

Chain Bridge Bank, National Association | Canary Report

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Four Years & YTD

	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

(**%**)**Canary Report*****Credit Risk**

Loan and Lease Allowance/ Total Loans and Leases	1.40	1.21	1.29	1.40	1.40
Change in Portfolio Mix	6.28	25.10	19.57	1.68	3.33
Net Loan Growth	2.04	30.72	(18.12)	12.65	14.58
Net Loans and Leases/ Assets	31.55	38.83	23.01	30.63	29.94
Net Loans & Leases/ Total Equity Capital	4.09	4.30	3.76	4.28	4.05
Yield on Loans & Leases (Tax Adj)	4.42	3.73	3.94	3.87	4.22

# of Credit Risk Indicators	0	2	1	1	1
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Loan & Lease Allow/ Tot Lns & Leases < Benchmark?	No	No	No	No	No
Change in Loan Portfolio Mix > Benchmark?	No	Yes	Yes	No	No
Net Loan Growth > Benchmark?	No	Yes	No	Yes	Yes
Net Loans and Leases/ Assets > Benchmark?	No	No	No	No	No
Net Loans & Leases/ Total Equity Cap > Benchmark?	No	No	No	No	No
Tax-adj Yield on Loans & Leases > Benchmark?	No	No	No	No	NA

Interest Rate Risk

Investment Portfolio Depreciation	4.65	18.41	3.22	(55.06)	(42.65)
Long-term Assets/ Assets	28.54	37.74	33.11	39.43	37.79
Non-maturing Deposits/ Long-term Assets	304.05	234.02	279.70	231.44	234.10
Residential Real Estate/ Total Assets	23.49	21.25	15.72	22.52	23.25

# of Interest Rate Risk Indicators	0	0	0	1	1
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	2019 Y	2020 Y	2021 Y	2022 Y	03/23 YTD
Investment Portfolio Depreciation < Benchmark?	No	No	No	Yes	Yes
Long-term Assets/ Assets > Benchmark?	No	No	No	No	No
Non-Maturing Deposits/Long-term Asset < Benchmark?	No	No	No	No	No
Residential Real Estate/ Total Assets > Benchmark?	No	No	No	No	No
Liquidity Risk					
Net Loans & Leases/ Total Deposits	34.34	42.90	24.57	33.13	32.45
Net NonCore Funding Dependence	(73.05)	(30.63)	(57.60)	(15.13)	(13.40)
Net Short-term Liabilities/ Assets	(39.89)	(22.86)	(36.39)	(14.96)	(13.06)
On-hand Liquidity/ Liabilities	70.35	63.04	78.81	70.40	71.49
Reliance on Wholesale Funding	0.06	0.00	0.00	0.00	4.13
# of Liquidity Risk Indicators	0	0	0	0	0
Net Loans and Leases/ Deposits > Benchmark?	No	No	No	No	No
Net Non-Core Funding Dependence > Benchmark?	No	No	No	No	No
Net Short-term Liabilities/ Assets > Benchmark?	No	No	No	No	No
On-hand Liquidity/ Liabilities < Benchmark?	No	No	No	No	No
Reliance on Wholesale Funding > Benchmark?	No	No	No	No	No
# Total Risk Indicators	0	2	1	2	2
Memo					
Yield on Loans & Leases 75th Percentile Value	5.95	5.70	5.71	5.31	NA

*Note: Balance Sheet Loan breakouts are from FDIC Call Report Schedule RC-C. Securitizations are from FDIC Call Report Schedule RC-S. Data available from 9/30/2001.