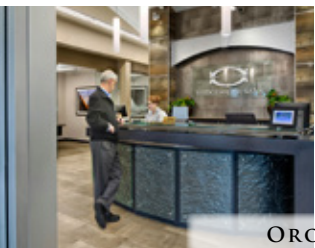


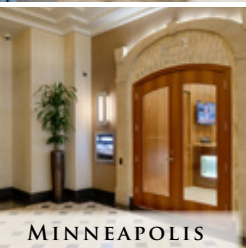
BRIDGEWATER BANCSHARES, INC.



ORONO



ST. LOUIS PARK



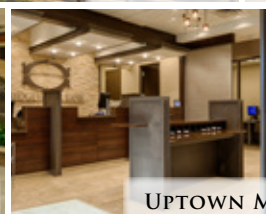
MINNEAPOLIS



GREENWOOD



BLOOMINGTON



UPTOWN MINNEAPOLIS





Dear Clients and Shareholders,

It is a pleasure to provide the 2017 annual report for Bridgewater Bancshares, Inc., and its bank subsidiary, Bridgewater Bank. We are pleased once again to share a continuing story of growth, high efficiency and financial prosperity. We appreciate having solid partnerships with clients, shareholders and vendors. This active network provides the foundation for our business to prosper. We sincerely appreciate your participation in our success and are grateful for the opportunity to serve you. We look forward to building on the momentum that shareholders, team members and clients have helped the Bank establish.

Financial results have surpassed expectations and year over year results showed considerable increases. The Bank posted financial returns in 2017 with higher earnings than any of the previous twelve years. Our assets grew to \$1.6 billion and our deposits and loans have grown at a pace that measures well into the double digits. Since the remodels of our recently acquired branches, we have witnessed an influx of new clients looking to establish a relationship with a locally owned bank that can provide simple options and responsive support. We expect the Bank will continue to operate with efficiencies that few banks in the nation can emulate. With our commitment to invest wisely, manage our margins and develop a talented team, we believe Bridgewater Bank has the right formula to continue driving future growth.

The Bank achieved several exciting milestones in 2017:

1. Crossed \$1.5 billion in assets
2. Ranked as the 8th largest bank headquartered in the State of Minnesota by asset size
3. Closed a private placement of \$25 million of subordinated debt
4. Rewarded as a “Best Bank to Work For” by American Banker
5. Announced plans for a new branch in downtown St. Paul

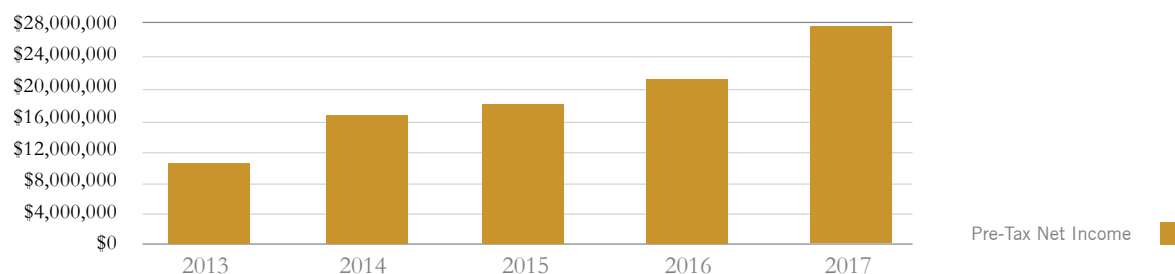
Since inception, the Bank has seen exceptional success. We intend for this trend to continue. Recognized as the premier real estate lender in the Twin Cities, we plan to increase our market niche among seasoned real estate entrepreneurs as we pursue other asset classes in our market. We recognize there is an opportunity to expand our brand and look at new avenues for diversification. We remain committed to maximizing shareholder value, and we intend to achieve this by delivering the same exceptional service without sacrificing earnings.

As always, I remain appreciative of the efforts of the Bridgewater Bank team: the staff, directors and shareholders. Together, we will continue to drive growth and increase your share value. It is a pleasure to be building your Bank.

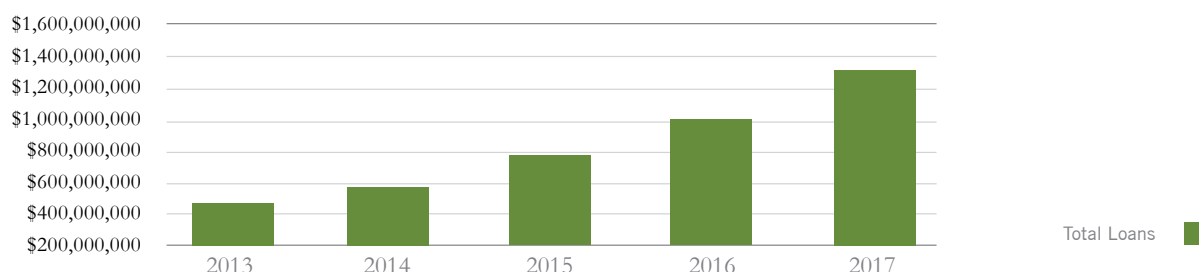
Jerry Baack
Chairman of the Board

FINANCIAL HIGHLIGHTS

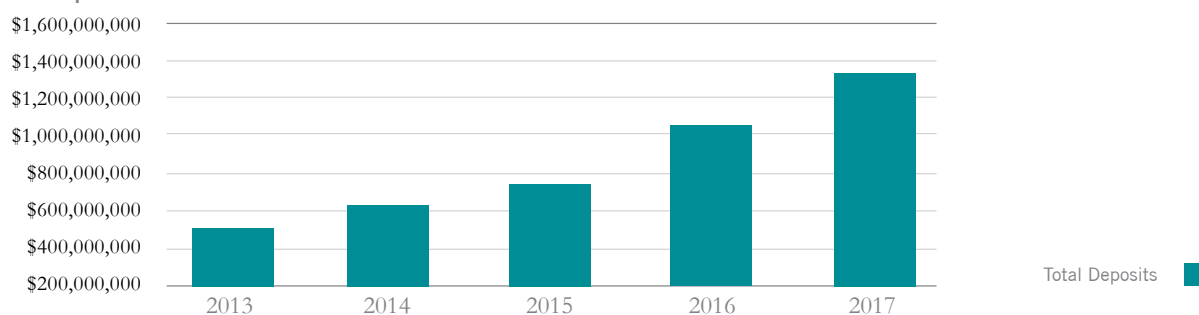
Pre-Tax Net Income



Total Loans



Total Deposits

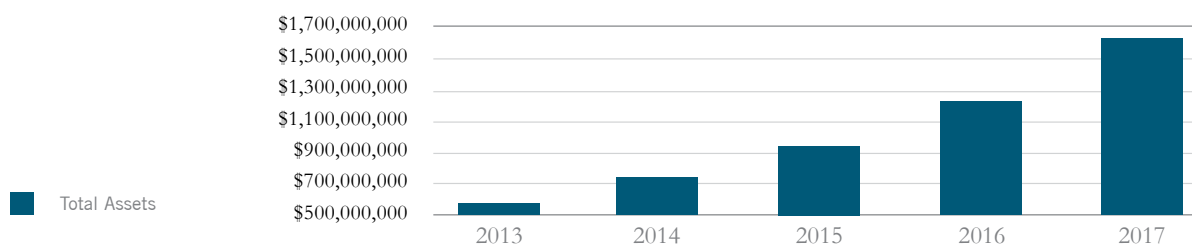


Financial Performance and Growth

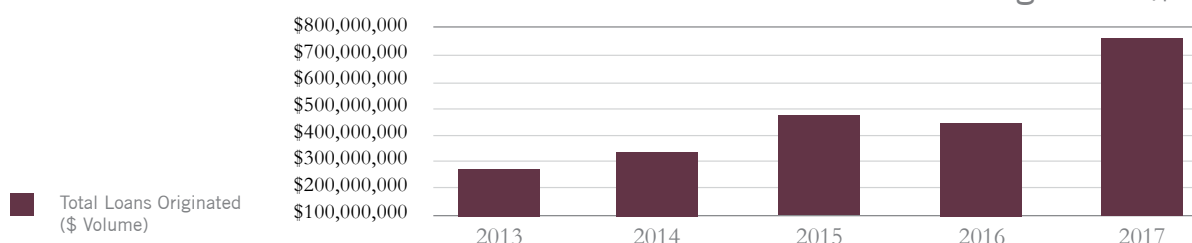
For the year-ended December 31, 2017, Bridgewater Bancshares, Inc. earned pre-tax net income of \$27.0 million, up 27% over 2016. The Company achieved another year of record financial performance while sustaining growth across all facets of the organization.

Total consolidated assets reached \$1.6 billion as of December 31, 2017, which reflected \$356.2 million in asset growth during 2017. This 28% growth in assets was driven by our largest earning asset, our loan portfolio, which reached \$1.3 billion with \$341.4 million or 35% in growth year-over-year. While real estate lending continues to be our niche and the primary source of loan growth in 2017, we continue to diversify our loan portfolio within different types of real estate, as well as a broadening our exposure in other asset classes such as commercial and industrial.

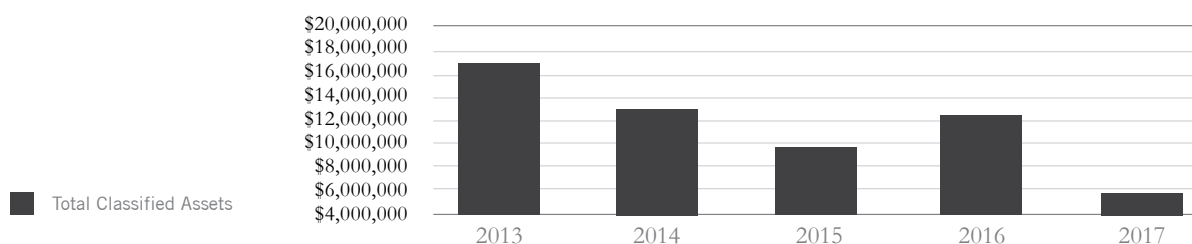
Total Assets



Total Loans Originated (\$ Volume)



Total Classified Assets



As the economy continues to improve, the Bank has worked diligently and continues to experience a reduction in its nonperforming assets. At December 31, 2017, total nonperforming assets represented only 4% of total capital, an indication of strong asset quality.

On the liability side of the balance sheet, deposits were \$1.3 billion, increasing \$315.8 million or 31% as of December 31, 2017 compared to December 31, 2016. The extraordinary growth is a testament to our strategic branch network and enhancement of our deposit product platform. With such earnings momentum and solid capital levels, we are well positioned to continue strong growth and earnings in 2018.

“Bridgewater has been with us since the very start. Their team has taken the time to get to know our business and needs, and that is something that our small business requires – a true partner.”



2nd Swing

2nd Swing Golf is a Minneapolis-based specialty retailer of both new and used golf equipment and accessories. A small, family-owned business, 2nd Swing was founded in 2006 and in addition to 2ndswing.com, the company has two retail locations in the Minneapolis area, one in Scottsdale, Arizona, and a new store set to open soon in the Philadelphia market.

Owners Simon Kallal and Russ Higgins first met playing golf together at the University of Minnesota, and have since grown their business to 115 employees. With more than 50,000 golf clubs to choose from in store and online, the latest in fitting technology, and a dedicated staff that is committed to making the game more fun, 2nd Swing has all the resources that any golfer needs. Since its inception, 2nd Swing has received numerous fitting awards from the likes of PING, TaylorMade, Mizuno, Cobra and many others. 2nd Swing has won the prestigious Golf Digest Top-100 Fitter award each year from 2013-17.



“Customer satisfaction is our core principal and number one goal. Bridgewater Bank allows us to be flexible, ensuring we provide the very best experience to our customers.”

ALL, Inc.

ALL, Inc. is one of the largest distributors of appliances and cabinets for apartment management companies, single-family and multi-family developers, remodelers, and walk-in retail consumers in the Midwest. They celebrated their 70th anniversary in 2017 with over \$2 million of available inventory to service multi-family housing needs. Their 28,000-square-foot showroom is the largest and most extensive collection of kitchen appliances and cabinets in the Midwest.

ALL, Inc. has built a reputation that includes a high level of service. They are committed to customer satisfaction and strive to surpass expectations. With over 1,000 appliances and over a dozen live kitchens on display, ALL, Inc. is a regional destination for home kitchen products.



“Making the switch to Bridgewater Bank was one of the best decisions we’ve made. They have streamlined our procedures and have provided technical expertise. Their excellent customer service makes it feel like they are partners in our success.”

Minnesota Multi Housing Association

The Minnesota Multi Housing Association (MHA) was founded in 1967 to promote the highest standards in the development, management and maintenance of rental and owner-occupied multi housing. While members include the state’s largest apartment management companies, developers, common interest communities, and providers of related products and services, the majority of their members own or manage fewer than 20 units each. All members of the MHA commit themselves to the ethical principles and standards of the MHA’s.



“The level of service we receive from Bridgewater Bank is second to none. Working directly with a person instead of a 1-800 number reaffirms that they are the right fit for us.”

Pizza Lucé

Pizza Lucé, a Minneapolis based pizzeria, has been a neighborhood go-to since it was founded in 1993. What once began as a humble pizza slice counter, has grown into one of Minnesota’s most recognizable pizza brands. Now with seven restaurants spanning the Twin Cities, as well as one in Duluth, they plan to open a ninth location in Eden Prairie in the summer of 2018.

Their award-winning and innovative hand-tossed pizzas range from varieties like the Fire Breathing Dragon to the fan-favorite Baked Potato pizza. With gluten-free and vegan options, there’s sure to be something for everyone. In 2011, Pizza Lucé was named Restaurant of the Year by the Minnesota Restaurant Association.

“Bridgewater Bank is unique in their ability to understand transactions from the business owner’s perspective. Their high level of service, professionalism and ease of doing business has us looking forward to this partnership for many years to come.”



Real Estate Equities

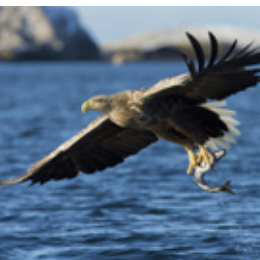
Real Estate Equities (REE) is one of the leading property management companies in the Twin Cities. Their mission is to provide housing, strengthen a sense of community and enhance the lives of their renters and team members. As they work within the financial constraints imposed by a competitive housing industry, their unparalleled enthusiasm, deep expertise and great team allow them to focus on satisfying residents’ evolving needs.

Since its founding in 1972, REE has managed apartment communities throughout the Twin Cities and Minnesota, as well as in Wisconsin, Ohio, Missouri, South Dakota and Indiana. They manage over 3,800 units across 42 different properties. They pride themselves on supporting the community through various school supply, food, clothing and toy drives.



UNCONVENTIONAL

Our Clients Notice a Difference.



RESPONSIVE

Under Promise, Over Deliver.



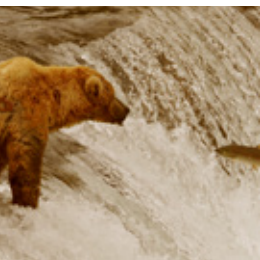
DEDICATED

Don't Stop Until You Get It Done.



GROWTH

If You Aren't Moving Forward, Where Are You Going?



ACCURATE

It's More than Just an Expectation.

Our



Darci Parent

Client Specialist | Team member since 2013

Known for her beaming smile and positive aura, Darci is the face of the Bank. She engages in warm conversation with each client that walks through our doors. Her product knowledge paired with a knack for connecting with others (while sharing a little humor along the way) provides a truly unconventional experience, a given here at BWB. They say a positive attitude is contagious, and we think Darci's attitude is one worth catching.



Beth Shipman

Vice President of Compliance | Team member since 2016

Some organizations spend time checking and others spend time doing. Beth simply gets it – at Bridgewater Bank we are all doers. While her position may dictate that she ensures standards are met, she makes sure to be a partner and not a roadblock. Beth's clients are internal, but her expertise and decisiveness positively impact how we do business with all Bank clients.



Ben Klocke

General Counsel | Team member since 2017

Despite joining Bridgewater with limited banking experience, Ben didn't let that stop him from becoming a dependable resource to the entire BWB team. With a can-do spirit and years of legal practice experience, he developed the knowledge to help guide the Bank through several large strategic initiatives, including the private placement of \$25 million in subordinated notes in 2017. With this kind of speedy ramp in, it's evident Ben doesn't let the clock (or should we say Klocke) dictate the amount of effort he is willing to put forward.



Greg Johnson

Account Executive | Team member since 2016

After the 2016 acquisition of First National Bank of the Lakes, Greg found himself entirely immersed by new surroundings. But where some may see adversity, Greg only saw opportunity. Greg quickly adapted to new clientele, new team members and a collection of new processes, all without losing focus on taking care of BWB clients. It is this approach that has made him a client favorite not only before the acquisition, but every day since.



Laura Espeseth

Vice President, Funds Management | Team member since 2017

A career track in finance is perfectly befit for someone with attention to detail. With a keen ability to understand and analyze numbers, Laura is an excellent asset to the Finance team. Her public accounting background has contributed new knowledge, introduced new efficiencies and recommended additional talent that could be added to the already strong team. Now that's an accurate representation of Laura.

People are our strength

Client Services

- Competitive Checking & Savings Deposit Products
- Certificates of Deposit/IRAs
- Personal Debit & Credit Cards
- Personal Online Banking
- Personal Mobile Banking
- Popmoney Payments Service
- Online Bill Pay Service
- Wiring Services
- Notary Services
- Foreign Currency Exchange

Personal Banking

Bridgewater Bank's knowledgeable Deposit Services Team provides personalized, professional and responsive service. A full suite of deposit products is offered specifically designed to meet the unique needs of our entrepreneurial client base. Dealing directly with our Account Executives, clients avoid automated answering services and long teller lines. Responsive support and simple solutions!

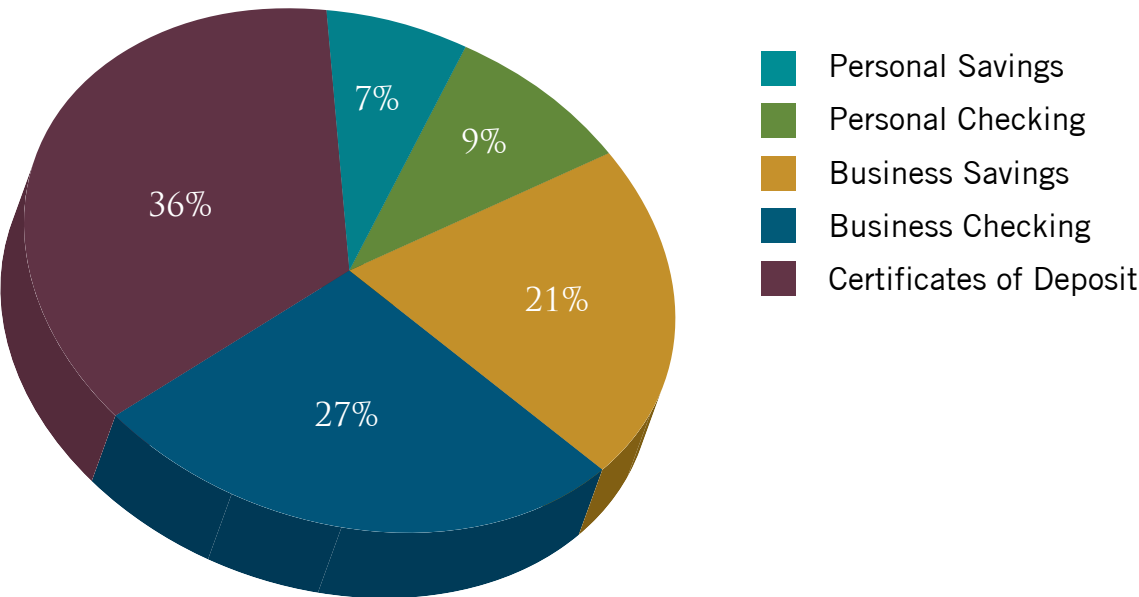
Business Services

- Analyzed Checking Accounts
- Business Debit & Credit Cards
- Business Online Banking
- Business Mobile Banking
- Remote Deposit Services
- ACH Services
- Online Wire Transfer Services
- Business Online Bill Pay
- Check Positive Pay
- ACH Blocking
- Merchant Card Services

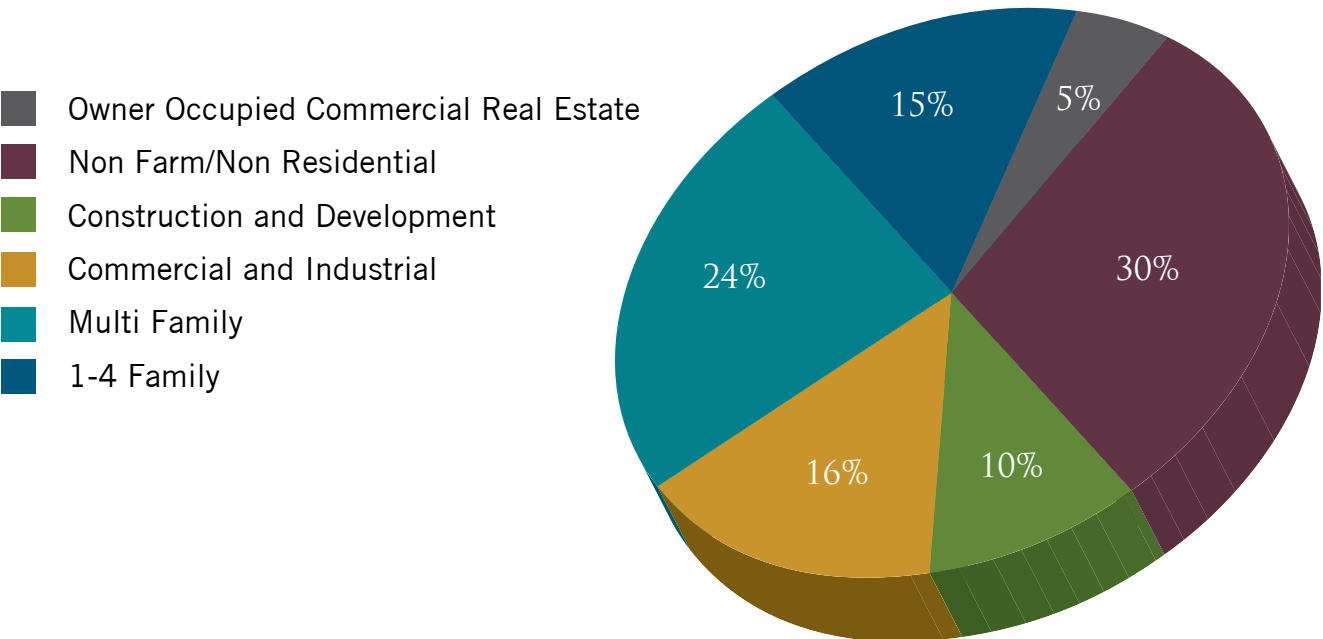
Business Banking

Bridgewater Bank's dedicated Business Services Team offers responsive support and simple solutions for the many business clients that call Bridgewater Bank home. The experienced team enjoys developing relationships and supporting many of the enhanced products that businesses need to operate efficiently in today's marketplace. Simply put, our goal is to simplify banking, allowing our clients to focus on their business.

Deposit Portfolio



Loan Portfolio



Lending

CONSTRUCTION & DEVELOPMENT

- Property Rehabilitation
- New Construction
- Lot Financing
- Land Development

RESIDENTIAL REAL ESTATE

- Owner Occupied Homes
- Vacation Homes
- Residential Rental Homes
- Home Equity Lines of Credit
- Construction/Bridge Loans

COMMERCIAL REAL ESTATE

- Office Buildings
- Retail Strip Centers
- Industrial Properties
- Mixed-Use Buildings

MULTI-FAMILY LENDING

- Apartment Financing
- Tax Credit Bridge Loans

COMMERCIAL & INDUSTRIAL

- Receivables and Inventory Financing
- Equipment Acquisition
- Lease Financing
- SBA Financing

CONSUMER LOANS

- Executive Lines of Credit
- Stock/Bond Secured Loans
- Auto Financing
- Recreational Vehicles
- Overdraft Lines of Credit

AGRICULTURE

- Agricultural Real Estate

Lending

As the premier real estate lender in the Twin Cities, Bridgewater Bank's loan products were assembled to meet the distinctive needs of the real estate and small business entrepreneurs. Our Lenders are experts in the markets we serve. Together we realize that flexibility and quick responses are integral to ensuring our clients' success.

BRIDGEWATER BANCSHARES, INC.

Consolidated Statements of Income
(Unaudited)

INTEREST INCOME	2017	2016
Loans, Including Fees	\$60,024	\$46,622
Investment Securities	5,981	3,649
Other	341	361
Total Interest Income	66,346	50,362
INTEREST EXPENSE		
Deposits	9,719	6,955
Notes Payable	656	718
Federal Home Loan Bank Advances	880	769
Subordinated Debt	749	16
Federal Funds Purchased	169	56
Total Interest Expense	12,173	8,514
NET INTEREST INCOME	54,173	42,118
PROVISION FOR LOAN LOSSES	4,175	3,250
NET INTEREST INCOME, AFTER PROVISION FOR LOAN LOSSES	49,998	38,868
NONINTEREST INCOME		
Customer Service Fees	660	490
Net Gain (Loss) on Sales of Available for Sale Securities	(250)	830
Net Gain (Loss) on Sales of Foreclosed Assets	356	(30)
Other Income	1,770	1,277
Total Noninterest Income	2,536	2,567
NONINTEREST EXPENSE		
Salaries and Employee Benefits	14,051	12,087
Occupancy	2,192	1,821
Data Processing	592	667
Other	8,661	5,593
Total Noninterest Expense	25,496	20,168
INCOME BEFORE INCOME TAXES	27,038	21,267
PROVISION FOR INCOME TAXES	10,149	8,052
NET INCOME	\$16,889	\$13,215

*Dollars in thousands, except share amounts

FINANCIAL SUMMARY

Consolidated Balance Sheets

(Unaudited)

ASSETS	2017	2016
Cash and Cash Equivalents	\$23,725	\$16,499
Bank Owned Certificates of Deposit	3,072	4,699
Securities Available for Sale at Fair Value	229,491	217,083
Loans, Net of Allowance for Loan Losses of \$16,502 in 2017 and \$12,333 in 2016	1,326,507	985,140
Federal Home Loan Bank (FHLB) Stock, at Cost	5,147	4,990
Premises and Equipment, Net	10,115	9,574
Foreclosed Assets	581	4,183
Accrued Interest	5,342	3,953
Goodwill	2,626	2,626
Other Intangible Assets	1,243	1,434
Other Assets	8,763	10,213
Total Assets	\$1,616,612	\$1,260,394
LIABILITIES AND EQUITY		
Deposits:		
Noninterest-Bearing	\$292,539	\$238,062
Interest-Bearing	1,046,811	785,446
Total Deposits	1,339,350	1,023,508
Federal Funds Purchased	23,000	44,000
Notes Payable	17,000	19,000
Federal Home Loan Bank Advances	68,000	53,000
Subordinated Debtures, Net of Issuance Costs	24,527	-
Accrued Interest Payable	1,408	612
Other Liabilities	6,165	4,908
Total Liabilities	1,479,450	1,145,028
STOCKHOLDERS' EQUITY		
Common Stock, \$0.01 Par Value		
Voting Common Stock - Authorized 75,000,000; Issued and Outstanding - 20,834,001 at 2017 and 20,744,001 at 2016	208	207
Nonvoting Common Stock - Authorized 10,000,000 Issued and Outstanding - 3,845,860 at 2017 and 2016	38	38
Additional Paid-in Capital	66,324	65,777
Retained Earnings	69,508	52,619
Accumulated Other Comprehensive Income (Loss)	1,084	(3,275)
Total Shareholders' Equity	137,162	115,366
TOTAL LIABILITIES AND EQUITY	\$1,616,612	\$1,260,394

*Dollars in thousands, except share amounts



Consolidated Stockholders' Equity

(Unaudited)

	Shares		Common Stock		Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total
	Voting	Nonvoting	Voting	Nonvoting				
BALANCE, DECEMBER 31, 2015	17,633,026	2,186,323	\$176	\$22	\$39,648	\$39,404	\$928	\$80,178
Stock-based Compensation	-	-	-	-	222	-	-	222
Comprehensive Income (Loss)	-	-	-	-	-	13,215	(4,203)	9,012
Stock Options Exercised	100,000	-	1	-	99	-	-	100
Issuance of Common Stock, Net of Issuance Costs	3,049,368	1,659,537	30	16	26,000	-	-	26,046
Redemption and Cancellation of Common Stock	(38,393)	-	-	-	(192)	-	-	(192)
BALANCE, DECEMBER 31, 2016	20,744,001	3,845,860	207	38	65,777	52,619	(3,275)	115,366
Stock-based Compensation	-	-	-	-	368	-	-	368
Comprehensive Income	-	-	-	-	-	16,889	4,359	21,248
Stock Options Exercised	90,000	-	1	-	179	-	-	180
BALANCE, DECEMBER 31, 2017	20,834,001	3,845,860	\$208	\$38	\$66,324	\$69,508	\$1,084	\$137,162

*Dollars in thousands, except share amounts

After Tax Return on Equity - **13.18%**

Earnings Per Share - **\$0.69**

Diluted Earnings Per Share - **\$0.68**

Tangible Book Value Per Share - **\$5.40**

DIRECTORS



Jerry Baack

President and Chief Executive Officer, Chairman of the Board

As the principal founder of the Company and the Bank, Mr. Baack was responsible for all aspects of the Bank's formation; including, the initial capital raise, business plan, board and management team structure and recruitment, charter and regulatory approval. He currently serves as Chairman of the Board, Chief Executive Officer and President of the Company, positions he has held since the Bank was founded in 2005. As the chief visionary and strategist, Mr. Baack plays a vital role in business development and is instrumental in defining strategic initiatives and ascertaining new opportunities for growth. Mr. Baack drives all decisions regarding mergers and acquisitions, capital management and diversification. Prior to establishing Bridgewater Bank in 2005, Mr. Baack held positions at Commerce Bank, First State Bank of Excelsior (nka Beacon Bank), Hampton Bank (nka Merchants Bank). He began his career as a bank examiner with the Federal Deposit Insurance Corporation in 1990, where he worked for over seven years. He has over 25 years of commercial banking and regulatory experience. As a result of the Bank's continued success, Mr. Baack was awarded Banker of the Year by Northwestern Financial Review in 2017. Additionally, Mr. Baack was recognized as a nominee for the 2017 Entrepreneur of the Year award by Ernst & Young. Mr. Baack received his B.S. from Minnesota State University in 1989 and Graduate School of Banking at University of Colorado, Boulder in 2001.



David Juran

Director

Mr. Juran, a member of the Bridgewater Bank Board since 2010, is the Executive Vice President of Dougherty & Company LLC, a full-service investment bank and brokerage firm founded in 1997. He has been with his company since 2002 and is also a member of the Board of Directors of Dougherty Financial Group LLC, President of Dougherty Funding LLC, President of Dougherty Equipment Finance LLC, Chief Executive Officer of Dougherty Real Estate Advisors LLC and President and Chief Operating Officer of Dougherty Mortgage LLC. Dougherty Mortgage LLC specializes in financing market rate, affordable and senior housing throughout the United States. Prior to joining Dougherty & Company, Mr. Juran served as Senior Vice President of a regional investment banking firm for over 14 years. Mr. Juran serves on the board of several non-profits, including Summit Academy and Minnesota Attainable Housing. He received his B.S. from the University of St. Thomas and is fully licensed under NASD Series 7 and 63. His particular expertise in programs supporting the creation of multifamily housing, assisted living and affordable housing coupled with his knowledge of lending through HUD, GNMA and Fannie Mac provides the Board with solid insights into these unique market areas.



Todd B. Urness

Director

Mr. Urness is a founding director of the board. He is a shareholder at the law firm of Winthrop & Weinstine, P.A., an 135 lawyer general practice firm located in Minneapolis, Minnesota. Mr. Urness has practiced with Winthrop & Weinstine since 1985 and has been a shareholder with the firm since 1988. He has served on the Board of Directors of Winthrop & Weinstine as well as its senior management and compensation committees since 1993. In addition, he is the practice leader for the law firm's real estate group. Mr. Urness serves on the Bank's Audit Committee. He holds a B.A. from Gustavus Adolphus College and a J.D. from the University Of Minnesota School of Law. In addition, Mr. Urness is a Certified Public Accountant and a member of the Minnesota Bar. Mr. Urness' involvement in real estate also expands to the development and ownership of several local real estate projects, primarily multifamily housing.

Jeffrey D. Shellberg

Executive Vice President and Chief Credit Officer, Director

Mr. Shellberg is a founder of the Company and founding director of the board. He has worked in the regulatory and commercial banking industry for over 30 years. As Executive Vice President and Chief Credit Officer, Mr. Shellberg is responsible for all aspects of the Bank's credit policies and risk management systems. Mr. Shellberg's extensive experience in community banking includes strategic planning, policy formation, risk management, asset and liability management, as well as external/internal audit. Prior to joining Bridgewater Bank, Mr. Shellberg was Senior Vice President of Klein Bank and began his banking career at the FDIC in 1985, where he worked for 15 years. He is a frequent guest panelist at commercial real estate forums across the Twin Cities. Mr. Shellberg received his B.S. from Iowa State University and is an alumnus of the Graduate School of Banking at Colorado, Boulder.



Thomas P. Trutna

Director

Mr. Trutna is a founding director of the board. He is the President and Founder of BIG INK, a visual communications company that creates branded solutions for Fortune 1000 companies, an organization he has run since 1999. Prior to founding BIG INK, Mr. Trutna held marketing and business management positions at General Mills and Periscope, a Twin cities advertising firm. Mr. Trutna serves as Past President of the Minnesota Chapter Entrepreneurs' Organization and is a frequent guest lecturer for entrepreneurial classes and professional organizations across the Twin Cities. He also serves as Chair of the Bank's Audit Committee. Mr. Trutna received his B.S. from Minnesota State University, Mankato. Mr. Trutna's reputation in the E.O. community provides unique networking opportunities for the Bank. As a lifelong resident of St. Paul his connections will be invaluable as the Bank pursues this new geographic market.



James S. Johnson

Director

Mr. Johnson is a founding director of the board. He is a franchise owner of Flagship Marketing, Inc., a privately-held company that operates as Express Employment Professionals (Express) and Specialized Recruiting Group (SRG), which both deliver staffing support and human resource services through a network of franchise office owners. Since 1994, Mr. Johnson's franchises in the Twin Cities have focused primarily in the office services, light industrial and professional staffing segments. Mr. Johnson sits on the board for the Minnesota Recruiting and Staffing Association where he is the immediate Past Chair. He has experience serving as director of other organizations, including Gillette Children's Specialty Healthcare. He currently serves as a member of the Bank's Audit Committee. Mr. Johnson received his B.A. and B.S. from Iowa State University. As a prominent business owner and long standing resident of Minnesota, Mr. Johnson has significant ties to other local business leaders.



David J. Volk

Director

Mr. Volk is a principal at Castle Creek Capital, an alternative asset management firm focused on the community banking industry located in Rancho Santa Fe, California. He has been with Castle Creek Capital since 2005 and has led or supported investments in numerous recapitalization, distressed, and growth situations. Prior to joining the firm, he worked as an associate with TW Associates Capital, Inc. and Ernst & Young. Mr. Volk currently serves as a director of multiple banking institutions, including Bank of Southern California and New Mexico First Financial. Mr. Volk holds a B.S. from Santa Clara University and an M.S. from the University of Virginia. Mr. Volk joined the board in 2017 and has extensive financial institution experience in strategic planning, operational improvements, acquisitions, and capital financing.



BANK OFFICERS

Jerry Baack

President and Chief Executive Officer

Mary Jayne Crocker

Executive Vice President and Chief Operating Officer

Jeff Shellberg

Executive Vice President and Chief Credit Officer

Joe Chybowski

Senior Vice President and Chief Financial Officer

Nicholas Place

Senior Vice President and Chief Lending Officer

Rachael Petersen

Senior Vice President, Internal Audit

Dan Poppe

Senior Vice President, Commercial Lending

Andrew Bates

Vice President, Commercial Lending

Deb Beise

Vice President, Branch Operations

Adam Benjamin

Vice President, Client Services

Anna Berge

Vice President, Technology Services

Pat Cullen

Vice President, Commercial Lending

Craig Dose

Vice President, Operations

Adam Erickson

Vice President, Commercial Lending

Laura Espeseth

Vice President, Funds Management

John Haertzen

Vice President, Credit Administration

Julie Jensen

Vice President, Loan Review

Thomas Johnson

Vice President, Construction Lending

Ben Klocke

General Counsel

Tyler Manning

Vice President, Commercial Lending

Jordan Marriott

Vice President, Commercial Lending

Lynn Roth

Vice President, Commercial Lending

Beth Shipman

Vice President, Compliance

Marti Stone

Vice President, Loan Administration

Ross Wieser

Vice President, Commercial Lending

CORPORATE OFFICE

Bloomington

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Bloomington, MN 55431

Phone 952.893.6868

BridgewaterBankMN.com

