

Chain Bridge Bank, National Association | Regulatory Financial Highlights

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Four Years & YTD

	REGULATORY LINE ITEM #	2019 Y	2020 Y	2021 Y	2022 Y	03/23 YTD
End of Period Date		12/31/2019	12/31/2020	12/31/2021	12/31/2022	3/31/2023
Last Update Date		1/28/2020	2/11/2021	1/28/2022	1/27/2023	4/25/2023
Regulatory Filer Type		041	041	041	041	041

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Balance Sheet Highlights

Total Assets	RCON2170	829,790	881,507	1,218,154	1,030,684	1,049,066
Asset Growth Rate (%)		51.67	6.23	38.19	(15.39)	7.13
Total Loans & Leases (Incl HFI & HFS)	RCON2122	265,540	346,456	283,920	320,193	318,548
Loan Growth Rate (%)		2.04	30.47	(18.05)	12.78	(2.06)
Total Loans & Leases/ Assets (%)		32.00	39.30	23.31	31.07	30.36
Total Deposits (Incl Dom & For)		762,458	797,838	1,140,876	953,051	967,961
Deposit Growth Rate (%)		68.41	4.64	43.00	(16.46)	6.26
Loans/ Deposits (%)		34.83	43.42	24.89	33.60	32.91
Memo: Full-time Employees	RIAD4150	55	60	64	70	72

Performance Measures

Net Income	RIAD4340	4,975	6,296	7,228	8,842	1,168
ROAA (%)		0.75	0.64	0.72	0.68	0.46
ROAE (%)		9.16	8.39	9.76	12.75	6.17
Interest Income/ Avg Assets (%)		3.09	2.34	2.07	2.11	2.86
Interest Expense/ Average Assets (%)		0.50	0.08	0.02	0.08	0.31
Net Interest Income/ Avg Assets (%)		2.59	2.25	2.05	2.03	2.55
Noninterest Income/ Average Assets (%)		0.18	0.19	0.32	0.24	0.13
Noninterest Expense/ Avg Assets (%)		1.85	1.63	1.55	1.37	1.81
Net Interest Margin (%)		2.66	2.29	2.08	2.07	2.61
Yield/ Cost Spread (%)		1.90	2.01	2.02	1.70	1.91
Efficiency Ratio (FTE) (%)		65.71	66.02	64.31	59.76	66.84

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Capitalization						
GRB: Total Equity Capital	RCON3210	64,088	79,620	74,497	73,726	77,602
Tangible Equity		64,088	79,620	74,497	73,726	77,602
Tangible Common Equity		64,088	79,620	74,497	73,726	77,602
Tier 1 Capital		61,817	69,513	72,647	91,374	92,183
B3 or GRB: Tier 1 Common Capital (CET1)		61,817	69,513	72,647	91,374	92,183
Equity/ Assets (%)		7.72	9.03	6.12	7.15	7.40
Tang Equity/ Tang Assets (%)		7.72	9.03	6.12	7.15	7.40
Tang Common Eqty/ Tang Assts (%)		7.72	9.03	6.12	7.15	7.40
Risk Based Capital Ratio (%)		22.85	23.01	20.33	21.46	22.17
Tier 1 Risk-based Ratio (%)		21.60	21.76	19.36	20.46	21.07
B3 or GRB: Tier 1 Common Capital (CET1) RB Ratio (%)		21.60	21.76	19.36	20.46	21.07
Leverage Ratio (%)		8.02	7.30	6.42	8.08	8.98
Common Dividends Declared/ Net Income (%)		10.05	0.00	1.31	1.30	2.57
Commercial RE Loans/ Total Risk-Based Capital (%)		69.60	46.93	57.53	51.02	50.37
Loan Composition (%)						
DOM: Construction & Land Development Loans/ Loans		2.42	0.94	1.38	2.80	2.94
DOM: Tot 1-4 Fam Loans/ Loans		69.11	53.41	65.94	67.64	71.71
DOM: Multifamily Loans/ Loans		5.09	3.01	3.44	1.72	1.70
DOM: Farm Loans/ Loans		0.00	0.00	0.00	0.00	0.00
DOM: CommRE(Nfarm/NRes)/ Loans		17.54	11.94	17.81	16.80	16.60
Foreign RE Lns/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Real Estate Loans/ Loans		94.15	69.29	88.57	88.97	92.94
CON: Total C&I Loans/ Loans		4.52	29.62	10.06	9.88	5.98
CON: Total Cons Lns/ Loans		1.14	0.99	1.29	1.10	1.03
CON: Agricultural Prod/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Other Loans/ Loans		0.18	0.10	0.08	0.06	0.05
CON: Total Leases/ Loans		0.00	0.00	0.00	0.00	0.00
CON: LESS: Unearn Inc/ Loans		0.00	0.00	0.00	0.00	0.00
Deposit Composition (%)						

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Nonint-bear Dep/ Deposits		67.58	73.74	81.38	69.94	64.54
Transaction Accounts/ Deposits		75.50	84.11	90.39	85.99	84.82
MMDAs+Savings/ Deposits		18.93	13.49	8.48	12.69	11.06
Retail Time Dep/ Deposits		2.83	1.16	0.65	0.76	3.40
Jumbo Time Deposits/ Deposits		2.74	1.24	0.48	0.56	0.72
Foreign Deposits/ Deposits		NA	NA	NA	NA	NA
Asset Quality (%)						
Noncurrent Loans/ Loans		0.00	0.00	0.00	0.00	0.00
NPLs/ Loans		0.00	0.00	0.00	0.00	0.00
NPAs/ Assets		0.00	0.00	0.00	0.00	0.00
NPA Excluding Restructured Loans/ Total Assets		0.00	0.00	0.00	0.00	0.00
NPAs/ (Loans+OREO)		0.00	0.00	0.00	0.00	0.00
NPAs+90s/ (Loans+OREO)		0.00	0.00	0.00	0.00	0.00
NPAs + 90 Days PD/ Assets		0.00	0.00	0.00	0.00	0.00
Loan Loss Reserves/ Gross Loans		1.40	1.21	1.29	1.40	1.40
Reserves/ NPAs		NA	NA	NA	NA	NA
Net Chargeoffs/ Avg Loans		0.00	0.00	0.00	0.00	0.00
Loan Loss Prov/ NCOs		NA	NA	NA	NA	NA
Liquidity (%)						
Liquidity Ratio		70.86	63.51	79.07	71.11	72.18
Earning Assets/ IBL		328.17	412.30	563.14	350.74	298.33
Secs (FV)/ Secs (Amt Cost)		100.64	102.97	100.30	91.74	93.49
Pledged Secs/ Securities		1.74	2.64	1.43	1.83	1.83
Brokered Deposits/ Deposits		0.00	0.00	0.00	0.00	4.13
Jumbo Time Deposits/ Domestic Deposits		2.74	1.24	0.48	0.56	0.72
Yields/Cost (%)						
Yield on Total Loans and Leases		4.42	3.73	3.94	3.87	4.21
Yield on Loans		4.42	3.73	3.94	3.87	4.21
Yield on RE Loans: 1-4 Family		4.21	3.90	3.64	3.47	3.87

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Yield on RE Loans: Oth RE Loans		4.56	4.62	4.29	4.28	4.09
Yield on RE Loans		4.30	4.07	3.79	3.66	3.92
Yield on C&I Loans		6.44	2.61	4.49	7.14	7.74
Yield on Consumer Loans Excluding Credit Card		4.78	4.47	4.25	4.61	5.15
Yield on Leases		NA	NA	NA	NA	NA
Yield on Bal in Dep Inst		2.06	0.38	0.14	1.41	4.55
Yield on Debt and Equity Securities		2.35	2.05	1.78	1.79	2.04
Yield on Earning Assets		3.17	2.38	2.09	2.16	2.92
Yld on U.S. Treas&Govt Agcy Secs		2.10	1.84	1.64	1.33	1.74
Yield on Mortgage Backed Secs		2.75	2.47	2.37	2.63	2.85
Yield on All Other Secs		2.57	2.28	1.80	2.05	2.19
Yield on Trading Accts		NA	NA	NA	NA	NA
Yield on FFSold&RevRepos		NA	0.00	0.00	NA	NA
Cost of Int-bearing Deposits		1.27	0.36	0.08	0.46	1.00
Cost of Borrowings		0.92	0.00	NA	NA	NA
Cost of Int-bearing Trans Accts		0.92	0.15	0.05	0.39	0.84
Cost of Svgs Deps (Incl MMDAs)		1.23	0.28	0.06	0.56	1.32
Cost of Time Deposits > \$250K		2.16	1.22	0.19	0.48	1.71
Cost of Other Time Deposits		2.16	1.42	0.49	0.65	1.86
Cost of FFPuch&Repos		0.17	0.00	NA	NA	NA
Cost of Interest-bearing Liabilities		1.26	0.36	0.08	0.46	1.01
Cost of Funds		0.55	0.09	0.02	0.09	0.34
Yield/ Cost Spread		1.90	2.01	2.02	1.70	1.91
Interest Rate Sensitivity						
Rate-sensitive Assets		397,089	234,176	464,512	172,818	184,448
Rate-sensitive Liabilities		37,693	17,243	10,580	9,515	38,812
Rate-sensitive Time Deposits		37,260	17,243	10,580	9,515	38,812
One Year Cumulative Repricing Gap		359,396	216,933	453,932	163,303	145,636
One Year Gap/ Assets		43.31	24.61	37.26	15.84	13.88
Rate-sensitive Assets/ Assets		47.85	26.57	38.13	16.77	17.58
Rate-sensitive Liab/ Assets		4.54	1.96	0.87	0.92	3.70