



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Bridgehampton National Bank
Charter Number: 9669

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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING	1
DEFINITIONS AND COMMON ABBREVIATIONS	3
DESCRIPTION OF INSTITUTION	7
SCOPE OF THE EVALUATION.....	8
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	10
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....	11
LENDING TEST	11
INVESTMENT TEST	14
SERVICE TEST	16
APPENDIX A: SCOPE OF EXAMINATION.....	1
APPENDIX B: MARKET PROFILES FOR FULL-SCOPE AREAS	1
APPENDIX C: TABLES OF PERFORMANCE DATA	1

Overall CRA Rating

Institution’s CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of **Bridgehampton National Bank** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Bridgehampton National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflect good responsiveness to credit needs of the assessment areas (AA);
- A substantial majority of the loans are made in the bank’s AA;
- Good borrower distribution of small loans to businesses;
- Borrower distribution of HMDA loans is good;
- The bank made an excellent level of community development loans that had a positive impact on the lending test rating;
- The geographic distribution of small loans to businesses is adequate;
- The geographic distribution of home mortgage loans is poor. The change in the census tracts since the last examination has had a significant impact on performance, as well as the strong competition from other banks operating within their AA;
- The bank exhibits a good record of servicing the credit needs of the most economically disadvantaged areas of its AA;
- Service delivery systems are accessible to geographies and individuals of different income levels;

- Investments reflect adequate responsiveness to the needs of the AA; and
- The bank provides an excellent level of community development services that are responsive to the identified needs in the AA.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for pre-approval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and re-financings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

Bridgehampton National Bank (BNB) is an intrastate community bank headquartered in Bridgehampton, New York. At March 31, 2007, BNB had total assets of \$590 million and Tier 1 capital of \$47.5 million. The Bank has maintained its focus on building business and consumer banking relationships on the East End of Long Island. The Bank offers a broad range of deposit and loan products and services through its full service branch network and alternative delivery channels. BNB is a principal subsidiary of Bridge Bancorp Inc., a one-bank holding company. There are two subsidiaries of the bank consisting of a title insurance company and a real estate investment trust. The subsidiaries have no impact on the bank's capacity to meet its community reinvestment obligations.

The bank has 11 branches in Suffolk County on the East End of Long Island. Since the prior CRA evaluation, the bank opened one branch in 2005 and one branch was relocated. There were no branch closings.

As of March 31, 2007, bank assets included loans of \$336 million and investments of \$210 million. Total deposits amount to \$541 million. BNB offers a wide range of terms and rates through fixed and variable rate mortgages. The loan portfolio, representing 57% of total assets, is broken down as follows: commercial real estate loans of \$165 million (49%), \$108 million in residential real estate loans (32%), commercial loans of \$40MM (12%), construction and development loans of \$17 million (5%), and \$9MM (3%) in consumer loans.

Other than the high cost of housing and competition from larger institutions, there are no impediments, legal or otherwise, which would hinder the bank's ability to help meet the credit needs of its Assessment Area (AA). BNB competes with larger banking institutions and mortgage companies for mortgage lending opportunities to low- and moderate-income (LMI) individuals and geographies throughout the AA.

BNB's previous CRA evaluation was dated September 16, 2002. The bank received a "satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

HMDA mortgage lending was evaluated for the period January 1, 2004 to December 31, 2006. Small loans to businesses were evaluated for the period January 1, 2004 to December 31, 2006. BNB has not originated any small farm loans in its assessment area and therefore these loans were not analyzed. Small farm lending is not a primary business line of the bank.

Given the availability of information, community development loans and qualified investments originated by BNB from January 1, 2004 to December 31, 2006 were considered. Our conclusions related to community development loans and qualified investments were based on the number and dollar amounts made during the evaluation period. In addition, we considered the level of innovation, complexity, responsiveness to community credit needs, and the degree to which these instruments are not routinely provided by private investors.

Data Integrity

The most recent Data Integrity examination was conducted in December 2006. During this examination, we identified minor errors; however, the bank corrected their data and this CRA examination was based on accurate data.

Selection of Areas for Full-Scope Review

The bank's one Assessment Area (AA), consisting of 32 census tracts within Eastern Suffolk County, received a full scope review. The AA consists of one low-income tract, 10 moderate-income tracts, 21 middle-income tracts, and 0 upper-income tracts.

Ratings

The bank's overall rating is based on the areas that received a full-scope review. Additionally, small loans to businesses were given more weight as the bank refocused its lending activity during the evaluation period when management found it difficult to compete with the larger banks for home mortgage products.

Other

During our examination, we met with two local non-profit business executives. Discussions with these community contacts indicated that small business loans and loans targeting affordable housing are among the credit needs of the community. Overall, the contacts believe the bank is doing a good job in meeting the needs of the community.

BNB often initiates its own programs. In 2004, BNB founded and co-sponsored an Executive Development Seminar, a not-for-profit Executive Management Program, at a local university which invited members of twenty-four organizations to attend on full scholarship. In 2005, BNB

initiated “BNB Opens the Doors,” a program to make the local museums open free-of-charge to the community on special evenings.

BNB received the first “Make a Difference” award from a local children’s museum in 2004, and in 2006 was honored by a local recreational organization for its contribution to that organization and to the youth of the area.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated high satisfactory. Based on full-scope reviews, the bank's performance in the Bridgehampton AA is good.

Lending Activity

Refer to Tables 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's lending activity.

BNB lending activity reflects good responsiveness to the credit needs of the Bridgehampton AA. Rankings have been significantly lower than the prior CRA examination, however, this is due to increased competition, primarily large banks and mortgage companies, lending in the AA.

In the Bridgehampton AA, BNB is ranked 15th in deposit market share with 1.34% of the deposits. BNB ranked 40th with a 0.63% market share in overall mortgage lending based on 2006 HMDA aggregate data. There are 288 reporting lenders in the AA.

In home purchase lending, BNB ranked 196th with a 0.02% market share based on this same aggregate data. Competition is high with 259 lenders. There are four multinational financial institutions that make up 25% of the market share.

In home improvement lending, BNB ranked 5th with a 7.60% market share. The top institution, a large mortgage lender, represents almost 10% of the aggregate market share. There are 108 lenders in this AA.

In home refinancing lending, BNB ranked 46th with a 0.91% market share. The 1st ranked institution is a mortgage company representing 11% of the market share, and the 8 other institutions following it had a combined market share of 14%, individually ranging from 2% to 5%. There are 295 lenders in this AA.

Based on the 2005 Small Business data, BNB ranked 21st in small business lending with a 0.42% market share. The top four lenders had an aggregate market share of 54%, individually ranging from 9% to 20%. All four of these lenders are nationwide credit card issuers.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

BNB's home purchase loan geographic distribution is adequate. The percentage of lending in the low-income geographies is excellent at 3.64%, with 0.99% owner occupied units in those geographies. On the other hand, the percentage of lending in moderate-income geographies at 14.55% is significantly lower than the percentage of owner occupied housing units in those geographies at 36.14%. However, in moderate-income geographies, the bank's market share exceeds its overall market share. The geographic distribution was greatly impacted by the changes in the census tracts.

BNB's home improvement loan geographic distribution is poor. The percentage of lending in the low-income geographies is adequate, while the percentage of lending in the moderate-income geographies at 16.78% is significantly lower than the percentage of owner occupied housing units at 36.14% in those geographies. While the bank's market share in moderate-income geographies is lower than its overall market share, the market share in the low-income geographies exceeds the overall market share for those geographies.

BNB's home refinance loan geographic distribution is adequate. The percentage of lending in the low-income geographies is excellent with the bank lending to 5.71% of the population, given that the percentage of owner occupied units is 0.99% in those geographies. On the other hand, the percentage of lending in the moderate-income geographies at 5.71% is significantly lower than the percentage of owner occupied housing at 36.14% in those geographies. In moderate-income geographies, the bank's market share is lower than its overall market share.

A geographical analysis of multifamily loans is not meaningful.

Small Loans to Businesses

Refer to Table 6 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is adequate overall. While the percentage of loans in moderate-income geographies at 14.92% is significantly lower than the percentage of businesses (33.89%) within these geographies, the percentage of loans in the low-income geographies at 4.65% exceeds the percentage of business in the low-income geographies at 2.12%. The bank's market share in the low-income geographies significantly exceeds the overall market share. On the other hand, the bank's market share in the moderate-income geographies is somewhat lower the bank's overall market share.

Lending Gap Analysis

Maps detailing BNB's lending activity during the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

During the evaluation period, BNB originated 100% of its HMDA loans and small loans to businesses in the AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

BNB's distribution of loans by borrower income level is good. Due to the high cost of housing it is extremely difficult for low- and moderate-income families to afford housing. Therefore, there are limited opportunities for home mortgage lending to these borrowers in the AA. We considered this in our analysis. According to housing information gathered from local realtors, <http://www.realtor.com>, <http://www.mls.com> and the NY Newsday real estate section, the median home price in the AA ranges from \$999,000 to \$1,167,000. Current demographic information shows that 8% of the population lives below the poverty level in the AA.

The borrower distribution of home purchase lending is good. The percentage of BNB's home purchase lending to low-income borrowers was below the percentage of low-income families in the AA. Additionally, the market share for this category is near to the overall market share. The percentage of lending to moderate-income borrowers was also below the percentage of moderate-income families in the AA. The bank's market share for lending to moderate-income borrowers is near to the overall market share. Based on the performance context however, it is noteworthy to reiterate that it is difficult for low- and moderate-income borrowers to purchase homes in the AA, given the high median housing cost.

The borrower distribution of home improvement lending is good when considering the mitigating factors discussed above. Although the percentage of BNB's home improvement lending to low-income borrowers was below the percentage of low-income families in the AA, the bank's market share for lending to low-income borrowers exceeds the overall market share. Additionally, the percentage of lending to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA. The bank's market share for lending to moderate-income borrowers is near to the bank's overall market share.

The borrower distribution of home refinance lending is adequate when considering the mitigating factors discussed above. The percentage of BNB's home refinance lending to both low- and moderate-income borrowers is significantly lower than the percentage of families in those categories. However, the bank's market share to low-income borrowers exceeds its

overall market share. The bank's overall market share to moderate-income borrowers is equal to its overall market share.

Small Loans to Businesses

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

BNB's distribution of small loans to businesses based on business size is good. The percentage of BNB's small loans to small businesses (businesses with gross annual revenues of \$1 million or less) is equal to the percentage of small businesses in the AA. A significant majority (73%) of the bank's small loans to businesses regardless of revenue size was \$100 thousand or less, and an additional 11% of loans were between \$100,000 and \$250,000. The bank's market share of small loans to small businesses exceeded the bank's overall market share of small loans to businesses.

Community Development Lending

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

The bank has made an excellent level of Community Development (CD) loans. The significant increase in the volume and amount of (CD) loans played a significant role in the overall rating for the lending test. The bank made 28 loans to organizations involved in affordable housing and community services targeted to low- or moderate-income individuals totaling \$6.25 million or 13% of Tier 1 Capital. The three largest organizations receiving loans during the evaluation period is as follows: \$4.3 million in loans to a children's museum, \$445 thousand to an affordable housing program, and \$285M to another affordable housing initiative in Long Island.

Product Innovation and Flexibility

The bank offers an in-house first time homebuyer product. The product allows for a lower down payment and expanded qualifying debt ratios. However, this product has minimal impact on the lending test, since only one customer has taken advantage of this product. The bank has demonstrated willingness and the ability to remain flexible in meeting customer demands under special circumstances.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "Low Satisfactory." Based on the full-scope review, the bank's performance is adequate.

Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, the bank purchased four mortgage-backed securities totaling approximately \$1.4 million and made 53 qualifying donations totaling \$49 thousand. The total of investments and donations represent 3% of Tier 1 capital. Through discussions with the bank, discussions with community contacts, and internal research, investment opportunities in the AA are limited and competition is extremely fierce for qualifying investments. None of the investments made by the bank are considered complex or innovative.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory." Based on the full-scope review, the bank's performance is good.

Retail Banking Services

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Delivery systems are readily accessible to geographies and individuals of different income levels in the bank's AA. BNB has an ATM network, telephone banking, Bridge online banking and internet website, Bridge business connect, Bridge Nexus, and check reconciliation.

The bank operated 11 full service branches in the Suffolk County AA as of December 31, 2006. One branch (9%) is located in a low-income geography, which is excellent in comparison to the population of 1.42% in the low-income geography. Two branches (18%) are located in the moderate-income geography, which is adequate in comparison to the population of 40.5% in the moderate-income geography. This fact had a significant impact on the overall rating of the service test. Eight branches (73%) are located in middle-income geographies, where 58% of the population resides. The shift in the number of branches located in low- and moderate-income geographies, currently at three compared to six at the 2002 examination, was the result of changes in a higher median income for residents in the moderate-income and middle-upper income tracts. Additionally, there were some changes in the census tracts.

BNB has opened one branch, which is located in a low-income geography, since the 2002 CRA examination. There was also one branch relocation from 94 Main St. in Southampton to 150 Hampton Rd in Southampton. Hours and services do not materially differ throughout the AA. Eight of the branches have Saturday hours; four of those eight branches also offer Saturday drive-thru hours. BNB also offers alternative delivery systems in the form of bank-by-phone programs and internet online banking.

BNB offers a no minimum balance checking account product to its customers. The product offers no limit on the number of transactions, free online banking and e-pay, and electronic statements. The bank also offers a "select advantage checking" product for depositors over 50 years of age. This product offers no monthly charges, no monthly balance requirement, free direct deposit services, free online banking and e-pay, and free basic greystone-style checks.

Community Development Services

The bank provides an excellent level of community development services. Services that have been provided include:

- During July 2006, the bank donated \$2,500 to a fundraiser which provided culturally enriching activities and educational programs for children within Bridgehampton and the surrounding communities.
- Bridgehampton National Bank took part in sponsoring an annual golf outing, the proceeds from which went to bring vital health and social programs to those in need in the community.
- Bridgehampton National Bank worked as advisors/consultants at a newly-constructed museum in Long Island. The bank donated three credit card machines to the museum, as well as provided bank personnel to help instruct museum staff understand how to use the machines and account for credit card transactions.
- Bridgehampton National bank donates money to organizations to help raise awareness about cancer and early detection.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory." Based on the full-scope review, the bank's performance is good.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): (1/1/2004 to 12/31/2006) Investment and Service Tests and CD Loans: (1/1/2004 to 12/31/2006)	
Financial Institution	Products Reviewed	
Bridgehampton National Bank (BNB) Bridgehampton, New York	HMDA, Small Business, CD loans and Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Suffolk County AA (Nassau/Suffolk MSA #5380)	Full Scope	

Appendix B: Market Profiles for Full-Scope Areas

Suffolk County

Demographic Information for Full Scope Area: Suffolk County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	33	3.03	33.33	60.61	0.00	3.03
Population by Geography	144,491	1.42	40.54	58.04	0.00	0.00
Owner-Occupied Housing by Geography	43,476	0.99	36.14	62.87	0.00	0.00
Business by Geography	19,177	2.12	33.89	63.99	0.00	0.00
Farms by Geography	1,005	0.50	33.03	66.47	0.00	0.00
Family Distribution by Income Level	37,988	27.61	21.95	22.03	28.42	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	18,825	1.78	46.82	51.39	0.00	0.00
Median Family Income		76,221	Median Housing Value		999,000	
HUD Adjusted Median Family Income for 2006		91,000	Unemployment Rate (2000 US Census)		2.23%	
Households Below Poverty Level		8%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2006 HUD updated MFI

The bank's single AA encompasses a portion of eastern Suffolk County, which is part of the larger Nassau-Suffolk MSA #5380. The area is also part of the larger New York-Northern New Jersey-Long Island Consolidated Metropolitan Statistical Area (CMSA). The AA complies with the requirements of the CRA regulation and does not arbitrarily exclude low- or moderate-income areas. Major towns within the AA include Bridgehampton, East Hampton, Southampton, and Hampton Bays.

The bank currently has eleven branches on eastern Long Island and seven ATMs. The bank has strong competition including commercial banks, savings banks, insurance companies, and brokerage and investment banking firms. Most of these competitors are significantly larger than BNB, and have greater financial and marketing resources and lending limits than those of BNB. Competitors have been offering loans with lower fixed rates and loans with more attractive terms. BNB's focus continues to target commercial lending, due to the inability to compete in home mortgage originations.

BNB had 1.34% of the deposits and ranked 15th in the AA based on the June 30, 2006 FDIC Summary of Deposits. The top banks, North Fork Bank and JP Morgan Chase Bank, represent 26% and 15% of the deposits, respectively.

The economy of the AA flourishes in the summer months as a result of the influx of tourists and second homeowners. In recent years, the year-round population has grown considerably resulting in reducing the seasonal fluctuations in the economy. Major employers include municipalities, school districts, hospitals, and financial institutions. A majority of the businesses are considered small businesses employing fewer than ten full-time employees. In recent years more national chains have opened stores within the bank's AA. Additionally,

during the last decade, the Long Island wine industry has matured with an increasing number of new wineries and vineyards.

Recently released data indicate housing prices continue to significantly increase throughout the MSA. The median housing price of Suffolk County was \$405,000 in 2005 and \$999,000 in 2007, while reaching nearly \$1,167,000 in the bank's AA. The rate of growth in Suffolk's home values between 1998 and 2007 has been one of the highest in the state. A review of local real estate listings in the AA indicated many home prices in the Hampton area are exceeding the median price.

A review of community contacts indicated that small business loans and loans targeting affordable housing are among the credit needs of the community.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geo-coded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As ___12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table

also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME													Geography: NEW YORK		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006	
MA/Assessment Area (2006):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)					
Full Review:																
2006 Bridgehampton Demographic	100.00	376	71,650	838	109,744	0	0	28	6,251	1,214	181,394	100.00				

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE																Geography: NEW YORK		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006	
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography†								
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Full Review:																			
2006 Bridgehampton NB AA Demographic Report	55	100.00	0.99	3.64	36.14	14.55	62.87	81.82	0.00	0.00	0.02	0.00	0.05	0.00	0.00				

† Loan Data as of December 31, 2006. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

† Based on 2005 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography [*]				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
2006 Bridgehampton NB AA Demographic Report	286	100.00	0.99	0.70	36.14	16.78	62.87	82.52	0.00	0.00	7.60	12.50	3.99	9.90	0.00	

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: New York				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography [*]				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
2006 Bridgehampton NB AA Demographic Report	35	100.00	0.99	5.71	36.14	5.71	62.87	88.57	0.00	0.00	0.91	0.00	0.40	1.25	0.00	

^{*} Based on 2005 Peer Mortgage Data (Eastern)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

^{*} Based on 2005 Peer Mortgage Data (Eastern)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: New York					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]													
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans ^{****}	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
2006 Bridgehampton NB AA Demographic Report	0	0.00	2.25	0.00	67.35	0.00	30.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: NEW YORK					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]													
	#	% of Total ^{**}	% of Businessess ^{***}	% BANK Loans	% of Businessess ^{***}	% BANK Loans	% of Businessess ^{***}	% BANK Loans	% of Businessess ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
2006 Bridgehampton NB AA Demographic Report	838	100.00	2.12	4.65	33.89	14.92	63.99	80.43	0.00	0.00	0.42	5.43	0.30	0.56	0.00									

^{*} Based on 2005 Peer Mortgage Data (Eastern)

^{**} Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

^{***} Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

^{****} Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

^{*} Based on 2005 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share [†]				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ¹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
2006 Bridgehampton NB AA Demographic Report	55	100.00	27.61	7.55	21.95	11.32	22.03	5.66	28.42	75.47	0.02	0.00	0.00	0.12	0.00	

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share [†]				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ²	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
2006 Bridgehampton NB AA Demographic Report	286	100.00	27.61	11.03	21.95	17.44	22.03	25.98	28.42	45.55	7.90	20.00	7.56	4.63	8.21	

[†] Based on 2005 Peer Mortgage Data (Eastern)
^{**} As a percentage of loans with borrower income information available. No information was available for 3.6% of loans originated and purchased by bank.
^{***} Percentage of Families is based on the 2000 Census information.
^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

[†] Based on 2005 Peer Mortgage Data (Eastern)
^{**} As a percentage of loans with borrower income information available. No information was available for 1.7% of loans originated and purchased by bank.
^{***} Percentage of Families is based on the 2000 Census information.
^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: NEW YORK		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [†]										
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ³	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp						
Full Review:																					
2006 Bridgehampton NB AA Demographic Report	35	100.00	27.61	9.09	21.95	9.09	22.03	15.15	28.42	66.67	1.09	2.11	1.03	0.84	1.11						

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES										Geography: NEW YORK		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [†]								
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less							
Full Review:																
2006 Bridgehampton NB AA Demographic Report	838	100.00	68.83	66.11	73.27	10.86	15.87	0.42	0.63							

[†] Based on 2005 Peer Mortgage Data (Eastern)

^{**} As a percentage of loans with borrower income information available. No information was available for 5.7% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

[†] Based on 2005 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2006).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 6.21% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NEW YORK Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
2006 Bridgehampton NB AA Demographic Report	0	0	57	1,500	57	1,500	100.00	0	0

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NEW YORK Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
2006 Bridgehampton NB AA Demographic Report	100.00	11	100	9.09	18.18	72.73	0.00	1	0	1	0	0	0	1.42	40.54	58.04	0.00

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System																	
Geography: NEW YORK																	
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006																	
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
2006 Bridgehampton NB AA Demographic Report	100.00	11	100	9.09	18.18	72.73	0	7	100	14.3	14.3	71.4	0	1.42	40.54	58.04	0.00