S&P Capital IQ PRO

Chain Bridge Bank, National Association | Canary Report

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Five Years

	2017 Y	2018 Y	2019 Y	2020 Y	2021 Y
End of Period Date	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021
Last Update Date	1/29/2018	1/25/2019	1/28/2020	2/11/2021	1/28/2022
Regulatory Filer Type	041	041	041	041	041
(%)					
Canary Report*					
Credit Risk					
Loan and Lease Allowance/ Total Loans and Leases	1.40	1.40	1.40	1.21	1.29
Change in Portfolio Mix	4.66	2.45	6.28	25.10	19.57
Net Loan Growth	5.06	10.51	2.04	30.72	(18.12)
Net Loans and Leases/ Assets	38.46	46.90	31.55	38.83	23.01
Net Loans & Leases/ Total Equity Capital	5.07	4.89	4.09	4.30	3.76
Yield on Loans & Leases (Tax Adj)	4.23	4.36	4.42	3.73	3.94
# of Credit Risk Indicators	0	1	0	2	1
Loan & Lease Allow/ Tot Lns & Leases < Benchmark?	No	No	No	No	No
Change in Loan Portfolio Mix > Benchmark?	No	No	No	Yes	Yes
Net Loan Growth > Benchmark?	No	Yes	No	Yes	No
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	No
Interest Rate Risk					
Investment Portfolio Depreciation	(4.37)	(7.97)	4.65	18.41	3.22
Long-term Assets/ Assets	30.86	37.76	28.54	37.74	33.11
Non-maturing Deposits/ Long-term Assets	277.80	194.03	304.05	234.02	279.70
Residential Real Estate/ Total Assets	28.95	34.59	23.49	21.25	15.72
# of Interest Rate Risk Indicators	0	0	0	0	0

	2017 Y	2018 Y	2019 Y	2020 Y	2021 Y
Investment Portfolio Depreciation < Benchmark?	No	No	No	No	No
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	42.16	56.67	34.34	42.90	24.57
Net NonCore Funding Dependence	(26.43)	4.02	(73.05)	(30.63)	(57.60)
Net Short-term Liabilities/ Assets	(24.57)	1.36	(39.89)	(22.86)	(36.39)
On-hand Liquidity/ Liabilities	59.08	52.07	70.35	63.04	78.81
Reliance on Wholesale Funding	2.05	10.80	0.06	0.00	0.00
# 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	1	0	2	1
Memo					
Yield on Loans & Leases 75th Percentile Value	5.54	NA	5.95	5.70	5.71

*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.