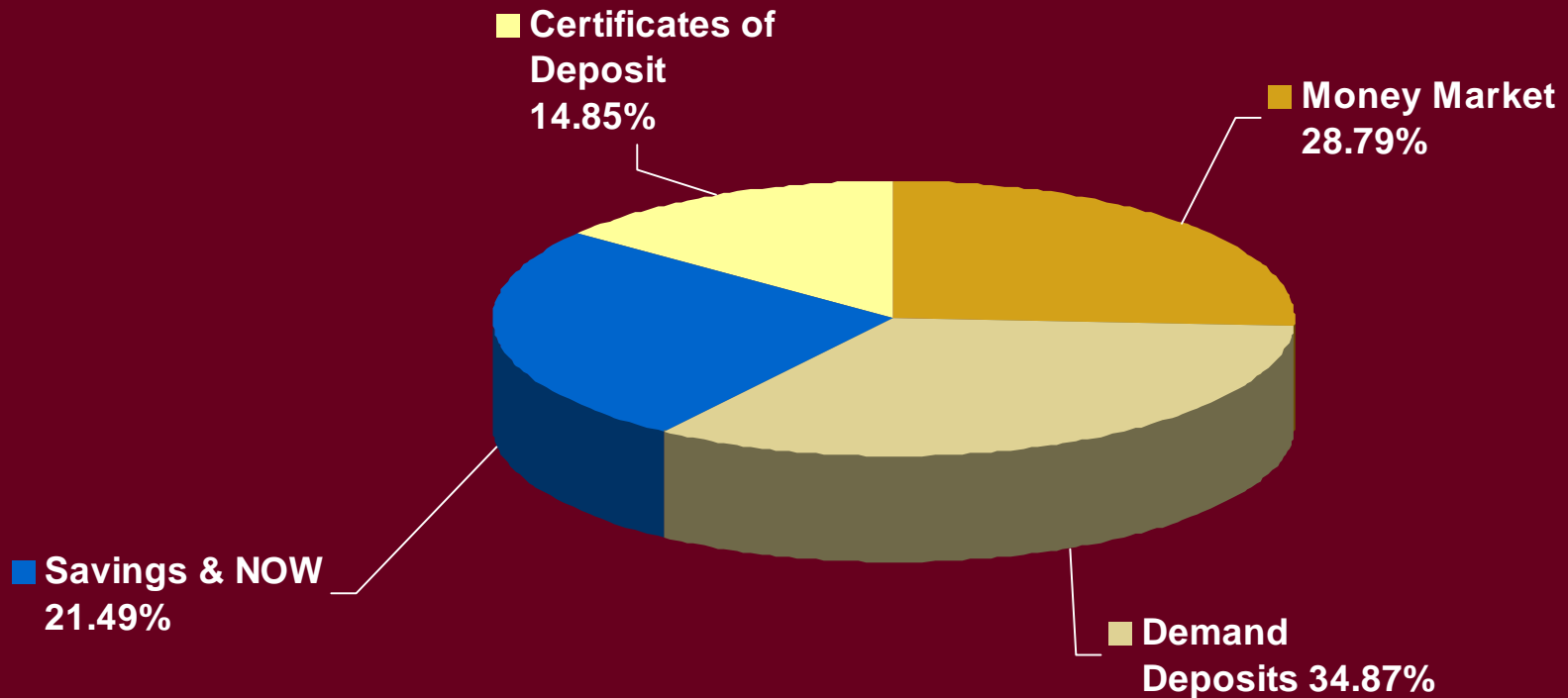


Total Deposits





Total Deposits by Type



Average Cost of Deposits: 0.694%

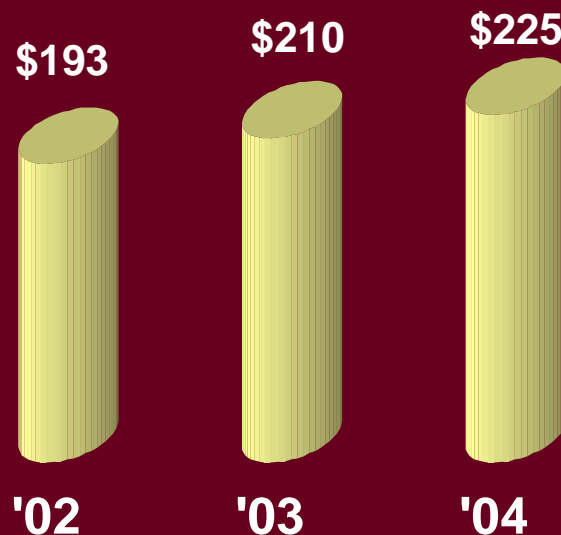


Asset Composition

Total Loans

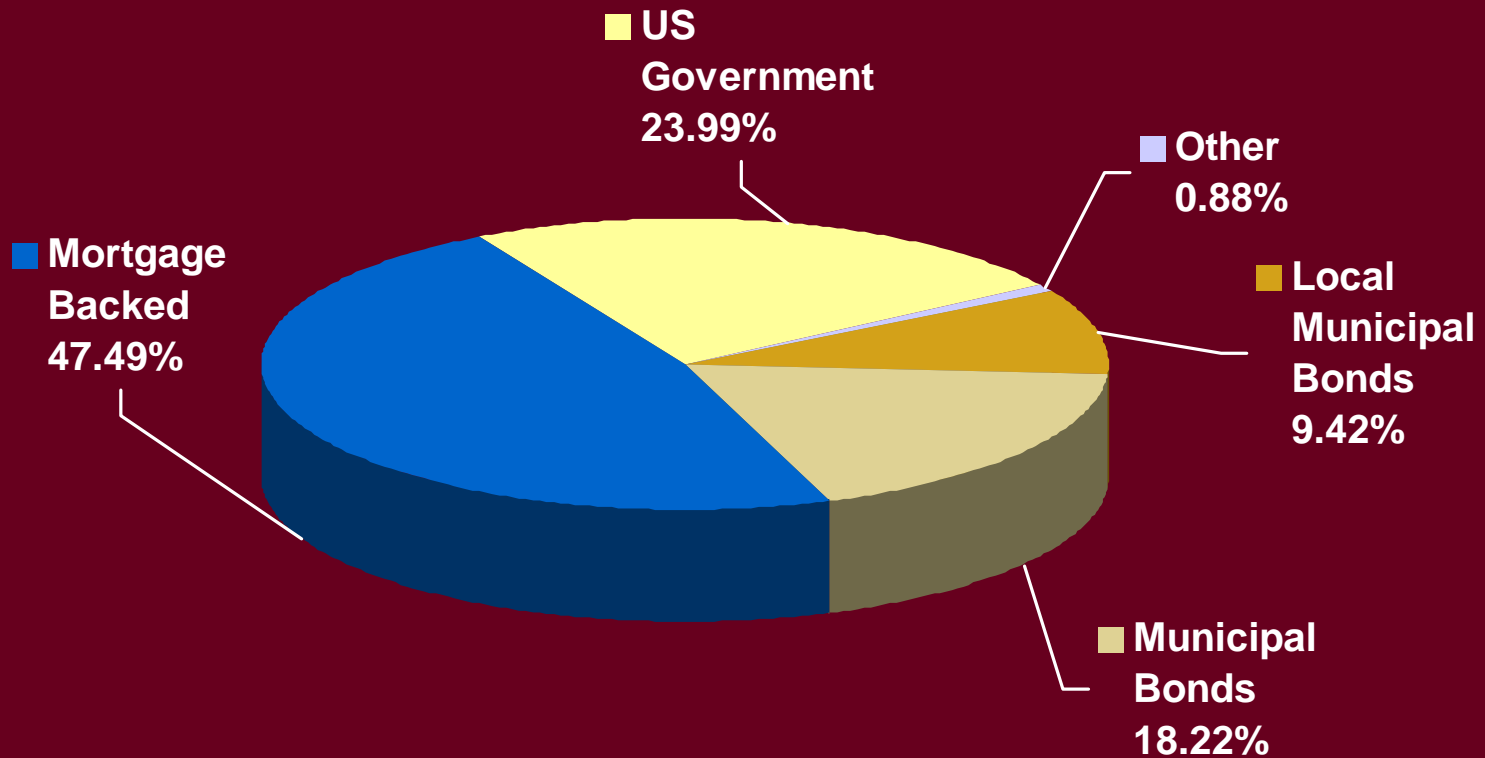


Total Securities



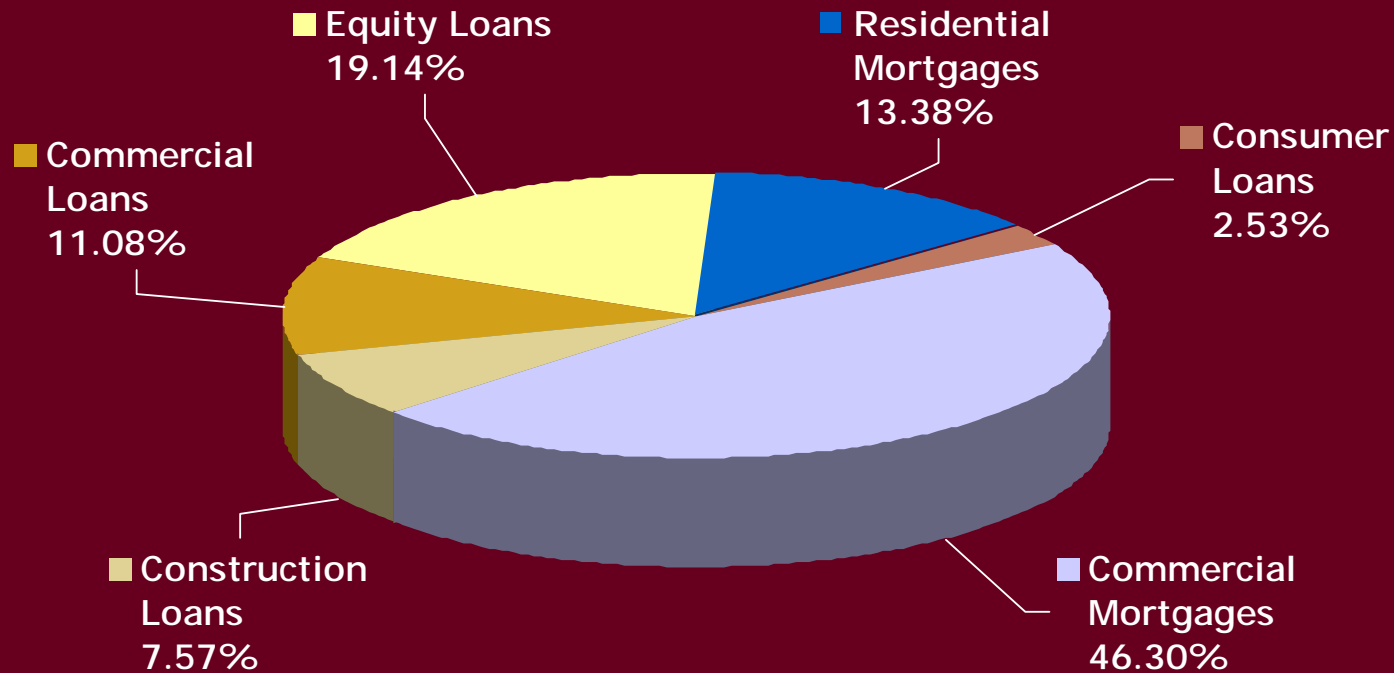


Investment Portfolio





Total Loans

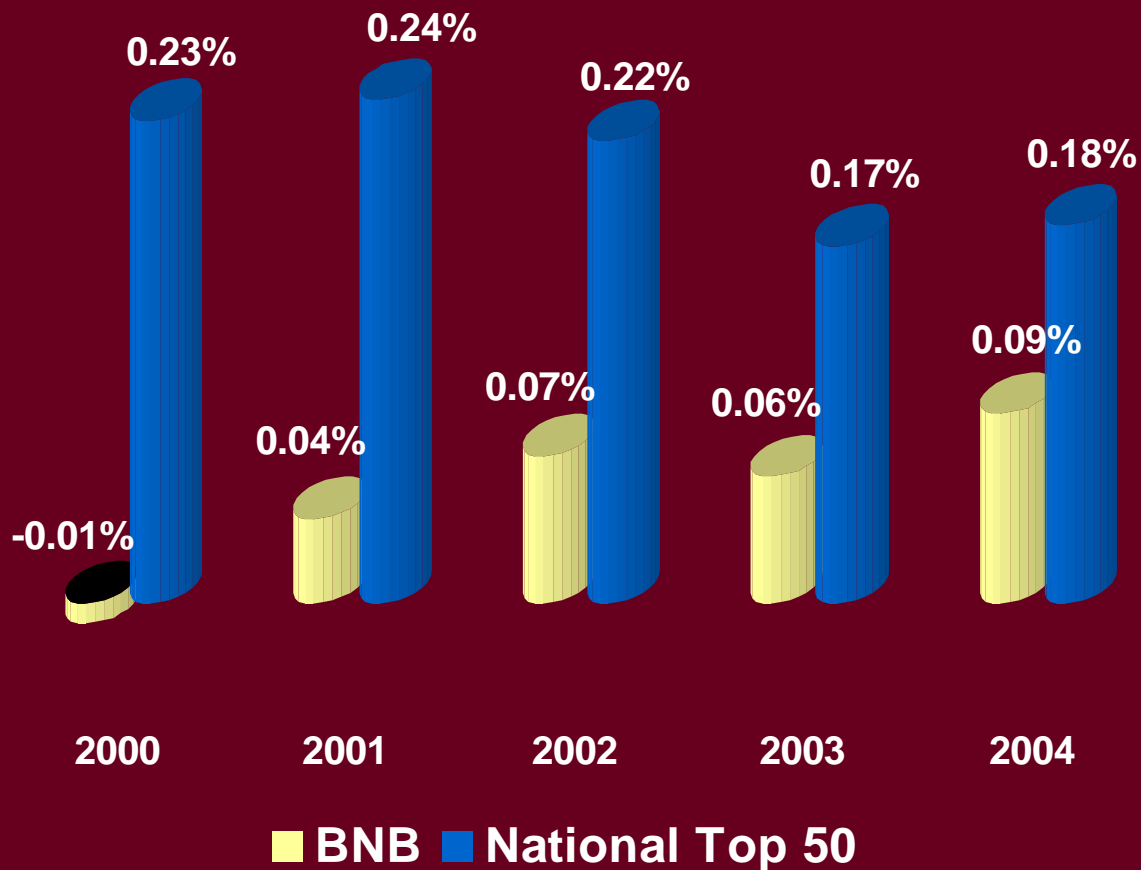


Average Yield: 6.61%

at December 31, 2004

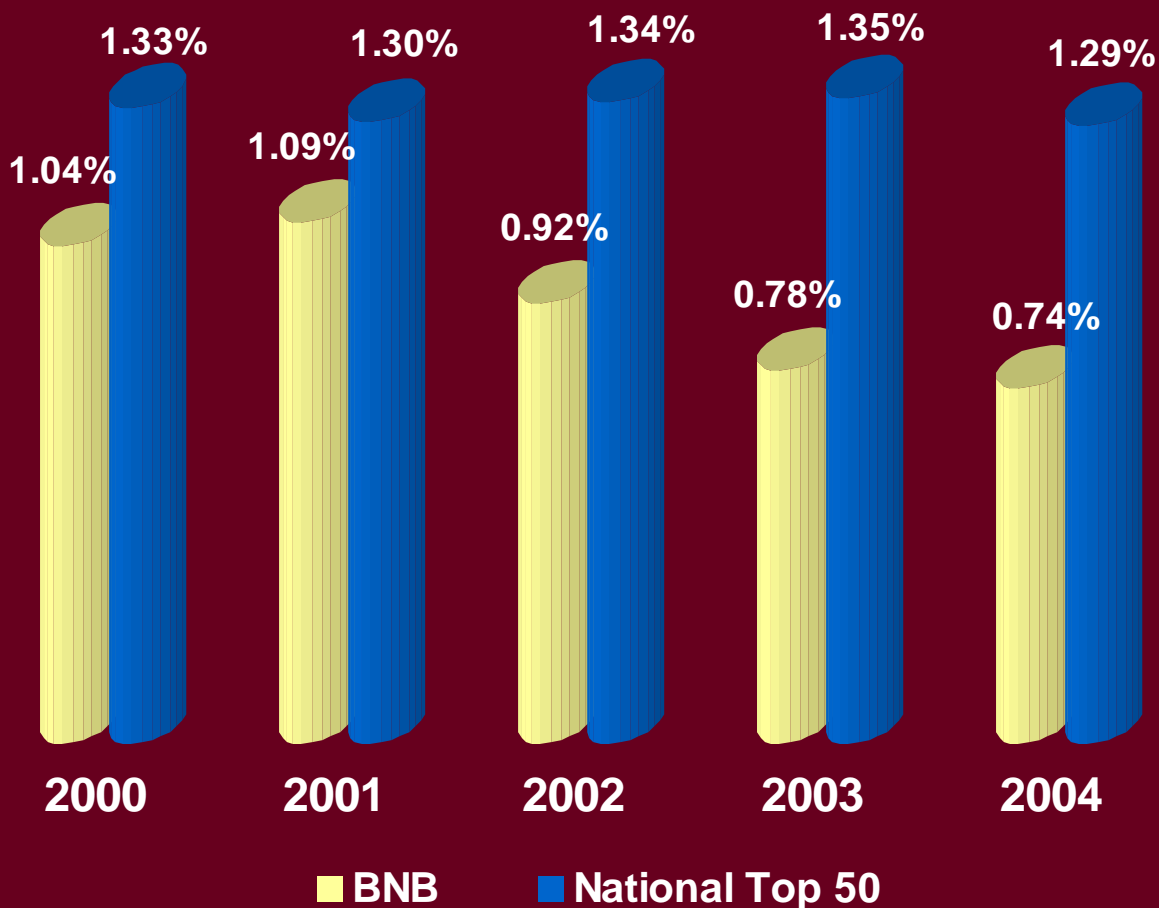


Net Loss to Average Total Loans



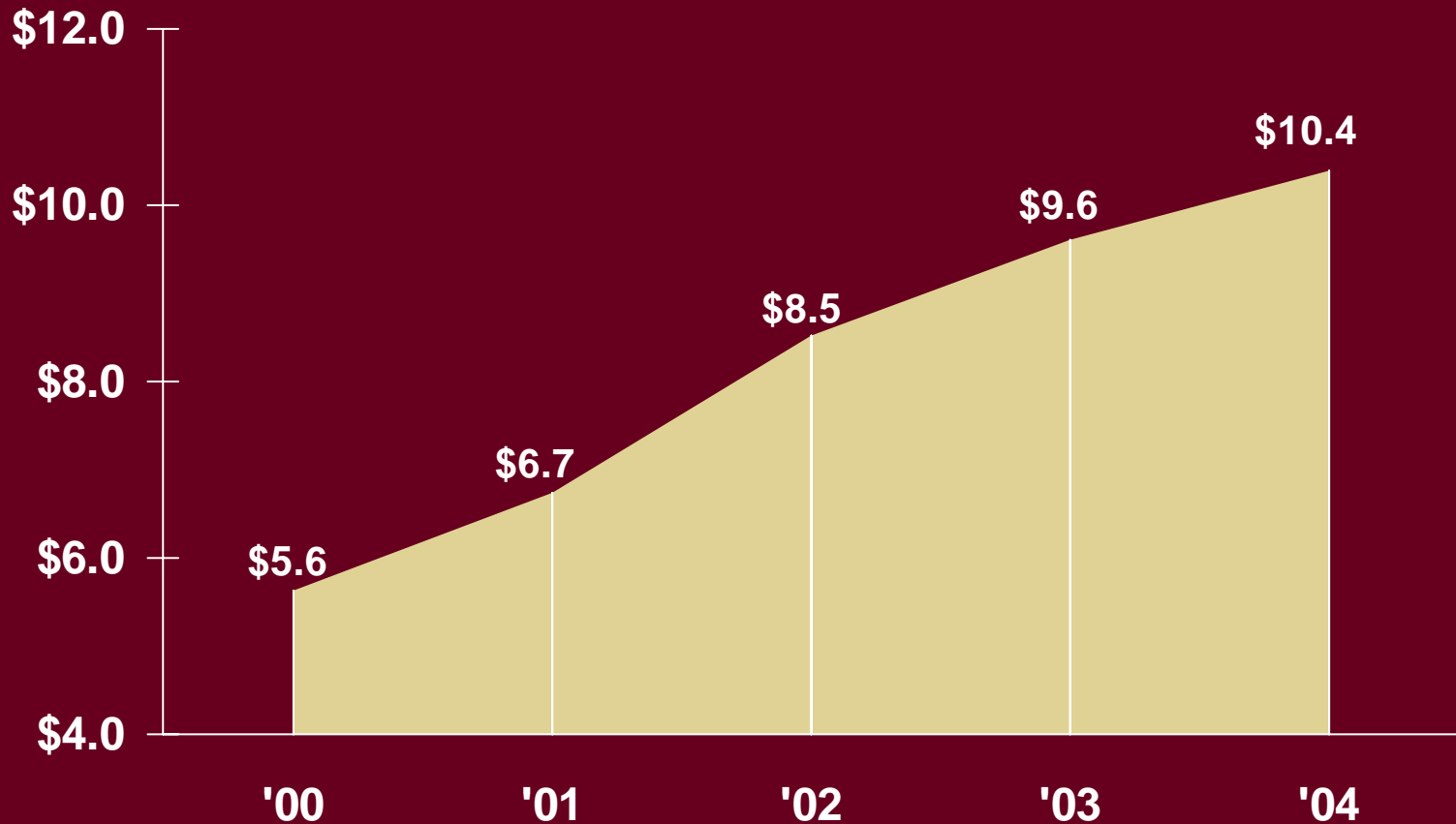


Allowance for Loan Loss to Total Loans





Net Income



Dollars in millions at December 31,

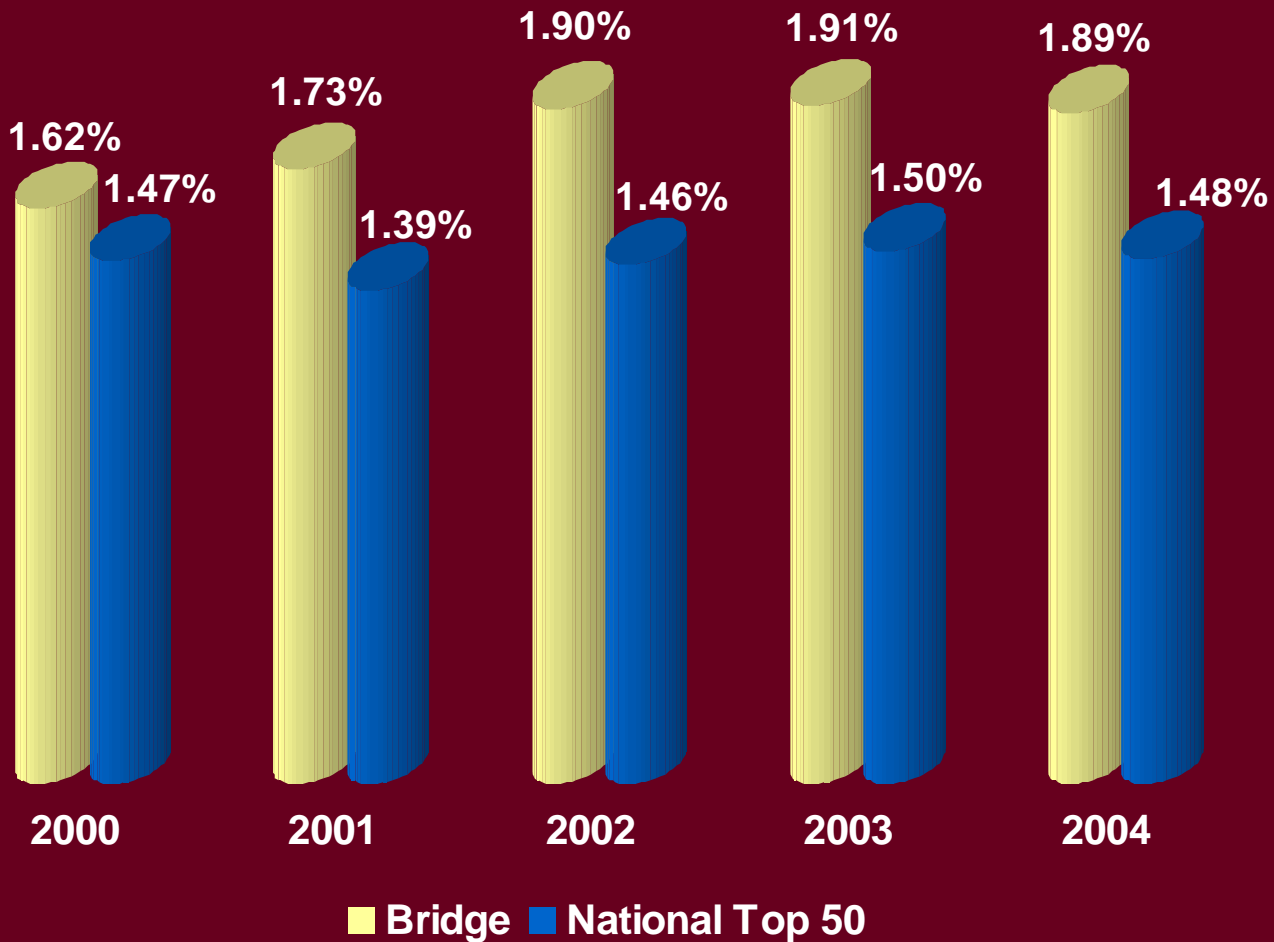


Diluted Earnings and Cash Dividends Per Share



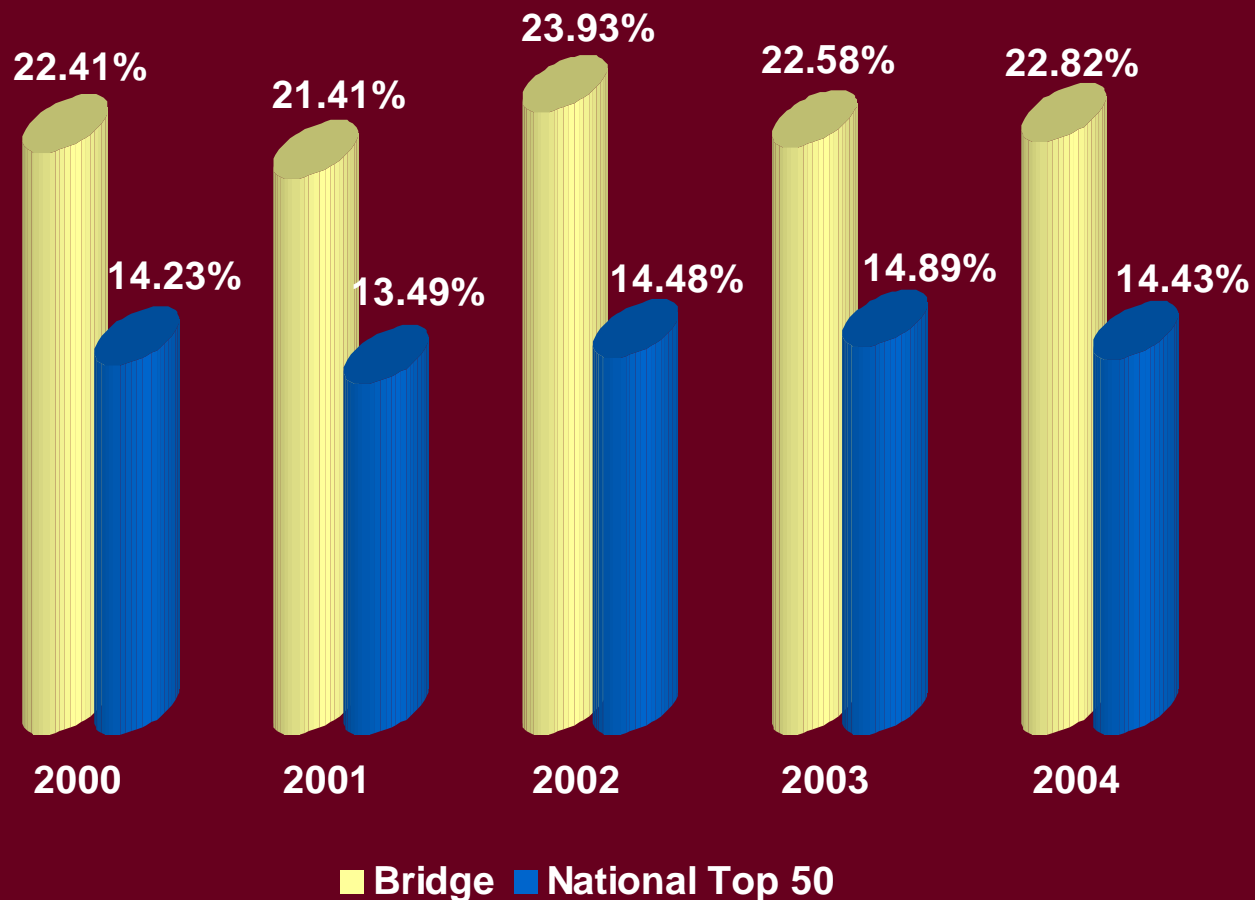


Return on Average Assets





Return on Average Equity





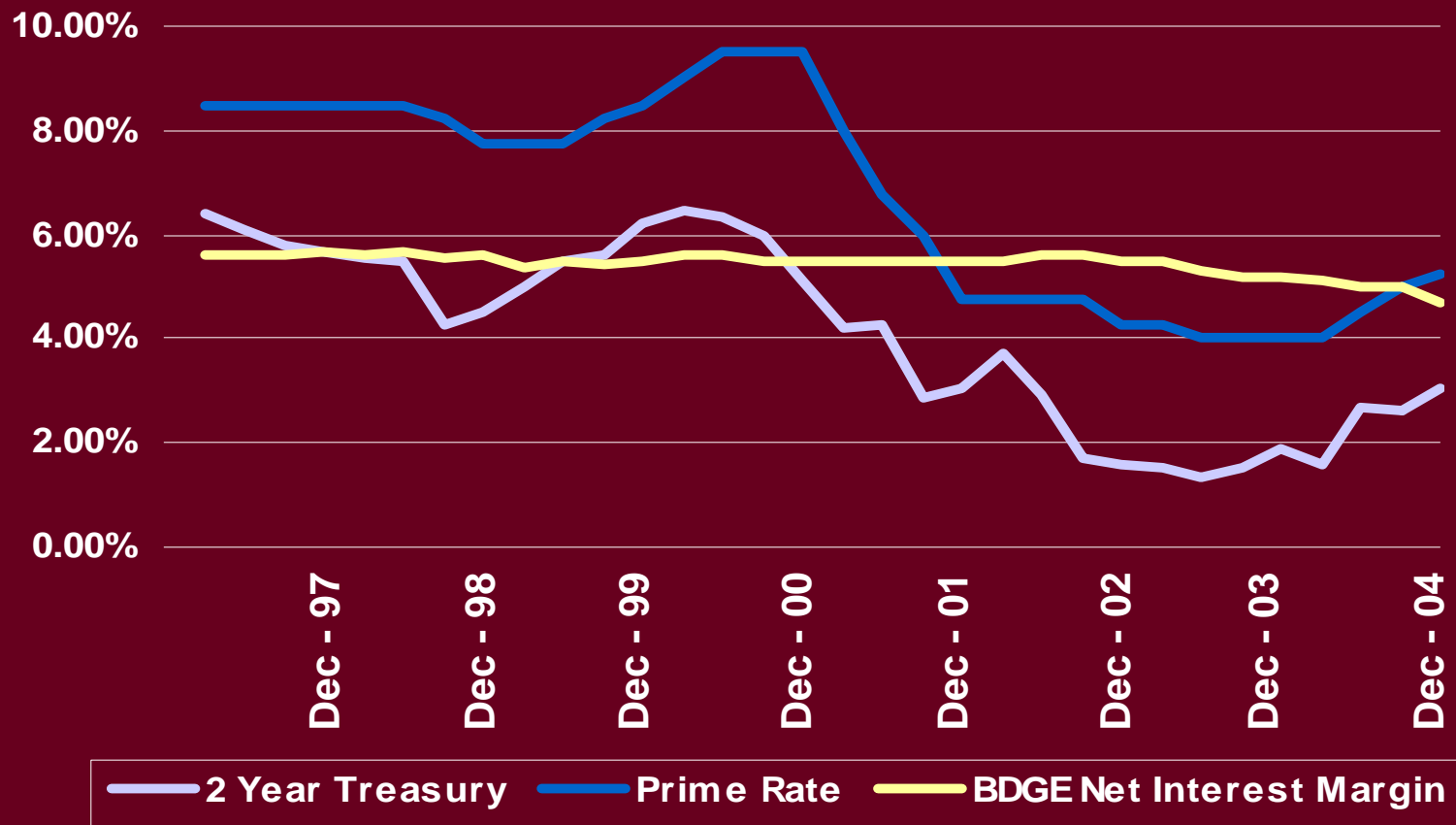
1st Quarter Results of Operations

	2005	2004
Total assets	\$536,057	\$525,096
Net loans	294,799	286,684
Securities	206,766	208,637
Demand deposits	158,753	142,035
Savings & time deposits	321,402	328,533
Total stockholders' equity	46,268	45,282
Net Income	\$2,250	\$ 2,625
Diluted earnings per share	\$ 0.36	\$ 0.41

Amounts have been restated for a three-for-two stock split effective July 9, 2004.

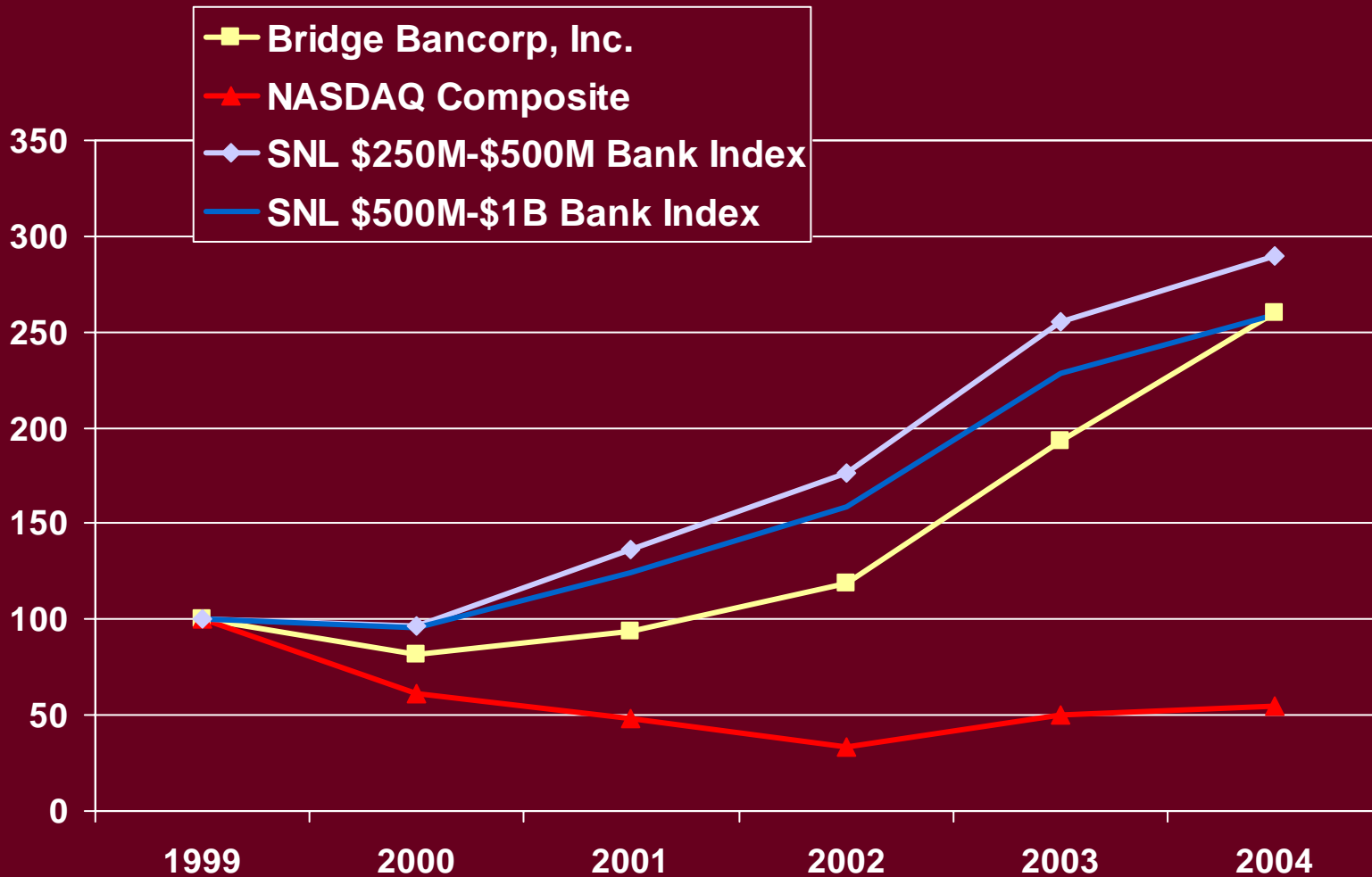


BDGE Net Interest Margin vs. Other Indices





Price Appreciation





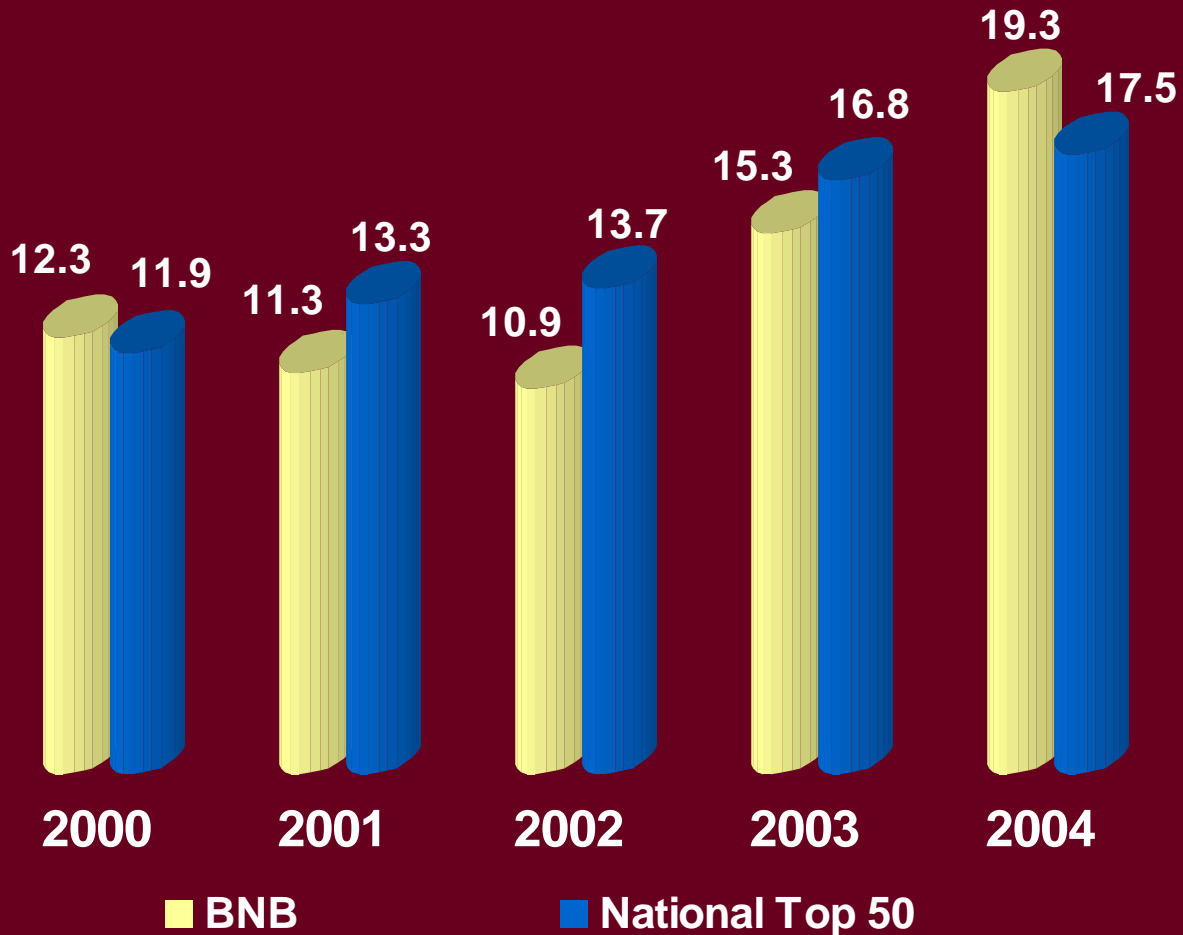
Market Value

Financial Highlights	December 31, 2004	Year over Year Increase
Market Capitalization	\$191,075	31.39%
Price per Share*	\$ 30.55	30.95%

* Bid price 12/31/04



Price/Earnings Ratio





Publicly Traded Community Banks Headquartered on Long Island

Bank	Price	Assets (\$ thousands)	ROE (%)	ROA (%)	P/E	EPS
Average		\$ 913,716	15.08	1.22	20.6	\$1.82
Bridge Bancorp, Inc.	\$30.60	\$ 547,200	22.82	1.89	18.7	\$1.64
First of Long Island Corporation	\$50.45	\$ 917,778	13.10	1.29	17.4	\$2.90
LI Financial Corporation	\$39.00	\$ 554,809	6.71	0.33	34.2	\$1.14
Smithtown Bancorp, Inc.	\$31.75	\$ 677,003	23.37	1.58	18.8	\$1.69
State Bancorp, Inc	\$27.50	\$1,437,291	11.41	0.90	19.1	\$1.44
Suffolk Bancorp	\$34.83	\$1,348,218	20.85	1.53	18.2	\$1.91



Compound Annual Growth Rate

	<u>Net Income</u>	<u>Diluted EPS</u>
1 Year	8.12%	7.20%
5 Year	16.81%	17.23%



Vision:

To become the “financial institution of choice” in all of our markets through a dedication to excellence in providing financial services.



Corporate Objectives

- ◆ Loan growth while maintaining underwriting standards
- ◆ Diversification of income stream
- ◆ Maintaining competitive advantage in the face of increased competition
- ◆ Excellence in financial performance
- ◆ Expanding the footprint of the branch network
- ◆ Building share in existing markets



Market Share in Existing Markets

2004	17.3%
2003	16.0%

Bridgehampton National Bank has branches in Bridgehampton, East Hampton, Greenport, Hampton Bays, Mattituck, Montauk, Sag Harbor, Southampton and Southold representing \$509,250,000 of footings of a total of \$2,947,542,000.



Key Challenge in 2004 and Going Forward

Regulatory Compliance Issues



What is the
Core of a BNB
Relationship?

Competitive Products & Services

Service Culture

People

Community Orientation

Local



Rooted in the Community

Highlight of 2004 – 2005

Children's Museum of the East End.