Creating
The Best Business Bank in New York

From Montauk to Manhattan
Disclaimers

Cautionary Note Regarding Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, but are not limited to, statements about (i) the benefits of a merger (the “Merger”) between Bridge Bancorp, Inc. (“Bridge”) and Dime Community Bancshares, Inc. (“Dime”), including future financial and operating results, cost savings, enhancements to revenue and accretion to reported earnings that may be realized from the Merger; (ii) Bridge’s and Dime’s plans, objectives, expectations and intentions and other statements contained in this presentation that are not historical facts; and (iii) other statements identified by words such as "may", "assumes", "approximately", "will", "expects", "anticipates", "intends", "plans", "believes", "seeks", "estimates", "targets", "projects", or words of similar meaning generally intended to identify forward-looking statements. These forward-looking statements are based upon the current beliefs and expectations of the respective management of Bridge and Dime and are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are beyond the control of Bridge and Dime. In addition, these forward-looking statements are subject to various risks, uncertainties and assumptions with respect to future business strategies and decisions that are subject to change and difficult to predict with regard to timing, extent, likelihood and degree of occurrence. As a result, actual results may differ materially from the anticipated results discussed in these forward-looking statements because of possible uncertainties.

The following factors, among others, could cause actual results to differ materially from the anticipated results or other expectations expressed in the forward-looking statements: (1) the businesses of Bridge and Dime may not be combined successfully, or such combination may take longer, be more difficult, time-consuming or costly to accomplish than expected; (2) the expected growth opportunities or cost savings from the Merger may not be fully realized or may take longer to realize than expected; (3) deposit attrition, operating costs, customer losses and business disruption following the Merger, including adverse effects on relationships with employees and customers, may be greater than expected; (4) the regulatory approvals required for the Merger may not be obtained on the proposed terms or on the anticipated schedule; (5) the shareholders of Bridge or Dime may fail to approve the Merger; (6) economic, legislative or regulatory changes, including changes in accounting standards, may adversely affect the businesses in which Bridge and Dime are engaged; (7) the interest rate environment may further compress margins and adversely affect net interest income; (8) results may be adversely affected by continued diversification of assets and adverse changes to credit quality; (9) competition from other financial services companies in Bridge’s and Dime’s markets could adversely affect operations; (10) an economic slowdown could adversely affect credit quality and loan originations; (11) the COVID-19 pandemic is adversely affecting Dime, Bridge, and their respective customers, employees and third-party service providers; the adverse impacts of the pandemic on their respective business, financial position, operations and prospects have been material, and it is not possible to accurately predict the extent, severity or duration of the pandemic or when normal economic and operation conditions will return; and (12) other factors that may affect future results of Dime and Bridge, including changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer borrowing, repayment, investment and deposit practices; the impact, extent and timing of technological changes; capital management activities; and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms. Additional factors, that could cause actual results to differ materially from those expressed in the forward-looking statements are discussed in Bridge’s and Dime’s reports (such as Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K) filed with the Securities and Exchange Commission (the “SEC”) and available on the SEC's Internet site (http://www.sec.gov).
Disclaimers (continued)

Risks Relating to the Coronavirus (COVID-19) Outbreak
In March 2020, the World Health Organization declared the coronavirus (COVID-19) outbreak a pandemic and the United States declared a national emergency. Global and national health concerns relating to the coronavirus outbreak have been weighing on the local, national and global economic environments, and the outbreak has significantly increased economic uncertainty. The outbreak has resulted in authorities implementing numerous measures to try to contain the virus, such as travel bans and restrictions, quarantines, shelter in place orders, and business shutdowns. These measures have not only negatively impacted consumer and business spending habits, they have also adversely impacted and may further impact Dime and Bridge's workforces and operations and the operations of their customers, vendors and business partners. These measures may remain in place for a significant period of time and they are likely to continue to adversely affect the businesses, results of operations and financial condition of Dime and Bridge.

The bank regulatory agencies and various governmental authorities are urging financial institutions to work prudently with borrowers who are or may be unable to meet their contractual payment obligations because of the effects of COVID-19. Loan forbearances and other measures have been and will continue to be taken to assist affected customers and businesses, which may have an adverse impact on results of operations and financial condition. Dime's and Bridge's loans to particular businesses, such as restaurants, hotels and contractors, as well as to people working in those industries, may be particularly subject to adverse developments. Disruptions to customers could result in increased delinquencies, defaults, foreclosures and losses on loans, negatively impact regional economic conditions, result in declines in local loan demand, liquidity of loan guarantors, loan collateral (particularly in real estate), loanoriginations and deposit availability.

The spread of the coronavirus has also caused Dime and Bridge to modify their business practices (including employee travel, employee work locations, and cancellation of physical participation in meetings, events and conferences), and Dime and Bridge may take further actions as may be required by government authorities or that they determine are in the best interests of their employees, customers and business partners. There is no certainty that such measures will be sufficient to mitigate the risks posed by the virus or otherwise be satisfactory to government authorities.

The extent to which the coronavirus outbreak impacts Dime's and Bridge's business, results of operations and financial condition will depend on future developments, which are highly uncertain and cannot be predicted, including, as well as to people working in those industries, may be particularly subject to adverse developments. Disruptions to customers could result in increased delinquencies, defaults, foreclosures and losses on loans, negatively impact regional economic conditions, result in declines in local loan demand, liquidity of loan guarantors, loan collateral (particularly in real estate), loan originations and deposit availability.

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There are no comparable recent events which may provide guidance as to the effect of the spread of the coronavirus and a global pandemic, and, as a result, the ultimate impact of the coronavirus outbreak or a similar health epidemic is highly uncertain and subject to change. The full extent of the impact on Dime's and Bridge's businesses, operations or the economy as a whole is not yet known. However, the effects could have a material impact on results of operations, and Dime and Bridge will continue to monitor the coronavirus situation closely.

Bridge and Dime caution that the foregoing list of factors is not exclusive. All subsequent written and oral forward-looking statements concerning the proposed transaction or other matters attributable to Bridge or Dime or any person acting on their behalf are expressly qualified in their entirety by the cautionary statements above. Bridge and Dime do not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made.
Risks Related to the SBA PPP Loan Program

Bridge and Dime are participating lenders in the Paycheck Protection Program (“PPP”), a loan program administered through the Small Business Administration (“SBA”), which was created to help eligible businesses, organizations and self-employed persons fund their operational costs during the COVID-19 pandemic. Under this program, the SBA guarantees 100% of the amounts loaned under the PPP. Bridge and Dime may be exposed to credit risk on PPP loans if a determination is made by the SBA that there is a deficiency in the manner in which the loan was originated, funded, or serviced. If a deficiency is identified, the SBA may deny its liability under the guaranty, reduce the amount of the guaranty, or, if it has already paid under the guaranty, seek recovery of any loss related to the deficiency. Financial institutions have experienced litigation related to their process and procedures used in processing applications for the PPP. If Bridge or Dime were to be subject to any such litigation, such litigation could have a material adverse impact on the companies' businesses, financial conditions and results of operations.

Bridge and Dime caution that the foregoing list of factors is not exclusive. All subsequent written and oral forward-looking statements concerning the proposed transaction or other matters attributable to Bridge or Dime or any person acting on their behalf are expressly qualified in their entirety by the cautionary statements above. Bridge and Dime do not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made.
Important Additional Information and Where to Find It
This presentation is being made in respect of the proposed Merger between Dime and Bridge. This communication does not constitute an offer to sell or the solicitation of an offer to buy any securities or a solicitation of any vote or approval with respect to the Merger. No offer of securities shall be made except by means of a prospectus meeting the requirements of the Securities Act of 1933, as amended, and no offer to sell or solicitation of an offer to buy shall be made in any jurisdiction in which such offer, solicitation or sale would be unlawful.

In connection with the Merger, Bridge will file with the SEC a Registration Statement on Form S-4 (the “Registration Statement”) that will include a joint proxy statement of Bridge and Dime and a prospectus of Bridge (the “Joint Proxy Statement/Prospectus”), and each of Bridge and Dime may file with the SEC other relevant documents concerning the Merger. The definitive Joint Proxy Statement/Prospectus will be mailed to shareholders of Bridge and Dime. Shareholders and investors are urged to read the Registration Statement and the Joint Proxy Statement/Prospectus regarding the Merger carefully and in their entirety when they become available and any other relevant documents filed with the SEC by Bridge and Dime, as well as any amendments or supplements to those documents, because they will contain important information about Bridge, Dime and the Merger.

Free copies of the Joint Proxy Statement/Prospectus, as well as other filings containing information about Bridge and Dime, may be obtained at the SEC’s website, www.sec.gov, when they are filed. You will also be able to obtain these documents, when they are filed, free of charge, by directing a request to Bridge Bancorp, Inc., 2200 Montauk Highway, P.O. Box 3005, Bridgehampton, New York 11932, Attention: Corporate Secretary, or by calling (631) 537-1001, ext. 7255, or to Dime Community Bancshares, Inc., 300 Cadman Plaza West, 8th Floor, Brooklyn, New York 11201, Attention: Corporate Secretary, or by calling (718) 782-6200, or by accessing Bridge’s website at www.bnbbank.com under the “Investor Relations” tab or by accessing Dime’s website at www.dime.com under the “About—Investor Relations” tab. The information on Bridge’s and Dime’s websites is not, and shall not be deemed to be, a part of this presentation or incorporated into other filings either company makes with the SEC.

Participants in the Solicitation
Bridge, Dime and their respective directors, and certain of their executive officers and employees may be deemed to be participants in the solicitation of proxies from the shareholders of Dime in connection with the Merger. Information about Bridge’s directors and executive officers is available in its proxy statement for its 2020 annual meeting of shareholders, which was filed with the SEC on April 28, 2020, and information about Dime’s directors and executive officers is available in its proxy statement for its 2020 annual meeting of shareholders, which was filed with the SEC on April 15, 2020. Information regarding all of the persons who may, under the rules of the SEC, be deemed participants in the proxy solicitation and a description of their direct and indirect interests, by security holdings or otherwise, will be contained in the Joint Proxy Statement/Prospectus regarding the Merger and other relevant materials to be filed with the SEC when they become available. Free copies of these documents may be obtained as described in the preceding paragraph.
Combination of Two Iconic Community Banks to Create a NY-Based Champion That Will Be a Significant Source of Strength
### Strategically Compelling
- Transformative partnership that creates a premier community-based business bank with over $11 billion in assets and strong financial performance
- Enhanced scale, growth and profitability
- Shared vision, community involvement, and commitment to clients and employees

### Builds Upon Complementary Strengths
- Bridge has a deep history in C&I, commercial real estate and small business lending; After a generation as a leading NYC multifamily lender, Dime has transitioned into a full-service commercial bank while maintaining a low LTV multifamily portfolio
- Fortifies complementary commercial and retail banking business lines
- Overlapping systems, vendors, and back-office operations increases profitability and efficiency and allow for a smoother integration process

### Creates a Bank with Dominant Market Share
- Highly complementary branch network with limited customer overlap
- Coverage of greater Long Island markets provides significant branding power, building on Dime’s ubiquitous brand name and creating an entity that is well positioned to take market share from regional and money-center banks
- Enhanced branch footprint and increased capital base allow the pro forma company to serve needs of small-to-mid-sized businesses across the greater Long Island marketplace. Both companies have a deep commitment and extensive skillset in SBA-lending

### Accelerates Shareholder Value Creation
- Material FY2021E GAAP EPS accretion\(^1\) – 7% to Bridge and 40% to Dime; 0.4% accretive to Bridge's TBV
- Conservative and achievable efficiencies drives material capital generation and TBVPS growth
- Accretive to ROAA and ROATCE
- Meaningful dividend accretion for Dime shareholders

### Strong Financial and Cultural Compatibility
- Strategic alignment in financial goals: prioritizing NIM and quality of balance sheet over rapid growth
- Both companies have solid balance sheets and have demonstrated a history of low loan losses through prior cycles
- Larger capital base and experienced team provide significant advantages to weather adverse economic conditions
- Creates a more neutral, balanced interest rate risk profile

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1) Please see appendix for detail
## Transaction Summary

### Structure and Exchange Ratio
- 100% stock with Dime merging with and into Bridge
- Dime shareholders receive 0.6480 Bridge shares per Dime share
  - Implied value of $14.80\(^{(1)}\) per Dime share, or approximately $489M\(^{(1)(2)}\) in aggregate

### Management Team
- **Kevin O’Connor** - Chief Executive Officer
- **Stuart Lubow** - President & Chief Operating Officer
- **John McCaffery** - Chief Risk Officer
- **Avi Reddy** - Chief Financial Officer

### Board of Directors
- 12 members: 6 Bridge / 6 Dime
  - **Kenneth Mahon**, Dime's current Chief Executive Officer, to serve as Executive Chairman
  - **Marcia Hefter**, Bridge's current Chairwoman, to serve as Lead Director

### Ownership
- 48% Bridge / 52% Dime

### Headquarters
- Hauppauge, NY
- Corporate Office: New York, NY

### Name
- Holding company will be "Dime Community Bancshares, Inc." and the Bank will be "Dime Community Bank"
- Combined company will be listed on the Nasdaq under the symbol “DCOM”
- Leverages Dime’s ubiquitous name and brand recognition

### Timing & Approvals
- Anticipated closing Q1 2021
- Approval of Dime and Bridge shareholders and customary regulatory approvals

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1) Based on BDGE closing price of $22.84 as of June 30, 2020
2) Based on 33,004,413 shares of DCOM common stock outstanding and 34,910 DCOM options outstanding with a weighted average exercise price of $15.01 as of June 30, 2020
Impressive Branch Footprint with Significant Scarcity Value

Enhanced Scale
- $11.5B Assets
- $8.9B Loans
- $8.4B Deposits

Identified Cost Savings
- Results in Improved Efficiency
- ~50% Efficiency Ratio

Premier NY Franchise
- 66 Branch Locations
- Largest Community Bank on Greater Long Island

Source: S&P Global Market Intelligence
1) Defined as community banks headquartered in Kings, Queens, Nassau & Suffolk counties with < $20 billion in assets
Consolidates Presence in Highly Attractive Markets

Affluent Markets with Significant Business Activity

<table>
<thead>
<tr>
<th>Institution</th>
<th>City, State</th>
<th>Branches</th>
<th>Deposits ($B)</th>
<th>Mkt. Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pro Forma</td>
<td>Hauppauge, NY</td>
<td>64</td>
<td>$8.1</td>
<td>22.0%</td>
</tr>
<tr>
<td>Apple Financial Holdings Inc.</td>
<td>New York, NY</td>
<td>45</td>
<td>$6.1</td>
<td>16.4%</td>
</tr>
<tr>
<td>Flushing Financial Corp.</td>
<td>Uniondale, NY</td>
<td>22</td>
<td>$5.5</td>
<td>14.7%</td>
</tr>
<tr>
<td>DIME</td>
<td>Brooklyn, NY</td>
<td>27</td>
<td>$4.5</td>
<td>12.1%</td>
</tr>
<tr>
<td>Ridgewood Savings Bank</td>
<td>Ridgewood, NY</td>
<td>27</td>
<td>$3.7</td>
<td>10.1%</td>
</tr>
<tr>
<td>Bridgehampton, NY</td>
<td>37</td>
<td>$3.7</td>
<td>9.9%</td>
<td></td>
</tr>
<tr>
<td>First of Long Island Corp.</td>
<td>Glen Head, NY</td>
<td>50</td>
<td>$3.3</td>
<td>8.8%</td>
</tr>
<tr>
<td>Maspeth FSLA</td>
<td>Maspeth, NY</td>
<td>6</td>
<td>$1.2</td>
<td>3.3%</td>
</tr>
<tr>
<td>Cathay General Bancorp</td>
<td>Los Angeles, CA</td>
<td>6</td>
<td>$1.0</td>
<td>2.7%</td>
</tr>
<tr>
<td>Alma Bank</td>
<td>Astoria, NY</td>
<td>8</td>
<td>$0.7</td>
<td>2.0%</td>
</tr>
<tr>
<td>Hope Bancorp Inc.</td>
<td>Los Angeles, CA</td>
<td>6</td>
<td>$0.7</td>
<td>1.9%</td>
</tr>
<tr>
<td>Esquire Financial Holdings Inc.</td>
<td>Jericho, NY</td>
<td>2</td>
<td>$0.6</td>
<td>1.7%</td>
</tr>
<tr>
<td>First Central Savings Bank</td>
<td>Glen Cove, NY</td>
<td>9</td>
<td>$0.5</td>
<td>1.5%</td>
</tr>
<tr>
<td>Hanover Bancorp Inc.</td>
<td>Mineola, NY</td>
<td>5</td>
<td>$0.5</td>
<td>1.4%</td>
</tr>
<tr>
<td>RBB Bancorp</td>
<td>Los Angeles, CA</td>
<td>6</td>
<td>$0.5</td>
<td>1.2%</td>
</tr>
<tr>
<td>Amerasia Bank</td>
<td>Flushing, NY</td>
<td>2</td>
<td>$0.4</td>
<td>1.2%</td>
</tr>
<tr>
<td>Preferred Bank</td>
<td>Los Angeles, CA</td>
<td>1</td>
<td>$0.4</td>
<td>1.1%</td>
</tr>
<tr>
<td>Northfield Bancorp Inc.</td>
<td>Woodbridge, NJ</td>
<td>9</td>
<td>$0.4</td>
<td>1.1%</td>
</tr>
<tr>
<td>Cross County Savings Bank</td>
<td>Middle Village, NY</td>
<td>5</td>
<td>$0.4</td>
<td>1.0%</td>
</tr>
<tr>
<td>PDL Community Bancorp (MHC)</td>
<td>Bronx, NY</td>
<td>6</td>
<td>$0.3</td>
<td>0.9%</td>
</tr>
</tbody>
</table>

1) Aggregate deposit market share for Kings, Queens, Nassau & Suffolk counties for community banks < $20 billion in assets
Note: "Establishments" defined as a single physical location at which business is conducted or services or industrial operations are performed. It is not necessarily identical with a company or enterprise. Source: S&P Global Market Intelligence; United States Census Bureau; FDIC (data as of 6/30/19)
Members of senior management have significant M&A integration experience

Kevin O'Connor
Chief Executive Officer

Stuart Lubow
President & Chief Operating Officer

John McCaffery
Chief Risk Officer

Avi Reddy
Chief Financial Officer
Distinguished Board of Directors

Marcia Hefter  
Lead Director

Kenneth Mahon  
Executive Chairman

Pro Forma Board of Directors

6 50% 50% 6
Balanced Contributions to Combined Entity

<table>
<thead>
<tr>
<th>(Dollar values in thousands)</th>
<th>As a %</th>
<th>As a %</th>
<th>Combined</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Assets</strong></td>
<td>44%</td>
<td>56%</td>
<td>$11,408,697</td>
</tr>
<tr>
<td><strong>Gross Loans</strong></td>
<td>42%</td>
<td>58%</td>
<td>$8,969,404</td>
</tr>
<tr>
<td><strong>Total Deposits</strong></td>
<td>49%</td>
<td>51%</td>
<td>$8,295,561</td>
</tr>
<tr>
<td><strong>Demand Deposit Accounts</strong></td>
<td>76%</td>
<td>24%</td>
<td>$1,960,928</td>
</tr>
<tr>
<td><strong>Tangible Common Equity</strong></td>
<td>43%</td>
<td>57%</td>
<td>$902,913</td>
</tr>
<tr>
<td><strong>2021E Net Income to Common¹</strong></td>
<td>55%</td>
<td>45%</td>
<td>$93,813</td>
</tr>
<tr>
<td><strong>Market Cap</strong></td>
<td>50%</td>
<td>50%</td>
<td>$909,545</td>
</tr>
</tbody>
</table>

Source: S&P Global Market Intelligence; Note: Financial data as of March 31, 2020 (excludes purchase accounting adjustments); Market data as of June 30, 2020

¹ Represents median consensus analyst estimates as of June 30, 2020
Addressing COVID-19

• With the onset of the virus, both Bridge and Dime formed Business Continuity and Pandemic preparedness teams. These teams proactively moved into action in early February, diligently monitoring customers in affected industries, allowing employees to “social distance” and work from home, implementing programs to provide relief to clients and modifying branch hours to maintain customer service.

• Bridge was the leading provider of Paycheck Protection Program (“PPP”) loans in the greater Long Island market place with ~4,000 loans funded for ~$941M\(^{(1)}\); Dime funded ~1,670 PPP loans for $286M\(^{(1)}\).

• Bridge has processed 435 loan moratoriums for ~$545M\(^{(2)}\); Dime has processed 319 loan moratoriums for $1.1B\(^{(2)}\).

• Extensive due-diligence has been conducted surrounding the COVID-19 pandemic and any impact to-date.
  - Discussions focused on the status of each Company in confronting the pandemic as well as initial planning for post-closing.

• The transaction diversifies and de-risks the combined company relative to Bridge and Dime stand-alone.
  - Larger, more diversified balance sheet and customer base, better able to weather adverse economic conditions.
  - More granular deposit base with a balanced loan portfolio and reduced concentrations supported by a larger capital base.
  - Increased capital generation from ~$32M of pre-tax synergies enhances internal generation of capital and substantially improves pre-tax, pre-provision earnings power.

Source: Company documents
1) As of May 29, 2020
2) As of June 8, 2020
De-Risks Loan Portfolio Amidst COVID-19 Concerns

- Intensive, loan level 3rd party credit reviews by a nationally recognized firm have afforded both parties significant visibility into the loan portfolios, including areas potentially affected by the COVID-19 pandemic. For example, significant analysis was performed on the following sub-sectors that may be affected disproportionally by the COVID-19 pandemic:

<table>
<thead>
<tr>
<th>Loan Balances (in millions)</th>
<th>Bridge Bancorp, Inc.</th>
<th>Dime</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotels</td>
<td>$84</td>
<td>$176</td>
</tr>
<tr>
<td>Restaurants</td>
<td>$50</td>
<td>$26</td>
</tr>
<tr>
<td>Contractors</td>
<td>$205</td>
<td>$9</td>
</tr>
</tbody>
</table>

Note: Industry balances as of June 8, 2020
Source: Company documents
Diversified Loan Portfolio

$3.8B Total
- 1-4 Fam: 10.7%
- Multifamily: 21.3%
- Non-OOC CRE: 28.0%
- C&D: 2.7%
- C&I: 20.2%
- Cons./Other: 3.1%

Yield on Loans: 4.29%
CRE / Total RBC: 383%

$5.2B Total
- 1-4 Fam: 3.3%
- Multifamily: 60.7%
- Non-OOC CRE: 22.1%
- OOC CRE: 4.9%
- C&I: 6.4%
- Cons./Other: 0.1%
- C&D: 2.6%

Yield on Loans: 4.10%
CRE / Total RBC: 556%

$9.0B Total
- 1-4 Fam: 6.4%
- Multifamily: 44.2%
- Non-OOC CRE: 8.7%
- OOC CRE: 24.6%
- C&D: 6.4%
- C&I: 12.2%
- Cons./Other: 1.4%

Yield on Loans: 4.18%
CRE / Total RBC: 512%

Source: S&P Global Market Intelligence; Company documents
Note: Reflects GAAP data as of March 31, 2020; excludes purchase accounting adjustments
1) Estimated pro forma for $44.1M of net proceeds from Dime’s June 2020 offering of preferred stock
2) Including estimated transaction costs
Excellent Credit Quality through Cycles

Cumulative credit losses for both companies were extremely low during the financial crisis. Post financial-crisis, the companies’ credit losses continue to track below peer levels.

**Cumulative NCOs from 2007 to 2013 over 2006 Gross Loans**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Bridge &amp; Dime Combined</th>
<th>KRX</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.0%</td>
<td>1.4%</td>
<td></td>
</tr>
<tr>
<td>4.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Cumulative NCOs from 2013 to 2019 over 2012 Gross Loans**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Bridge &amp; Dime Combined</th>
<th>KRX</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.0%</td>
<td>0.7%</td>
<td></td>
</tr>
<tr>
<td>4.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: S&P Global Market Intelligence; Note: KRX represents the median value of all banks listed on the index.


Strong Deposit Franchise with ~24% Non-Interest Bearing Accounts

Cost of Deposits: 0.57%  
Loans / Deposits: 92.8%

Cost of Deposits: 1.14%  
Loans / Deposits: 122.8%

Cost of Deposits: 0.86%  
Loans / Deposits: 108.1%

Source: S&P Global Market Intelligence; Company documents
Note: Reflects GAAP data as of March 31, 2020; excludes purchase accounting adjustments; jumbo time deposits defined as CDs with balances greater than $100,000
## Key Merger Assumptions

### Consideration
- 100% stock with Dime merging with and into Bridge
- Dime shareholders receive 0.6480 Bridge shares per Dime share

### Standalone Earnings Per Share
- Based on median consensus estimates for 2020 and 2021, with 5% pre-tax pre-provision growth for 2022

### Estimated Cost Savings
- $32.0M of identified pre-tax cost savings
- 15% of combined non-interest expense base
- 67% realization of cost savings in 2021 and 100% thereafter

### Merger & Integration Costs
- $60.0M pre-tax

### Credit Assumptions
- $77.6M Loan credit mark (2.1% of gross loans) comprised of:
  - 65% PCD mark on gross loans
  - 35% non-PCD mark on gross loans

### Other Assumptions
- Bridge’s balance sheet will be subject to fair market value accounting
- Durbin adjustment: $2.0M pre-tax run-rate
- Additional compliance expense for crossing $10B threshold: $2.0M pre-tax run-rate
- Tax impact due to eliminating REIT subsidiaries: ~$3.0-$4.0M run-rate
- Reversal of Bridge stand-alone provision: $15.0M (59% in FY2021E & 41% in FY2022E)
- Total Other Balance Sheet Pre-Tax Marks: $26.4M (positive to equity)
- CDI: 0.22%; amortized sum-of-the-years digits over 10 years
Summary Financial Impact

EPS Accretion

- 2021E GAAP EPS accretion: Bridge: 7%; Dime: 40%
- 2021E Cash EPS accretion: Bridge: 3%; Dime: 36%
- 2022E GAAP EPS accretion: Bridge: 10%; Dime: 28%
- 2022E Cash EPS accretion: Bridge: 11%; Dime: 29%

TBVPS\(^{(1)}\)

- 0.4% accretive to Bridge’s tangible book value at close

Capital\(^{(1)}\)

- Bridge is projected to recognize significant income from its $900M+ of PPP loans and Dime has raised over $116M of Preferred Stock year-to-date
- Pro Forma Company maintains very healthy capital ratios, even after conservatively marking a significant portion of its balance sheet
  - TCE / TA: 7.6%
  - TE / TA: 8.7%
  - Leverage Ratio: 8.8%
  - Common Equity Tier 1 Ratio: 10.0%
  - Tier 1 Capital Ratio: 11.3%
  - Total Risk-Based Capital Ratio: 14.3%

\(^{(1)}\) Including the full impact of one-time merger costs
Illustrative Market Value Creation

1) Standalone market capitalizations as of June 30, 2020
2) Capitalized value of cost synergies reflects $32.0M pre-tax / $23.7M after-tax cost synergies, multiplied by market-cap weighted P / 2021E multiple of 9.8x, as of closing share prices and consensus estimates on June 30, 2020, net of $60.0M pre-tax / $42.5M after-tax one time restructuring charges; Capitalized value is not discounted to present value
Transaction Highlights

- Strategically Compelling, Transformative Partnership
- Builds Upon Complementary Strengths
- Creates a Bank with Dominant Market Share
- Accelerates Shareholder Value Creation
- Strong Financial and Cultural Compatibility
Appendix
## Earnings per Share Impact Build-Up

<table>
<thead>
<tr>
<th>Description</th>
<th>FY2021E(1)</th>
<th>FY2022E(2)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dollar values in millions, except per share amounts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DCOM Median Consensus Net Income Estimate</td>
<td>$42.5</td>
<td>$53.0</td>
</tr>
<tr>
<td>BDGE Median Consensus Net Income Estimate</td>
<td>51.3</td>
<td>56.8</td>
</tr>
<tr>
<td>DCOM Median Consensus EPS ($)</td>
<td>$1.28</td>
<td>$1.60</td>
</tr>
<tr>
<td>BDGE Median Consensus EPS ($)</td>
<td>$2.60</td>
<td>$2.88</td>
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<tr>
<td><strong>Transaction Adjustments (After-Tax)</strong></td>
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</tr>
<tr>
<td>Cost Savings</td>
<td>15.6</td>
<td>24.4</td>
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<tr>
<td>Core Deposit Intangible Amortization Expense from Transaction</td>
<td>(1.2)</td>
<td>(1.1)</td>
</tr>
<tr>
<td>Durbin &amp; Compliance Related Impact</td>
<td>(1.1)</td>
<td>(3.0)</td>
</tr>
<tr>
<td>Purchase Accounting Related Impact (Excluding CECL)</td>
<td>(3.6)</td>
<td>(6.0)</td>
</tr>
<tr>
<td><strong>Pro Forma Earnings Prior to Accretion of Non-PCD Loan Credit Discount</strong></td>
<td>103.5</td>
<td>124.1</td>
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<tr>
<td>Accretion of Non-PCD Loan Credit Discount Under CECL</td>
<td>8.6</td>
<td>6.2</td>
</tr>
<tr>
<td>Tax Implication of Losing REIT Subsidiaries</td>
<td>(3.4)</td>
<td>(3.9)</td>
</tr>
<tr>
<td>Reversal of Stand-Alone Bridge Provision</td>
<td>6.5</td>
<td>4.6</td>
</tr>
<tr>
<td><strong>Pro Forma GAAP Earnings</strong></td>
<td>115.2</td>
<td>131.0</td>
</tr>
<tr>
<td>Purchase Accounting Related Impact (Excluding CECL)</td>
<td>3.6</td>
<td>6.0</td>
</tr>
<tr>
<td>Accretion of Non-PCD Loan Credit Discount Under CECL</td>
<td>(8.6)</td>
<td>(6.2)</td>
</tr>
<tr>
<td>Core Deposit Intangible Amortization Expense from Transaction</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td><strong>Pro Forma Cash Earnings</strong></td>
<td>111.4</td>
<td>131.9</td>
</tr>
<tr>
<td>Pro Forma Average Diluted Shares</td>
<td>41.4</td>
<td>41.4</td>
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<tr>
<td><strong>Pro Forma BDGE GAAP EPS ($)</strong></td>
<td>$2.78</td>
<td>$3.17</td>
</tr>
<tr>
<td>BDGE EPS Accretion ($)</td>
<td>$0.18</td>
<td>$0.29</td>
</tr>
<tr>
<td>BDGE EPS Accretion (%)</td>
<td>7%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Pro Forma BDGE Cash EPS ($)</strong></td>
<td>$2.69</td>
<td>$3.19</td>
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<tr>
<td>BDGE Cash EPS Accretion ($)</td>
<td>$0.09</td>
<td>$0.31</td>
</tr>
<tr>
<td>BDGE Cash EPS Accretion (%)</td>
<td>3%</td>
<td>11%</td>
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<tr>
<td><strong>Pro Forma DCOM Exchange Ratio Adjusted GAAP EPS ($)</strong></td>
<td>$1.80</td>
<td>$2.05</td>
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<tr>
<td>DCOM Exchange Ratio Adjusted EPS Accretion ($)</td>
<td>$0.52</td>
<td>$0.45</td>
</tr>
<tr>
<td>DCOM Exchange Ratio Adjusted EPS Accretion (%)</td>
<td>40%</td>
<td>28%</td>
</tr>
</tbody>
</table>

1) Based on median consensus estimates for FY2021E
2) Assumes 5% growth in PTPPI and normalized provision of 0.25% on gross loans for FY2022E
3) Includes impacts of all other merger adjustments
Comprehensive Due Diligence Process

- Emphasis on Shared Cultural Values
- Thorough Mutual Credit Review
- Focus on Credit and Interest Rate Risk Given Current Environment
- Detailed Risk Management Analysis
- Human Capital Assessment and Planning
- Finance, Accounting and Tax Evaluation