

**Comparative Analysis on Select Metrics of Chain Bridge Bank, N.A. to
Other Banks Doing Business in the Washington D.C. Area
As of March 31, 2023 Source: S+P Capital IQ PRO**

SNL Table As of March 31, 2023	Liquidity							
	Liquidity Ratio		Total Loans / Deposits		Reliance on Wholesale Funding		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	72.18	1	32.91	1	4.13	2	84.82	1
Atlantic Union Bank	7.74	24	88.63	17	5.77	4	8.25	24
Bank of America, National Association	47.94	4	51.75	4	10.80	7	19.57	19
Burke & Herbert Bank & Trust Company	22.47	12	64.29	6	21.27	19	47.60	7
Capital Bank, National Association	12.86	19	89.70	18	10.81	8	38.14	12
Capital One, National Association	25.88	9	83.17	13	12.35	10	20.40	17
Citibank, N.A.	48.40	3	46.48	3	14.32	13	36.59	13
Forbright Bank	24.95	10	87.34	16	16.75	15	39.78	10
EagleBank	13.68	18	103.15	23	44.61	24	12.53	21
FVCbank	11.27	23	95.65	20	23.92	20	20.78	16
The Freedom Bank of Virginia	26.77	8	81.71	11	28.20	22	41.37	9
JPMorgan Chase Bank, National Association	59.72	2	46.04	2	14.49	14	20.20	18
John Marshall Bank	20.04	14	84.70	15	18.12	16	11.41	23
MainStreet Bank	15.78	17	99.72	21	31.55	23	38.27	11
Manufacturers and Traders Trust Company	24.30	11	82.28	12	11.54	9	26.01	14
The National Capital Bank of Washington	18.67	16	77.05	9	5.02	3	49.30	5
Old Dominion National Bank	11.66	22	107.17	24	26.56	21	49.14	6
PNC Bank, National Association	30.50	7	73.32	8	12.67	11	21.75	15
Sandy Spring Bank	12.50	21	102.27	22	19.03	17	42.13	8
Primis Bank	20.24	13	83.68	14	2.83	1	11.70	22
TD Bank, N.A.	34.99	6	54.97	5	6.72	5	15.61	20
Truist Bank	19.89	15	79.09	10	20.25	18	56.95	3
United Bank	12.61	20	91.82	19	12.71	12	51.30	4
Wells Fargo Bank, National Association	40.22	5	64.82	7	10.04	6	62.67	2
Average	26.47		77.99		16.02		34.43	
Maximum	72.18		107.17		44.61		84.82	
Minimum	7.74		32.91		2.83		8.25	

**Comparative Analysis on Select Metrics of Chain Bridge Bank, N.A. to
Other Banks Doing Business in the Washington D.C. Area
As of March 31, 2023 Source: S+P Capital IQ PRO**

SNLTable As of March 31, 2023	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)		Commercial Real Estate Loans / Total Risk-Based Capital	
	<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	%	Rank
Chain Bridge Bank, National Association	22.17	1	21.07	1	41.71	1	50.37	4
Atlantic Union Bank	13.42	19	12.80	15	84.77	19	266.48	14
Bank of America, National Association	14.35	10	13.35	11	55.16	4	38.02	2
Burke & Herbert Bank & Trust Company	18.50	3	17.40	3	64.20	6	287.61	18
Capital Bank, National Association	14.09	14	12.84	14	73.41	9	281.26	15
Capital One, National Association	14.20	13	12.92	12	75.53	12	98.70	8
Citibank, N.A.	16.09	7	14.61	8	60.32	5	23.99	1
Forbright Bank	Does not report		Does not report		Does not report		114.13	10
EagleBank	14.53	9	13.69	9	86.76	21	371.32	22
FVCbank	13.53	18	12.48	17	81.65	17	409.93	24
The Freedom Bank of Virginia	14.34	11	13.47	10	82.77	18	230.70	13
JPMorgan Chase Bank, National Association	18.44	4	17.26	4	48.49	2	46.05	3
John Marshall Bank	16.07	8	14.91	7	76.89	14	319.38	19
MainStreet Bank	16.35	6	15.49	5	87.48	22	373.61	23
Manufacturers and Traders Trust Company	13.04	21	11.50	21	74.81	11	205.09	11
The National Capital Bank of Washington	16.60	5	15.36	6	68.12	7	283.72	16
Old Dominion National Bank	13.12	20	11.95	20	94.58	23	369.18	21
PNC Bank, National Association	11.96	23	10.26	23	77.28	15	98.75	9
Sandy Spring Bank	13.69	16	12.86	13	86.15	20	364.80	20
Primis Bank	13.58	17	12.38	18	74.29	10	205.31	12
TD Bank, N.A.	18.62	2	17.59	2	53.90	3	58.22	5
Truist Bank	12.25	22	10.60	22	76.08	13	84.58	6
United Bank	13.70	15	12.72	16	79.97	16	284.40	17
Wells Fargo Bank, National Association	14.28	12	12.24	19	68.50	8	85.96	7
Average	15.08		13.90		72.73		206.32	
Maximum	22.17		21.07		94.58		409.93	
Minimum	11.96		10.26		41.71		23.99	

**Comparative Analysis on Select Metrics of Chain Bridge Bank, N.A. to
Other Banks Doing Business in the Washington D.C. Area
As of March 31, 2023 Source: S+P Capital IQ PRO**

SNL Table As of March 31, 2023	Efficiency							
	Return on Risk-Weighted Assets (Last Twelve Months)		Non-Interest Expense / Average Assets (Last Twelve Months)		Cost of Funds (Last Twelve Months)		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	2.16	4	1.46	3	0.16	1	298.33	1
Atlantic Union Bank	1.48	17	2.03	9	0.54	5	151.56	8
Bank of America, National Association	2.16	5	1.82	6	0.45	4	152.99	7
Burke & Herbert Bank & Trust Company	1.95	6	2.18	12	0.55	6	139.23	15
Capital Bank, National Association	2.70	1	5.20	24	0.84	14	167.40	2
Capital One, National Association	2.61	2	4.76	23	1.65	23	118.80	24
Citibank, N.A.	1.56	15	2.05	10	1.62	22	128.09	21
Forbright Bank	Does not report		2.79	21	2.33	24	119.74	23
EagleBank	1.54	16	1.38	2	1.16	19	140.23	14
FVCbank	Full year not reported		1.49	5	1.07	17	131.37	19
The Freedom Bank of Virginia	1.33	19	2.33	16	1.33	21	130.81	20
JPMorgan Chase Bank, National Association	2.45	3	2.08	11	0.79	13	150.40	9
John Marshall Bank	1.83	8	1.31	1	0.77	11	140.46	13
MainStreet Bank	1.91	7	2.31	14	1.02	16	153.40	6
Manufacturers and Traders Trust Company	1.71	11	2.47	18	0.38	2	162.43	3
The National Capital Bank of Washington	1.24	20	2.60	19	0.39	3	153.45	5
Old Dominion National Bank	0.91	21	2.24	13	1.20	20	148.08	11
PNC Bank, National Association	1.47	18	2.32	15	0.67	8	137.50	16
Sandy Spring Bank	1.59	12	1.91	8	0.88	15	148.47	10
Primis Bank	0.88	22	2.86	22	1.09	18	120.16	22
TD Bank, N.A.	1.80	9	1.46	3	0.77	11	132.00	18
Truist Bank	1.57	14	2.45	17	0.75	10	137.00	17
United Bank	1.76	10	1.82	6	0.71	9	144.37	12
Wells Fargo Bank, National Association	1.58	13	2.64	20	0.60	7	154.77	4
Average	1.74		2.33		0.91		148.38	
Maximum	2.70		5.20		2.33		298.33	
Minimum	0.88		1.31		0.16		118.80	

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

As of March 31, 2023 Source: S+P Capital IQ PRO

SNL Table As of March 31, 2023	Risk Profile					
	Fair Value of Securities / Book Value of Securities		Pledged Securities / Securities		Total OCC Canary Early Warning Risk Factors	
	<i>(Higher is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>	
Banks doing business in the Washington area:	%	Rank	%	Rank	Number	Rank
Chain Bridge Bank, National Association	93.49	7	1.83	4	2	4
Atlantic Union Bank	87.47	20	71.17	24	5	12
Bank of America, National Association	86.66	22	26.34	8	1	1
Burke & Herbert Bank & Trust Company	90.31	10	52.76	17	4	9
Capital Bank, National Association	93.19	8	54.35	20	6	15
Capital One, National Association	90.16	11	26.62	9	5	12
Citibank, N.A.	94.70	4	51.35	16	3	6
Forbright Bank	94.45	5	-	1	6	15
EagleBank	89.77	12	56.19	21	8	19
FVCbank	84.50	24	60.27	22	10	24
The Freedom Bank of Virginia	88.95	17	-	1	7	18
JPMorgan Chase Bank, National Association	93.80	6	18.58	6	1	1
John Marshall Bank	89.66	14	27.35	10	8	19
MainStreet Bank	88.53	19	28.08	12	8	19
Manufacturers and Traders Trust Company	95.10	2	31.46	13	3	6
The National Capital Bank of Washington	87.47	20	53.82	19	5	12
Old Dominion National Bank	89.67	13	-	1	9	22
PNC Bank, National Association	94.72	3	20.18	7	3	6
Sandy Spring Bank	89.48	16	28.05	11	9	22
Primis Bank	88.84	18	40.04	15	6	15
TD Bank, N.A.	95.75	1	35.15	14	2	4
Truist Bank	85.71	23	53.77	18	4	9
United Bank	91.47	9	70.72	23	4	9
Wells Fargo Bank, National Association	89.63	15	14.44	5	1	1
Average	90.56		34.27		5	
Maximum	95.75		71.17		10	
Minimum	84.50		0.00		1	

**Comparative Analysis on Select Metrics of Chain Bridge Bank, N.A. to
Other Banks Doing Business in the Washington D.C. Area
As of March 31, 2023 Source: S+P Capital IQ PRO**

SNLTable As of March 31, 2023	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		Loan Loss Reserves / Gross 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	1.40	9	N/A	1
Atlantic Union Bank	3.65	15	0.35	15	0.80	24	186.60	18
Bank of America, National Association	3.57	13	0.26	10	1.20	14	248.56	14
Burke & Herbert Bank & Trust Company	1.04	7	0.09	7	1.32	11	791.87	8
Capital Bank, National Association	7.43	18	0.74	20	1.47	6	158.73	19
Capital One, National Association	9.25	21	0.99	23	4.63	1	793.77	7
Citibank, N.A.	2.90	10	0.29	11	2.48	2	705.46	9
Forbright Bank	8.23	19	0.96	22	1.78	3	141.44	21
EagleBank	0.72	6	0.08	6	1.01	21	899.03	6
FVCbank	2.32	9	0.23	9	1.04	19	400.29	11
The Freedom Bank of Virginia	6.56	16	0.67	19	1.00	22	105.50	22
JPMorgan Chase Bank, National Association	3.36	12	0.30	12	1.76	4	251.08	13
John Marshall Bank	0.16	4	0.02	4	1.22	12	NM	3
MainStreet Bank	0.00	1	0.00	1	0.95	23	N/A	1
Manufacturers and Traders Trust Company	18.45	24	1.70	24	1.48	5	67.29	24
The National Capital Bank of Washington	0.10	3	0.01	3	1.18	15	NM	3
Old Dominion National Bank	0.39	5	0.05	5	1.14	18	NM	3
PNC Bank, National Association	9.44	22	0.66	18	1.45	7	146.47	20
Sandy Spring Bank	3.08	11	0.34	14	1.03	20	265.35	12
Primis Bank	9.85	23	0.94	21	1.16	16	94.92	23
TD Bank, N.A.	3.64	14	0.31	13	1.21	13	195.22	17
Truist Bank	9.18	20	0.58	16	1.36	10	231.10	15
United Bank	1.62	8	0.16	8	1.16	16	684.13	10
Wells Fargo Bank, National Association	6.85	17	0.62	17	1.43	8	199.53	16
Average	4.66		0.43		1.44		345.60	
Maximum	18.45		1.70		4.63		N/A	
Minimum	0.00		0.00		0.80		67.29	