

**Comparative Analysis of Chain Bridge Bank, N.A. to
Other Banks Doing Business in the Washington D.C. Area
As of December 31, 2020 Source: S+P Global Market Intelligence**

SNLTable As of December 31, 2020	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	1.67	14	Infinite	1
Atlantic Union Bank	3.98	5	0.41	5	1.25	19	241.40	6
Bank of America, National Association	6.50	13	0.52	8	2.09	6	195.76	12
Burke & Herbert Bank & Trust Company	3.54	4	0.43	7	1.91	7	226.42	8
Capital Bank, National Association	7.07	15	0.61	15	1.79	9	207.42	9
Capital One, National Association	6.62	14	0.60	11	3.18	2	275.12	5
Citibank, N.A.	6.22	12	0.63	16	3.46	1	279.15	4
Congressional Bank	20.00	23	1.86	23	1.43	18	37.85	24
EagleBank	4.88	9	0.60	11	1.50	16	166.17	16
FVCbank	4.18	7	0.53	9	1.14	24	160.63	17
Freedom Bank of Virginia	4.03	6	0.41	5	1.22	20	171.65	13
JPMorgan Chase Bank, National Association	7.08	16	0.60	11	2.93	3	171.27	14
John Marshall Bank	0.27	2	0.03	2	1.18	22	NM	2
MainStreet Bank	0.70	3	0.08	3	1.16	23	968.92	3
Manufacturers and Traders Trust Company	23.10	24	2.12	24	1.89	8	80.45	23
National Capital Bank of Washington	9.03	19	0.87	19	1.57	15	113.55	21
Old Dominion National Bank	7.48	17	0.86	18	1.20	21	81.86	22
PNC Bank, National Association	9.89	21	0.90	20	2.33	4	147.32	18
Sandy Spring Bank	8.64	18	0.91	21	1.77	10	142.40	19
Sonabank	4.95	10	0.60	11	1.71	13	196.17	11
TD Bank, N.A.	4.44	8	0.37	4	1.74	12	198.66	10
Truist Bank	9.35	20	0.82	17	1.74	11	240.04	7
United Bank	5.40	11	0.59	10	1.44	17	167.53	15
Wells Fargo Bank, National Association	14.01	22	1.32	22	2.16	5	121.98	20
Average	7.14		0.69		1.81		208.71	
Maximum	23.10		2.12		3.46		Infinite	
Minimum	0.00		0.00		1.14		37.85	

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SNL Table As of December 31, 2020	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>	
Banks doing business in the Washington area:	%	Rank	%	Rank	%	Rank
Chain Bridge Bank, National Association	23.01	1	21.76	1	36.25	1
Atlantic Union Bank	13.09	19	12.42	16	75.03	19
Bank of America, National Association	14.85	11	13.48	13	54.05	4
Burke & Herbert Bank & Trust Company	17.47	2	16.22	2	65.06	10
Capital Bank, National Association	12.59	23	11.33	20	64.74	9
Capital One, National Association	13.67	16	12.42	16	59.08	5
Citibank, N.A.	15.97	8	13.90	10	62.01	8
Congressional Bank	12.66	21	11.63	19	73.78	16
EagleBank	16.03	6	14.90	6	75.76	20
FVCbank	Do not report		Do not report		Do not report	
Freedom Bank of Virginia	14.21	15	13.21	15	71.16	13
JPMorgan Chase Bank, National Association	16.89	4	15.70	4	49.32	3
John Marshall Bank	14.62	13	13.48	13	80.49	23
MainStreet Bank	14.60	14	13.61	12	79.01	21
Manufacturers and Traders Trust Company	12.62	22	10.90	23	74.52	18
National Capital Bank of Washington	15.18	10	13.92	9	60.17	6
Old Dominion National Bank	15.79	9	14.79	7	72.48	15
PNC Bank, National Association	13.23	18	10.98	22	69.29	12
Sandy Spring Bank	13.24	17	11.79	18	79.60	22
Sonabank	17.09	3	15.83	3	68.37	11
TD Bank, N.A.	16.60	5	15.35	5	46.32	2
Truist Bank	13.00	20	11.03	21	73.82	17
United Bank	14.82	12	14.12	8	72.27	14
Wells Fargo Bank, National Association	16.00	7	13.83	11	61.41	7
Average	15.10		13.77		66.26	
Maximum	23.01		21.76		80.49	
Minimum	12.59		10.90		36.25	

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SNLTable As of December 31, 2020	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	63.51	1	43.42	1	0.00	1	84.11	1
Atlantic Union Bank	15.44	17	89.10	15	1.52	6	2.26	24
Bank of America, National Association	54.38	4	48.76	4	4.75	15	20.96	16
Burke & Herbert Bank & Trust Company	24.50	11	66.03	9	0.00	1	49.83	4
Capital Bank, National Association	14.36	21	96.39	19	2.73	7	40.87	8
Capital One, National Association	48.75	5	54.15	6	3.60	12	7.63	23
Citibank, N.A.	46.57	6	50.63	5	6.87	16	14.11	17
Congressional Bank	14.84	19	110.37	23	7.76	17	47.66	6
EagleBank	27.44	10	85.14	13	34.74	23	11.81	21
FVCbank	16.12	16	95.17	18	3.25	11	23.51	13
Freedom Bank of Virginia	20.28	14	108.57	22	9.84	19	40.92	7
JPMorgan Chase Bank, National Association	62.29	2	45.43	2	3.08	8	22.27	14
John Marshall Bank	13.15	22	95.10	17	12.63	21	13.40	18
MainStreet Bank	18.74	15	90.17	16	19.41	22	34.61	9
Manufacturers and Traders Trust Company	22.67	12	81.25	11	3.73	14	28.49	11
National Capital Bank of Washington	22.66	13	83.06	12	0.00	1	49.13	5
Old Dominion National Bank	15.19	18	115.34	24	12.38	20	54.52	3
PNC Bank, National Association	40.14	8	63.93	8	3.09	9	24.32	12
Sandy Spring Bank	10.30	23	103.81	21	7.86	18	11.02	22
Sonabank	10.09	24	97.86	20	0.06	4	21.04	15
TD Bank, N.A.	57.44	3	46.31	3	38.18	24	12.59	19
Truist Bank	28.16	9	76.07	10	3.20	10	12.49	20
United Bank	14.77	20	88.27	14	0.84	5	30.03	10
Wells Fargo Bank, National Association	45.23	7	60.17	7	3.66	13	64.48	2
Average	29.46		78.94		7.63		30.09	
Maximum	63.51		115.34		38.18		84.11	
Minimum	10.09		43.42		0.00		2.26	

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SNLTable As of December 31, 2020	Efficiency - Year-to-Date							
	Return on Risk Weighted Assets (Year-to-Date)		Non-Interest Expense / Average Assets (Year-to-Date)		Cost of Funds (Year-to-Date)		Earning Assets / Interest Bearing Liabilities	
	<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	2.04	2	1.63	3	0.09	1	412.30	1
Atlantic Union Bank	1.20	12	2.18	11	0.43	12	148.36	15
Bank of America, National Association	1.15	15	1.89	6	0.12	2	174.02	2
Burke & Herbert Bank & Trust Company	1.19	13	2.11	9	0.36	10	148.23	16
Capital Bank, National Association	2.27	1	6.05	24	0.74	17	170.32	4
Capital One, National Association	0.64	21	3.65	21	0.74	17	119.09	23
Citibank, N.A.	0.89	17	1.91	7	0.52	15	132.55	21
Congressional Bank	1.33	8	4.26	23	0.77	19	149.61	14
EagleBank	1.74	4	1.37	1	0.51	14	157.51	8
FVCbank	Do not report		1.73	5	0.82	21	115.53	24
Freedom Bank of Virginia	1.54	5	3.71	22	0.89	22	150.43	13
JPMorgan Chase Bank, National Association	1.42	6	2.23	14	0.19	3	147.46	17
John Marshall Bank	1.37	7	1.64	4	0.77	19	141.95	19
MainStreet Bank	1.33	9	2.02	8	1.32	24	144.65	18
Manufacturers and Traders Trust Company	1.26	11	2.21	12	0.20	4	170.51	3
National Capital Bank of Washington	0.76	19	2.72	18	0.32	9	153.96	10
Old Dominion National Bank	0.42	22	2.56	17	0.69	16	160.93	7
PNC Bank, National Association	0.86	18	2.29	15	0.26	6	153.05	11
Sandy Spring Bank	1.19	14	2.16	10	0.42	11	155.62	9
Sonabank	1.28	10	2.21	12	0.95	23	134.82	20
TD Bank, N.A.	0.72	20	1.38	2	0.27	7	128.59	22
Truist Bank	1.11	16	2.79	20	0.27	7	150.64	12
United Bank	1.75	3	2.32	16	0.48	13	164.67	6
Wells Fargo Bank, National Association	0.31	23	2.75	19	0.22	5	164.78	5
Average	1.21		2.49		0.51		160.40	
Maximum	2.27		6.05		1.32		412.30	
Minimum	0.31		1.37		0.09		115.53	