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Interviews & News!

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A CEO WITH A HANDS ON APPROACH BUILDS ON A STRONG COMMUNITY BANKING MODEL FOR CONTINUED SUCCESS

**Financial
Regional – Northeast Banks
(BDGE-NASDAQ®/OTC: BB)**

Bridge Bancorp, Inc.

**2200 Montauk Highway
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Phone: 631-537-1000**



**Kevin M. O'Connor
President and CEO**

Company Profile:

Bridge Bancorp, Inc. (the “Company”), a New York corporation (NASDAQ®/OTCBB: BDGE), is a one bank holding company engaged in commercial banking and financial services through its wholly owned subsidiary, The Bridgehampton National Bank (“BNB”).

Bridge Bancorp, Inc., The Bridgehampton National Bank and Bridge Abstract LLC comprise The Bridge Group of companies.

Federally chartered in 1910, The Bridgehampton National Bank was founded by local farmers and merchants. For nearly a century, The Bridgehampton National

Bank has focused on building business and consumer banking relationships on eastern Long Island. The Bank's primary business includes the provision of deposit and loan products and financial services through its full service branch network and electronic delivery channels. Bridge Abstract LLC brokers title insurance services.

The Bridge Group maintains a community orientation, continuing a rich tradition of involvement in programs and initiatives that promote local businesses, the environment, education, healthcare, social services and the arts. The Company's primary market area includes the South and North forks of eastern Long Island, extending westward to Brookhaven Town.

**Interview conducted by:
Lynn Fosse, Senior Editor
CEOCFOinterviews.com**

CEOCFO: Mr. O'Connor, how has Bridge Bancorp changed under your leadership?

Mr. O'Connor: “It has only been six months, but I have found a solid organization with energy and enthusiasm for a bright future. We have a strong management team in place and we are fortunate to have Tom Tobin, the president emeritus continuing with us as a special advisor. My goal is to build on our strengths. I have done some reorganization of reporting lines to maximize our opportunities in the key areas where we can most effectively grow our business. With direct reports to me, I can keep my finger on the pulse.”

CEOCFO: Please tell us about the key money-makers for you.

Mr. O'Connor: “We are a traditional community bank with fourteen branches. Those branches are the focal point for both deposit gathering and lending. We have found (and it has stood the test of almost 100 years) that our base is the commercial and small business customer. Our lending officers are local and they have built strong relationships. We, in essence, become their banking partner. It is not unusual for us to service one business through generations. Since I have been here, I can't tell you how many times I have met customers who have said that we put them in business. Along with these relationships comes the ability to service the personal side. And, because we live and work in the communities we serve, our customers are also the employees of the company, the principles of the company and our neighbors.”

CEOCFO: What is the economy like in the area you service?

Mr. O'Connor: “We principally serve Eastern Long Island which is a very interesting mix of farmers, vineyards, service providers - like landscapers and builders, and a very high end seasonal community of second home owners. We probably operate in three of the wealthiest zip codes on Long Island. So, our economy is partially driven by how well New York City is doing. We watch carefully each year to anticipate what the ‘season’ will be like. How is the rental market? New housing starts? Are retailers optimistic? So far this year, while the economy nationally is sluggish we are still seeing long lines of traffic making their way out to our end of the Island.”

CEOCFO: Is there much local competition as opposed to national banks?

Mr. O'Connor: "There are one or two other small and medium sized community banks, but by and large the large national entities have swallowed up most of the others. That is good for us, because we focus on being local and delivering a level of service and relationship that the big guys can't provide anymore. As the National Banks have moved in, we are finding their customers have become unhappy with the depersonalization of the interactions and centralized services that mean the customer is never dealing with a local banker on major decisions."

CEOFCO: Why are people coming to you?

Mr. O'Connor: "We operate in small towns with distinct communities. Each one has its own flavor. For example, Sag Harbor is an old whaling village that today is defined by its focus on tradition as well as being the home of many local artists. East Hampton is known for its flashy Main Street and its celebrity sightings, while Wading River has a fiercely loyal community all centered around the town duck pond. Our branch staff understands the nuances of the communities they serve. In most cases they live and work in these communities. They know the businesses, the connections and the issues. There is a certain sense of pride that you are banking with a local institution. People come to us because they know we listen and do everything we can to meet their needs. They also come to us because our commitment goes far beyond banking. We support the organizations – environmental, educational, health and human services – that preserve the quality of life in our markets."

CEOFCO: How do you attract new business and promote the bank?

Mr. O'Connor: "We have a multi-tiered integrated marketing strategy that is a combination of compelling print and electronic media, strong sales support for our lenders on the street and in-branch promotions. At almost every level we are involved on the boards of non-profit or-

ganizations, we host financial education seminars, and we are a strong presence in all of our communities."

CEOFCO: In a time when banks are not faring well your recent earnings stand out; how do you continue and will you tell us about some of your recent accomplishments?

Mr. O'Connor: "The results that we were able to produce are the direct product of the work that has been done over the last several years to adhere to strict credit quality guidelines and provide loans to people who (and it may sound trite) we believe can actually pay us back. Looking at the headlines of institutions

"If you look at our returns over the years, we have always exceeded our peer groups on returns on equity and assets. We operate in a market place that is somewhat insulated from the general economy, because of the wealth that this area attracts. We have demonstrated successful steady growth. We are also poised to take advantage of market opportunities created by the consolidations in the banking industry creating mega banks. We have grown judiciously adding branches to create a strong network within the communities here. We feel we are a preferred employer, attracting the best and brightest people. I am excited about the future for this organization, because we have such a strong past to build on. The numbers that we produced in the 1st Quarter are certainly indicative of strength as we actually had earnings growth." - Kevin M. O'Connor

like Citicorp and WAMU, that was not their thinking. I think they wanted to make a loan at any cost and let someone else figure out how it would be paid back. On the deposit side, our growth has come with branch expansion into communities that matched our profile and where we saw opportunities or needs. That growth did not come over night. The momentum builds over a year or two years. So, with our newer branches we are starting to see the impact now."

CEOFCO: Do you see the need for more branches?

Mr. O'Connor: "I believe there are communities, as we push further west on Long Island, that will both benefit from

our model of community banking and present an opportunity. It will be a mix of finding both the right neighborhood and the right person to head up the operation."

CEOFCO: Are there services that you would like to add?

Mr. O'Connor: "We stay abreast of technology and offer everything from on-line banking and bill pay to remote deposit capture. Technology is a great equalizer. It allows banks of our size to compete at any level. So, we continue to listen to what our customers' needs are and make sure we are serving them."

CEOFCO: Community involvement is a long tradition for Bridgehampton National; what is your focus?

Mr. O'Connor: "It is two-fold: Support and Service. We write the checks that support the efforts of many, many charities and non-profit organizations, but perhaps more important we become actively involved. From Habitat for Humanity, the Children's Museum of the East End, East End Hospice, the Nature Conservancy and Peconic Land Trust, the YMCA and Southampton Youth Services, our people are holding the hammers, staffing the water stops at Races, picking up the trash on the roads...They sit on the boards and speak at the meetings. From a banking stand-

point, in many cases, we have come up with innovative financing packages that have allowed buildings to be built and renovations completed. The role model for this type of community interaction was really put in place by my predecessor, Tom Tobin. His belief and vision for what a community bank should be, drives our involvement today and into the future. He has been an innovator and a leader in bringing private and public entities together for the better good. For example, he was a founding member of the Community Preservation Fund that has helped to protect and preserve hundreds of acres of land creating a legacy for the future."

CEOCFO: What are the challenges as you continue on?

Mr. O'Connor: "There is always new competition. We do compete against the national banks, and of course there are the de-novo banks. There are always pricing pressures, competition pressure. Despite the fact that we have not had problems with bad loans, there could still be some credit issues in the broad economy that may trickle down to us."

CEOCFO: You have applied for listing on Nasdaq; will you tell us about that?

Mr. O'Connor: "This company started on the pink sheets and then went to the bulletin board. NASDAQ seemed, to us, the next logical spot to list our shares. We

hope that it enhances liquidity for shareholders. We know NASDAQ is the exchange where most banks of our size have their shares listed. This is a step to enhance shareholder value and provide liquidity in a more transparent market for ourselves."

CEOCFO: In closing, why should potential investors pick Bridge Bancorp out of the crowd?

Mr. O'Connor: "If you look at our returns over the years, we have always exceeded our peer groups on returns on equity and assets. We operate in a market place that is somewhat insulated from the general economy, because of the wealth that this area attracts. We have demon-

strated successful steady growth. We are also poised to take advantage of market opportunities created by the consolidations in the banking industry creating mega banks. We have grown judiciously adding branches to create a strong network within the communities here. We feel we are a preferred employer, attracting the best and brightest people. I am excited about the future for this organization, because we have such a strong past to build on. The numbers that we produced in the 1st Quarter are certainly indicative of strength as we actually had earnings growth."

THE BRIDGE GROUP



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NATIONAL
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