

## CAPITAL MARKETS ANNOUNCEMENT

**Bridge Bancorp, Inc. (NASDAQ:BDGE) Completes Offerings of \$40.0 Million of Subordinated Notes due 2025 and \$40.0 Million of Subordinated Notes due 2030**

Sandler O'Neill + Partners L.P. served as the sole book running manager for this offering.

This transaction is the 28<sup>th</sup> subordinated note or senior note transaction for a community bank since January 1, 2014 in which Sandler O'Neill acted as a placement agent, sole underwriter or book-runner, more than any other investment bank and approaching half of all the deals done during that period.<sup>1</sup>

**About the Offering:**

BRIDGEHAMPTON, N.Y. - Bridge Bancorp, Inc. (NASDAQ:BDGE), the parent company of The Bridgehampton National Bank ("BNB" or the "Bank"), closed its offerings of \$40.0 Million of Subordinated Notes due 2025 and \$40.0 Million of Subordinated Notes due 2030. The 10 year notes will bear an initial fixed interest rate of 5.25% until September 30, 2020. The rate will then reset quarterly to an annual interest rate equal to the then-current three-month LIBOR plus 360 basis points, payable quarterly in arrears. The 15 year notes will bear an initial fixed interest rate of 5.75% until September 30, 2025. However, beginning September 30, 2025, the rate will reset quarterly to an annual interest rate equal to the then-current three-month LIBOR plus 345 basis points, payable quarterly in arrears. Bridge Bancorp intends to use the net proceeds from these offerings for general corporate purposes, potential strategic acquisitions and investments in BNB as regulatory capital.

*This announcement is for informational purposes only and does not constitute an offer to sell or the solicitation of an offer to buy securities.*

**About the Company:**

Bridge Bancorp, Inc. is a bank holding company engaged in commercial banking and financial services through its wholly owned subsidiary, The Bridgehampton National Bank ("BNB"). Established in 1910, BNB, with assets of approximately \$3.4 billion, operates 40 retail branch locations serving Long Island and the greater New York metropolitan area. In addition, the Bank operates two loan production offices: one in Manhattan, and one in Riverhead, New York. Through its branch network and its electronic delivery channels, BNB provides deposit and loan products and financial services to local businesses, consumers and municipalities.

(1) Note: Includes nationwide subordinate debt and senior note offerings since 1/1/2014 for book manager and placement agent roles; excludes deals that were not reported and deals where no underwriter was reported; Source: SNL Financial

(2) Financial data is not pro forma for the offering

September 21, 2015

5.250% Fixed-to Floating Rate  
Subordinated Notes due 2025  
**\$40.0 Million**

5.750% Fixed-to Floating Rate  
Subordinated Notes due 2030  
**\$40.0 Million**



BRIDGE  
BANCORP, INC.

Sole Book Running Manager

**SANDLER O'NEILL + PARTNERS**

**Financial Highlights (as of 6/30/2015) <sup>2</sup>**

(\$ in thousands)

Total Assets	\$3,428,105
Net Loans	2,246,458
Total Deposits	2,783,580
Total Equity	333,907
Tier 1 Leverage Ratio	10.70%
Tier 1 Risk-Based Capital Ratio	10.32%
Total Risk-Based Capital Ratio	11.08%
TCE / TA	6.90%

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