

CORPORATE PROFILE

2019



ABOUT BRIDGEWATER:

Bridgewater Bank was created from the idea that the best bank to serve a successful and energized group of clients would be one that was built by experienced bankers with an entrepreneurial perspective. Considered to be one of the fastest-growing banks in the Twin Cities statistical area over the past two decades, Bridgewater Bank currently ranks as one of the ten largest banks in the State of Minnesota by asset size.

- \$2.05 billion in assets
- \$1.72 billion in loans
- \$1.64 billion in deposits

WHAT WE OFFER:

- Commercial Real Estate Lending
- Construction Lending
- Tax Bridge Financing
- Multi-Family Financing
- Commercial and Industrial Lending
- Business Banking
- Business/Cash Management Services
- Personal Banking
- HELOC

FINANCIAL HIGHLIGHTS

(in thousands)

Actual Balances		3/31/2019	3/31/2018	% Change
Total loans	\$	1,723,629	1,405,420	23%
Total deposits		1,643,666	1,353,036	21%
Total equity capital		231,775	199,039	16%

Operating Results	Three Months Ended	3/31/2019	3/31/2018	% Change
Net interest income	\$	17,131	14,763	16%
Provision for loan losses		600	600	0%
Noninterest income		634	387	64%
Noninterest expense		7,885	6,532	21%
Provision for income taxes		2,262	2,068	9%
Net income		7,018	5,950	18%

Performance Ratios	Three Months Ended	3/31/2019	3/31/2018
Net interest margin		3.54%	3.77%
Return on average assets (annualized)		1.42%	1.48%
Return on average tangible equity (annualized)		12.81%	16.59%
Efficiency ratio		44.1%	42.8%

CONSOLIDATED CAPITAL RATIOS

Leverage Ratio - 11.26%
Tier 1 Risk-based Ratio - 12.14%
Total Risk-based Capital Ratio - 14.58%

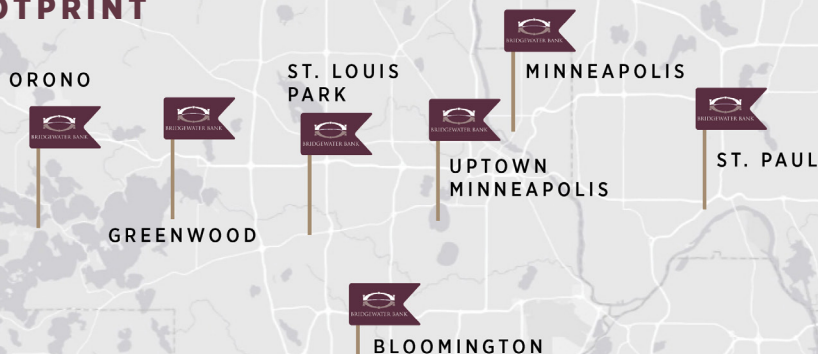
VISION

To be the finest entrepreneurial bank in the Twin Cities

VALUES

Unconventional Responsive
Dedicated Growth Accuracy

FOOTPRINT



LOCATIONS

Bloomington
Minneapolis Uptown
Minneapolis Downtown

St. Louis Park
Greenwood
Orono
St. Paul