

UNCONVENTIONAL SOLUTIONS.
ENTREPRENEURIAL GROWTH.



PRESS RELEASE - FOR IMMEDIATE RELEASE

Media Contact:

Emily Karpenske | Senior Communications Specialist
Emily.karpenske@bwbm.com | 952.653.0624

September 30, 2026



Bridgewater Bank Welcomes Andrew Krough as Vice President, Commercial Banking

St. Louis Park, MN – Bridgewater Bank, a leading Twin Cities bank focused on meeting the unique needs of successful individuals and entrepreneurs, is pleased to announce that Andrew Krough has joined its growing team as Vice President, Commercial Banking.

Krough brings valuable experience spanning commercial lending, credit analysis, portfolio management and relationship management. Most recently, he served as Vice President, Commercial Lending at Sunrise Banks. Prior to that, he spent more than seven years at Tradition Capital Bank, where he held various credit and relationship management roles. Throughout his career, he has developed expertise across a broad range of commercial real estate asset classes and financing structures, supported by a strong foundation in credit analysis and underwriting.

In his new role, Krough will develop new loan and deposit relationships while managing and growing an existing portfolio of commercial banking clients. Leveraging his diverse expertise and knowledge of the local market, he will help developers, investors and business owners capitalize on new opportunities and achieve their long-term goals.

"Andrew's strong credit background, commercial real estate expertise and relationship-based approach make him an excellent addition to our team," said Tony Ferraro, Chief Lending Officer at Bridgewater Bank. "His proven ability to evaluate complex transactions and structure tailored financing solutions will help clients move projects forward with confidence."

About Bridgewater Bank

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. For more information, please visit www.bridgewaterbankmn.com. Member FDIC | Equal Housing Lender

###