

**Comparative Analysis on Select Metrics of Chain Bridge Bank, N.A. to
Other Banks Doing Business in the Washington D.C. Area**

As of June 30, 2022 Source: S+P Capital IQ PRO

SNLTable As of June 30, 2022	Asset Quality							
	Non-Performing Assets + Loans 90 Days Past Due / Tangible Equity + Loan Loss Reserve ("Texas Ratio")		Non-Performing Assets + 90 Days Past Due / Assets		Reserves / Loans Excluding PPP Loans		Reserves / Non- Performing Assets	
	<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Higher is Better)</i>		<i>(Higher is Better)</i>	
Banks doing business in the Washington area:	%	Rank	%	Rank	%	Rank	%	Rank
Chain Bridge Bank, National Association	0.00	1	0.00	1	1.34	9	Infinite	1
Atlantic Union Bank	2.66	7	0.25	7	0.76	24	235.85	13
Bank of America, National Association	5.45	16	0.41	15	1.17	14	142.51	18
Burke & Herbert Bank & Trust Company	3.09	11	0.27	9	1.35	8	240.37	12
Capital Bank, National Association	3.66	12	0.34	13	1.66	3	371.86	6
Capital One, National Association	9.12	20	0.62	17	2.06	2	187.60	14
Citibank, N.A.	4.55	14	0.44	16	2.32	1	267.29	10
Forbright Bank	8.25	18	0.82	21	1.00	21	71.88	23
EagleBank	1.64	5	0.19	6	1.02	20	357.43	7
FVCbank	1.65	6	0.16	5	0.90	23	418.14	5
The Freedom Bank of Virginia	8.69	19	0.97	23	1.13	18	80.63	22
JPMorgan Chase Bank, National Association	4.81	15	0.39	14	1.64	4	151.19	17
John Marshall Bank	0.17	3	0.02	3	1.18	13	NM	3
MainStreet Bank	0.00	1	0.00	1	0.91	22	Infinite	1
Manufacturers and Traders Trust Company	19.35	24	1.69	24	1.43	6	62.48	24
The National Capital Bank of Washington	2.80	8	0.26	8	1.39	7	313.98	9
Old Dominion National Bank	0.58	4	0.06	4	1.20	12	NM	4
PNC Bank, National Association	10.48	22	0.74	19	1.44	5	129.26	19
Sandy Spring Bank	2.97	10	0.33	12	1.06	19	261.96	11
Primis Bank	6.31	17	0.77	20	1.16	15	129.26	19
TD Bank, N.A.	3.94	13	0.32	11	1.30	10	180.61	15
Truist Bank	12.07	23	0.73	18	1.16	16	163.81	16
United Bank	2.92	9	0.29	10	1.13	17	331.70	8
Wells Fargo Bank, National Association	9.30	21	0.82	21	1.29	11	116.10	21
Average	5.19		0.45		1.29		210.70	
Maximum	19.35		1.69		2.32		Infinite	
Minimum	0.00		0.00		0.76		62.48	

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SNLTable As of June 30, 2022	Capitalization						Risk Indicators	
	Risk Based Capital Ratio		Tier 1 Common Risk-Based Capital Ratio		Risk Weighted Asset Density (Risk Weighted Assets as a percent of Total Assets)		Total Risk Indicators ("Canary Risk Factors")	
	<i>(Higher is Better)</i>		<i>(Higher is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>	
Banks doing business in the Washington area:	%	Rank	%	Rank	%	Rank	Number	Rank
Chain Bridge Bank, National Association	21.77	1	20.83	1	29.41	1	2	5
Atlantic Union Bank	13.45	18	12.99	16	81.19	18	4	13
Bank of America, National Association	14.01	14	13.12	13	57.11	4	3	9
Burke & Herbert Bank & Trust Company	19.16	2	18.09	2	60.93	6	2	5
Capital Bank, National Association	14.34	13	13.09	14	67.29	9	5	15
Capital One, National Association	12.32	20	11.07	21	65.44	8	3	9
Citibank, N.A.	15.71	8	13.92	11	62.11	7	3	9
Forbright Bank	12.01	22	11.26	20	83.26	21	8	23
EagleBank	15.73	7	14.93	7	78.86	17	5	15
FVCbank	Does not report		Does not report		Does not report		8	23
The Freedom Bank of Virginia	14.77	12	13.84	12	84.83	22	7	19
JPMorgan Chase Bank, National Association	17.15	5	16.12	5	48.26	2	0	1
John Marshall Bank	15.12	10	13.96	10	75.97	14	7	19
MainStreet Bank	16.23	6	15.42	6	88.97	23	7	19
Manufacturers and Traders Trust Company	13.14	19	11.55	19	70.28	11	1	2
The National Capital Bank of Washington	17.65	4	16.40	4	59.84	5	4	13
Old Dominion National Bank	13.75	17	12.60	17	82.40	20	6	18
PNC Bank, National Association	12.12	21	10.43	22	75.91	13	2	5
Sandy Spring Bank	15.06	11	14.17	9	78.06	15	7	19
Primis Bank	15.71	8	14.52	8	81.42	19	5	15
TD Bank, N.A.	18.50	3	17.41	3	50.02	3	1	2
Truist Bank	11.40	23	9.94	23	75.72	12	2	5
United Bank	13.86	15	13.06	15	78.82	16	3	9
Wells Fargo Bank, National Association	13.79	16	11.87	18	69.07	10	1	2
Average	15.08		13.94		69.79		4	
Maximum	21.77		20.83		88.97		8	
Minimum	11.40		9.94		29.41		0	

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SNL Table As of June 30, 2022	Liquidity							
	Liquidity Ratio		Total Loans / Deposits		Brokered Deposits / Deposits		Transaction Accounts / Deposits	
	<i>(Higher is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Higher is Better)</i>	
Banks doing business in the Washington area:	%	Rank	%	Rank	%	Rank	%	Rank
Chain Bridge Bank, National Association	81.39	1	21.87	1	0.00	1	91.19	1
Atlantic Union Bank	15.82	22	84.62	19	0.36	8	2.02	24
Bank of America, National Association	51.33	4	49.44	5	0.04	6	17.07	20
Burke & Herbert Bank & Trust Company	37.01	8	59.06	6	0.00	1	52.54	6
Capital Bank, National Association	24.67	16	84.08	17	0.00	1	49.47	9
Capital One, National Association	40.82	6	61.42	7	1.66	12	27.08	15
Citibank, N.A.	46.24	5	48.04	4	4.78	16	37.35	13
Forbright Bank	30.27	11	80.70	14	19.46	22	42.06	12
EagleBank	31.87	9	77.83	13	26.20	24	10.26	23
FVCbank	19.85	20	86.31	20	1.82	13	27.62	14
The Freedom Bank of Virginia	26.86	13	84.21	18	14.23	21	47.60	10
JPMorgan Chase Bank, National Association	61.73	2	43.57	2	2.39	15	20.79	17
John Marshall Bank	23.35	17	81.67	15	13.74	20	14.91	21
MainStreet Bank	16.48	21	94.04	22	20.03	23	44.72	11
Manufacturers and Traders Trust Company	25.60	15	74.18	12	2.28	14	19.36	18
The National Capital Bank of Washington	26.65	14	65.66	9	0.00	1	52.31	7
Old Dominion National Bank	20.46	18	91.19	21	7.75	19	54.67	5
PNC Bank, National Association	31.87	9	69.80	11	0.65	11	22.69	16
Sandy Spring Bank	10.99	23	97.68	23	6.93	18	51.68	8
Primis Bank	8.45	24	97.94	24	0.00	1	19.25	19
TD Bank, N.A.	57.51	3	44.76	3	0.62	10	13.85	22
Truist Bank	29.28	12	69.67	10	5.26	17	60.82	3
United Bank	19.98	19	82.55	16	0.04	6	55.47	4
Wells Fargo Bank, National Association	40.37	7	62.25	8	0.48	9	65.13	2
Average	32.45		71.36		5.36		37.50	
Maximum	81.39		97.94		26.20		91.19	
Minimum	8.45		21.87		0.00		2.02	

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SNL Table As of June 30, 2022	Efficiency - Year-to-Date					
	Non-Interest Expense / Average Assets (Year-to-Date)		Cost of Funds (Year-to-Date)		Earning Assets / Interest Bearing Liabilities	
	<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Higher is Better)</i>	
Banks doing business in the Washington area:	%	Rank	%	Rank	%	Rank
Chain Bridge Bank, National Association	1.31	3	0.03	1	609.49	1
Atlantic Union Bank	2.08	11	0.10	6	156.65	11
Bank of America, National Association	1.76	6	0.05	2	172.08	5
Burke & Herbert Bank & Trust Company	2.20	13	0.11	7	146.05	18
Capital Bank, National Association	5.33	24	0.19	14	192.07	2
Capital One, National Association	3.74	23	0.38	19	117.51	23
Citibank, N.A.	2.03	10	0.39	20	132.70	20
Forbright Bank	2.59	22	0.64	24	118.02	22
EagleBank	1.07	1	0.28	16	155.61	12
FVCbank	1.52	5	0.42	22	110.39	24
The Freedom Bank of Virginia	2.57	21	0.31	17	147.58	17
JPMorgan Chase Bank, National Association	1.97	8	0.14	12	152.39	13
John Marshall Bank	1.45	4	0.25	15	148.10	16
MainStreet Bank	2.18	12	0.52	23	171.16	6
Manufacturers and Traders Trust Company	2.39	17	0.06	3	180.49	4
The National Capital Bank of Washington	2.53	20	0.11	7	165.67	9
Old Dominion National Bank	2.37	16	0.39	20	182.06	3
PNC Bank, National Association	2.29	14	0.09	5	149.50	14
Sandy Spring Bank	1.98	9	0.12	10	171.07	7
Primis Bank	2.34	15	0.36	18	134.00	19
TD Bank, N.A.	1.28	2	0.11	7	132.21	21
Truist Bank	2.49	19	0.13	11	148.54	15
United Bank	1.85	7	0.16	13	170.37	8
Wells Fargo Bank, National Association	2.47	18	0.08	4	165.35	10
Average	2.24		0.23		172.04	
Maximum	5.33		0.64		609.49	
Minimum	1.07		0.03		110.39	