CORPORATE PROFILE
THIRD QUARTER 2026

BRIDGEWATER BANCSHARES, INC.

ABOUT BRIDGEWATER:

Bridgewater Bancshares, Inc. (Nasdaq: BWB) is a St. Louis Park, Minnesota-based financial holding company founded in 2005. Its banking subsidiary, Bridgewater Bank, is a premier, full-service bank dedicated to providing responsive support and simple solutions to businesses, entrepreneurs, and successful individuals across the Twin Cities. Bridgewater offers a comprehensive suite of products and services spanning deposits, lending, and treasury management solutions. Bridgewater has also received numerous awards for its banking services and esteemed corporate culture. With total assets of $5.6 billion as of September 30, 2026 and nine strategically located branches, Bridgewater is one of the largest locally-led banks in Minnesota and is committed to being the finest entrepreneurial bank.

- $5.62 Billion in Assets
- $4.51 Billion in Loans
- $4.47 Billion in Deposits

WHAT WE OFFER:

- Commercial Real Estate Lending
- Construction Lending
- Tax Bridge Financing
- MultiFamily Financing
- Affordable Housing Financing
- Commercial and Industrial Lending
- Business Banking
- Business/Treasury Management Services
- Personal Banking
- HELOC

FINANCIAL HIGHLIGHTS
(in thousands)

Actual Balances	Q3 2026	Q3 2025	% Change
Total Loans	$ 4,506,834	$ 4,214,554	7%
Total Deposits	4,473,019	4,292,764	4%
Total Equity Capital	541,392	497,463	9%

Operating Results Nine Months Ended	Q3 2026	Q3 2025	% Change
Net Interest Income	$ 115,871	$ 96,751	20%
Provision for Credit Losses	4,500	4,600	(2)%
Noninterest Income	14,461	7,767	86%
Noninterest Expense	65,405	57,033	15%
Provision for Income Taxes	13,986	10,131	38%
Net Income	46,441	32,754	42%
Preferred Stock Dividends	(3,040)	(3,040)	0%
Net Income Available to Common Shareholders	$ 43,401	29,714	46%

Performance Ratios Nine Months Ended	Q3 2026	Q3 2025
Net Interest Margin	3.05%	2.59%
Return on Average Assets (annualized)	1.16%	0.84%
Return on Average Tangible Common Equity (annualized)	12.67%	10.23%
Efficiency Ratio	52.6%	54.2%

CONSOLIDATED CAPITAL RATIOS

Tier 1 Leverage Ratio – 9.94%
Common Equity Tier 1 Risk-based Capital Ratio – 9.63%
Tier 1 Risk-based Capital Ratio – 10.95%
Total Risk-based Capital Ratio – 14.24%

VISION

To be the finest entrepreneurial bank in the Twin Cities

VALUES

Unconventional Responsive
Dedicated Growth Accuracy

FOOTPRINT

LOCATIONS

Bloomington
Greenwood
Lake Elmo
Minneapolis Downtown
Minneapolis Uptown
Minnetonka
Orono
St. Louis Park
St. Paul