CORPORATE PROFILE
SECOND 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 $5.4 billion as of June 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.

- $5.39 Billion in Assets
- $4.43 Billion in Loans
- $4.35 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	Q2 2026	Q2 2025	% Change
Total Loans	$ 4,426,389	$ 4,145,799	7%
Total Deposits	4,346,204	4,236,742	3%
Total Equity Capital	547,909	476,282	15%

Operating Results Six Months Ended	Q2 2026	Q2 2025	% Change
Net Interest Income	$ 75,213	$ 62,660	20%
Provision for Credit Losses	1,750	3,500	(50)%
Noninterest Income	11,888	5,706	108%
Noninterest Expense	44,064	37,077	19%
Provision for Income Taxes	9,874	6,636	49%
Net Income	31,413	21,153	49%
Preferred Stock Dividends	(2,027)	(2,027)	0%
Net Income Available to Common Shareholders	$ 29,386	19,126	54%

Performance Ratios Six Months Ended	Q2 2026	Q2 2025
Net Interest Margin	3.03%	2.56%
Return on Average Assets (annualized)	1.20%	0.83%
Return on Average Tangible Common Equity (annualized)	13.07%	10.08%
Efficiency Ratio	54.6%	53.9%

CONSOLIDATED CAPITAL RATIOS

Tier 1 Leverage Ratio – 10.02%
Common Equity Tier 1 Risk-based Capital Ratio – 9.61%
Tier 1 Risk-based Capital Ratio – 10.98%
Total Risk-based Capital Ratio – 14.48%

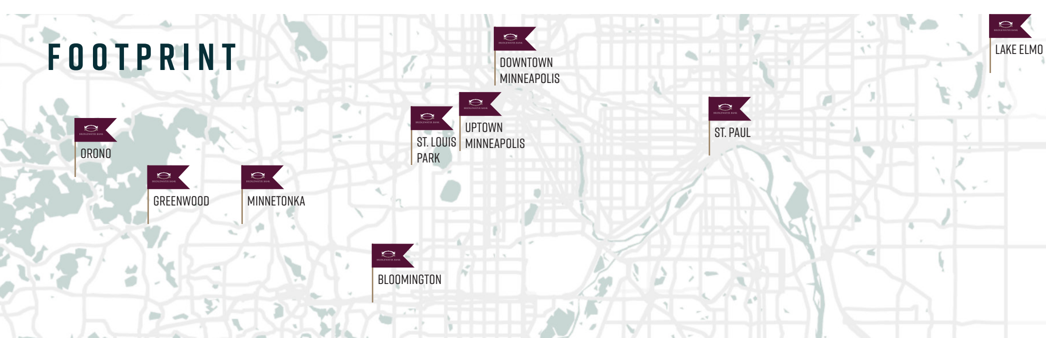
VISION

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