

SNL Table As of June 30, 2018 (Unless otherwise noted)	Asset Quality - Non-Performing Assets					
	Non-Performing Assets + Loans 90 Days Past Due / Tangible Equity + Loan Loss Reserve ("Texas Ratio")		Non-Performing Assets + 90 Days Past Due / Assets		Non-Performing Loans / Loans	
	<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>	
	%	Rank	%	Rank	%	Rank
Banks doing business in the Washington area:						
Chain Bridge Bank, National Association	0.00	1	0.00	1	0.00	1
Access National Bank	1.86	4	0.16	3	0.13	4
Bank of America, National Association	10.81	14	0.97	14	1.38	15
Branch Banking and Trust Company	7.92	11	0.70	11	0.72	8
Capital One, National Association	6.47	9	0.60	9	0.99	10
Citibank, N.A.	6.67	10	0.68	10	1.08	12
EagleBank	1.47	3	0.21	4	0.23	5
FVCbank	4.72	7	0.55	7	0.23	5
Freedom Bank of Virginia	2.44	6	0.29	6	0.00	1
JPMorgan Chase Bank, National Association	9.01	13	0.82	12	1.57	16
John Marshall Bank	0.75	2	0.10	2	0.08	3
MainStreet Bank	2.13	5	0.21	4	0.24	7
Manufacturers and Traders Trust Company	14.63	16	1.37	16	1.19	13
PNC Bank, National Association	12.15	15	1.03	15	1.28	14
SunTrust Bank	22.47	18	2.19	18	2.11	18
TD Bank, N.A.	6.39	8	0.56	8	1.06	11
United Bank	8.64	12	0.89	13	0.97	9
Wells Fargo Bank, National Association	17.10	17	1.53	17	1.60	17
Average	7.53		0.71		0.83	
Maximum	22.47		2.19		2.11	
Minimum	0.00		0.00		0.00	

SNL Table As of June 30, 2018 (Unless otherwise noted)	Asset Quality - Reserves			
	Reserves / Loans		Reserves / Non-Performing Assets	
	<i>(Higher is Better)</i>		<i>(Higher is Better)</i>	
	%	Rank	%	Rank
Banks doing business in the Washington area:				
Chain Bridge Bank, National Association	1.40	3	-	1
Access National Bank	0.81	17	364.38	6
Bank of America, National Association	1.08	8	76.09	14
Branch Banking and Trust Company	0.88	14	115.84	10
Capital One, National Association	1.58	2	156.17	7
Citibank, N.A.	1.63	1	150.29	8
EagleBank	0.99	11	402.12	3
FVCbank	0.87	15	137.07	9
Freedom Bank of Virginia	1.06	9	367.17	5
JPMorgan Chase Bank, National Association	1.15	5	71.04	15
John Marshall Bank	0.87	15	718.46	2
MainStreet Bank	0.94	12	398.71	4
Manufacturers and Traders Trust Company	1.16	4	88.13	11
PNC Bank, National Association	1.15	5	86.27	12
SunTrust Bank	1.12	7	51.77	17
TD Bank, N.A.	0.93	13	85.23	13
United Bank	0.56	18	49.70	18
Wells Fargo Bank, National Association	1.06	9	63.79	16
Average	1.07		188.62	
Maximum	1.63		Infinite	
Minimum	0.56		49.70	

SNL Table As of June 30, 2018 (Unless otherwise noted)	Capitalization					
	Risk Based Capital Ratio		Tier 1 Common Risk-Based Capital Ratio		Risk Weighted Asset Density (Risk Weighted Assets as a percent of Total Assets)	
	<i>(Higher is Better)</i>		<i>(Higher is Better)</i>		<i>(Lower is Better)</i>	
	%	Rank	%	Rank	%	Rank
Banks doing business in the Washington area:						
Chain Bridge Bank, National Association	21.33	1	20.11	1	32.09	1
Access National Bank	11.76	16	10.99	15	74.26	8
Bank of America, National Association	13.26	12	12.24	10	68.41	5
Branch Banking and Trust Company	13.35	11	11.36	13	80.60	10
Capital One, National Association	14.63	7	13.38	7	65.48	4
Citibank, N.A.	14.97	4	12.47	9	73.91	7
EagleBank	14.53	8	13.67	6	98.32	18
FVCbank	12.77	14	11.98	12	92.78	16
Freedom Bank of Virginia	15.09	3	14.04	3	80.96	11
JPMorgan Chase Bank, National Association	14.75	6	13.92	5	62.58	3
John Marshall Bank	14.84	5	14.03	4	92.72	15
MainStreet Bank	10.10	18	9.25	18	98.29	17
Manufacturers and Traders Trust Company	13.06	13	10.95	16	81.63	12
PNC Bank, National Association	11.28	17	9.43	17	82.65	13
SunTrust Bank	12.71	15	11.28	14	87.13	14
TD Bank, N.A.	15.57	2	14.74	2	58.11	2
United Bank	13.83	10	13.30	8	77.46	9
Wells Fargo Bank, National Association	13.84	9	12.00	11	70.35	6
Average	13.98		12.73		76.54	
Maximum	21.33		20.11		98.32	
Minimum	10.10		9.25		32.09	

SNL Table As of June 30, 2018 (Unless otherwise noted)	Liquidity							
	Liquidity Ratio		Pledged Securities / Securities		Total Loans / Deposits		Transaction Accounts / Deposits	
	<i>(Higher is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Higher is Better)</i>	
	%	Rank	%	Rank	%	Rank	%	Rank
Banks doing business in the Washington area:								
Chain Bridge Bank, National Association	73.72	1	2.65	2	29.85	1	77.32	1
Access National Bank	8.17	16	81.80	17	94.80	13	56.71	2
Bank of America, National Association	42.45	5	10.25	5	66.14	6	16.73	8
Branch Banking and Trust Company	19.06	10	27.57	10	85.77	9	9.65	13
Capital One, National Association	41.06	6	26.85	9	61.26	4	8.86	16
Citibank, N.A.	43.55	4	42.70	15	63.89	5	16.31	9
EagleBank	6.74	18	71.60	16	105.24	17	9.29	14
FVCbank	15.28	13	-	1	94.50	11	14.59	10
Freedom Bank of Virginia	15.98	12	27.78	11	94.62	12	18.19	6
JPMorgan Chase Bank, National Association	54.97	2	30.11	12	55.96	2	21.39	5
John Marshall Bank	11.72	14	31.73	13	106.38	18	8.04	18
MainStreet Bank	7.09	17	37.81	14	102.54	16	34.72	3
Manufacturers and Traders Trust Company	18.00	11	18.11	8	96.89	14	23.92	4
PNC Bank, National Association	32.01	8	8.48	4	82.69	8	16.75	7
SunTrust Bank	20.53	9	10.48	6	89.16	10	9.23	15
TD Bank, N.A.	45.58	3	8.22	3	57.25	3	10.82	12
United Bank	9.08	15	83.69	18	99.20	15	11.31	11
Wells Fargo Bank, National Association	38.65	7	13.33	7	70.51	7	8.86	16
Average	27.98		29.62		80.93		20.71	
Maximum	73.72		83.69		106.38		77.32	
Minimum	6.74		0.00		29.85		8.04	

SNL Table As of June 30, 2018 (Unless otherwise noted)	Efficiency					
	Non-Interest Expense / Average Assets		Cost of Funds		Earning Assets / Interest Bearing Liabilities	
	<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Higher is Better)</i>	
	%	Rank	%	Rank	%	Rank
Banks doing business in the Washington area:						
Chain Bridge Bank, National Association	1.47	1	0.37	1	293.38	1
Access National Bank	2.63	14	0.67	8	146.99	9
Bank of America, National Association	2.07	6	0.41	2	158.50	3
Branch Banking and Trust Company	2.88	16	0.57	5	147.19	8
Capital One, National Association	3.68	17	1.02	14	119.47	17
Citibank, N.A.	2.14	7	1.10	16	134.89	13
EagleBank	1.62	2	0.93	12	162.58	2
FVCbank	1.90	4	0.94	13	116.25	18
Freedom Bank of Virginia	3.79	18	1.15	17	131.66	15
JPMorgan Chase Bank, National Association	2.59	12	0.63	7	147.51	7
John Marshall Bank	2.24	9	1.02	14	138.57	11
MainStreet Bank	2.20	8	1.22	18	133.03	14
Manufacturers and Traders Trust Company	2.42	10	0.46	3	155.98	4
PNC Bank, National Association	2.77	15	0.78	10	135.74	12
SunTrust Bank	2.58	11	0.51	4	138.77	10
TD Bank, N.A.	1.62	2	0.87	11	128.41	16
United Bank	2.03	5	0.67	8	147.65	6
Wells Fargo Bank, National Association	2.62	13	0.60	6	147.67	5
Average	2.40		0.77		149.12	
Maximum	3.79		1.22		293.38	
Minimum	1.47		0.37		116.25	

SNL Table As of June 30, 2018 (Unless otherwise noted)	Ratings					
	Total Risk Indicators ("Canary Risk Factors")		Veribanc Safety Rating (March 31, 2018)		Bauer Financial (June 30, 2018) Number of Stars	
	<i>(Lower is Better)</i>		<i>(More Stars is Better)</i>		<i>(More Stars is Better)</i>	
	Number	Rank	Rating	Rank	Rating	Rank
Banks doing business in the Washington area:						
Chain Bridge Bank, National Association	0	1	GREEN/***	1	5 Stars	1
Access National Bank	4	10	GREEN/***/B	1	4 Stars	10
Bank of America, National Association	1	2	GREEN/*	12	4 Stars	10
Branch Banking and Trust Company	2	3	GREEN/*	12	5 Stars	1
Capital One, National Association	2	3	GREEN/*	12	4 Stars	10
Citibank, N.A.	3	7	GREEN/*	12	4 Stars	10
EagleBank	7	15	GREEN/***	1	5 Stars	1
FVCbank	6	14	GREEN/***	1	5 Stars	1
Freedom Bank of Virginia	5	13	GREEN/***	1	5 Stars	1
JPMorgan Chase Bank, National Association	2	3	GREEN/*	12	4 Stars	10
John Marshall Bank	7	15	GREEN/***	1	5 Stars	1
MainStreet Bank	9	18	GREEN/*	12	4 Stars	10
Manufacturers and Traders Trust Company	4	10	GREEN/***/B	1	5 Stars	1
PNC Bank, National Association	3	7	GREEN/***	1	4 Stars	10
SunTrust Bank	4	10	GREEN/***	1	5 Stars	1
TD Bank, N.A.	3	7	GREEN/***	1	4 Stars	10
United Bank	7	15	GREEN/***	1	5 Stars	1
Wells Fargo Bank, National Association	2	3	GREEN/*	12	4 Stars	10
Average	4					
Maximum	9					
Minimum	0					