



NEWS RELEASE
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BRIDGEWATER BANK APPOINTS GRAHAM KENT AS CHIEF RISK OFFICER

Calgary, ALTA. – Bridgewater Bank is pleased to announce the appointment of Graham Kent as Chief Risk Officer (CRO), effective April 1, 2024.

As Chief Risk Officer, Graham will assume a crucial function in supervising the bank's risk governance and security, regulatory compliance, corporate safeguarding, internal controls, and fraud deterrence. Graham brings a wealth of experience and expertise to this pivotal role, having held significant positions such as Senior Vice President, Chief Investment Officer, Chief Operating Officer, and Chief Actuary in his notable career. With a bachelor's degree in actuarial science and economics from the University of Waterloo, Graham deeply understands financial and non-financial risk. His diverse background uniquely positions him to oversee risk management across the full spectrum at Bridgewater Bank, refining our risk management framework and diligently upholding regulatory adherence.

"We are delighted to welcome Graham as our new Chief Risk Officer," says Michelle Chimko, President of the Alberta Motor Association. "His extensive experience and strategic acumen will be instrumental in enhancing our risk management practices and furthering our commitment to sound governance."

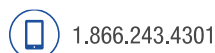
Echoing this sentiment, Dave Fromow, COO of Bridgewater Bank, added, "Graham's appointment underscores our dedication to strengthening our risk management capabilities. His actuarial background will provide a unique perspective and enable us to leverage data-driven insights for effective decision-making."

Kent expressed his enthusiasm for his new role: "I am honoured to join Bridgewater Bank as Chief Risk Officer and look forward to working closely with the team and contributing to the bank's long-term success. I am committed to driving excellence and fostering a culture of risk awareness across the organization."

Bridgewater Bank is confident that Graham Kent's astute leadership in this critical function will propel the bank toward the achievement of its strategic objectives and further enhance our risk management framework.

About Bridgewater Bank

Bridgewater Bank is a Canadian Schedule I chartered bank based in Calgary, Alberta, with a portfolio of over \$2.5 billion representing over 40,000 accounts across Canada. We specialize in competitive residential mortgages and deposit products through a select network of brokers. We also offer a variety of financial products through our website and by phone. Established in 1997, Bridgewater Bank is a wholly-owned subsidiary of the Alberta Motor Association, Alberta's largest membership service organization.



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