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### **PRESS RELEASE - FOR IMMEDIATE RELEASE**

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## Bridgewater Bank Welcomes Jeff Bajek as SVP, Senior Credit Officer

**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 Jeff Bajek is joining its expanding team as SVP, Senior Credit Officer on December 1, 2025.

Bajek is an accomplished banking leader with more than 30 years of experience in C&I lending, credit risk management, and SBA loan operations. Most recently, he served as Chief Credit Officer and Shareholder at Platinum Bank, where he led strategic credit and lending initiatives, helped drive efforts that expanded the loan portfolio from \$210 million to \$610 million in five years, and built and scaled a national SBA lending platform that ranked among the top 10 percent nationwide. His career also includes executive credit leadership roles at Choice Financial, Venture Bank, Peoples Bank of Commerce, and Richfield Bank & Trust.

In his new role, Bajek will partner with commercial banking and credit underwriting teams to support growth across the bank's C&I verticals, including SBA lending. He will also play a key role in further strengthening Bridgewater's credit and risk management systems, enhancing credit policies and processes, and ensuring alignment between credit strategy, growth, and disciplined risk oversight.

"Jeff's deep C&I expertise, strategic insight, and proven leadership will be instrumental in driving growth while bolstering the strong credit culture Bridgewater Bank is known for," said Katie Morrell, Chief Credit Officer at Bridgewater Bank. "We are thrilled to welcome Jeff to the BWB team."

#### **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 received numerous awards for its banking services and esteemed corporate culture. With total assets of \$5.4 billion and nine strategically located branches as of September 30, 2025, 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 <a href="https://www.bridgewaterbankmn.com">www.bridgewaterbankmn.com</a>. Member FDIC | Equal Housing Lender

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