

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

As of December 31, 2019 Source: S+P Global Market Intelligence

SNL Table As of December 31, 2019 (Unless otherwise noted)	Asset Quality - Non-Performing Assets				Asset Quality - Reserves			
	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		Reserves / Non-Performing Assets	
	<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Higher is Better)</i>		<i>(Higher is Better)</i>	
	%	Rank	%	Rank	%	Rank	%	Rank
Banks doing business in the Washington area:								
Chain Bridge Bank, National Association	0.00	1	0.00	1	1.40	3	Infinite	1
Atlantic Union Bank	4.13	8	0.43	7	0.33	25	87.77	19
Bank of America, National Association	7.06	18	0.63	15	0.96	14	102.76	16
Burke & Herbert Bank & Trust Company	4.70	9	0.62	13	1.28	5	145.99	12
Capital Bank, National Association	5.54	12	0.51	9	1.07	9	201.46	8
Capital One, National Association	6.62	16	0.62	13	1.41	2	152.20	10
Citibank, N.A.	6.34	15	0.64	16	1.66	1	165.68	9
Congressional Bank	21.21	25	2.83	25	0.86	18	22.46	25
EagleBank	3.86	7	0.56	10	0.97	13	146.37	11
FVCbank	7.43	19	0.95	21	0.80	21	75.46	22
Freedom Bank of Virginia	9.14	21	1.24	23	1.02	11	242.33	5
JPMorgan Chase Bank, National Association	6.26	14	0.59	12	1.36	4	119.96	14
John Marshall Bank	0.46	2	0.06	2	0.81	20	NM	2
MainStreet Bank	0.76	3	0.09	3	0.92	17	794.03	3
Manufacturers and Traders Trust Company	16.74	24	1.62	24	1.16	6	82.85	20
National Capital Bank of Washington	3.37	6	0.34	5	1.07	9	229.40	6
Old Dominion National Bank	1.97	5	0.38	6	1.08	8	228.82	7
PNC Bank, National Association	9.77	22	0.86	20	1.14	7	101.91	18
Revere Bank	1.33	4	0.14	4	0.94	16	584.65	4
Sandy Spring Bank	5.82	13	0.64	16	0.83	19	102.14	17
Sonabank	4.88	10	0.58	11	0.47	23	64.86	23
TD Bank, N.A.	5.48	11	0.49	8	0.96	14	103.76	15
Truist Bank	7.79	20	0.65	18	0.42	24	129.25	13
United Bank	7.02	17	0.74	19	0.55	22	56.68	24
Wells Fargo Bank, National Association	12.92	23	1.16	22	0.98	12	77.03	21
Average	6.42		0.69		0.98		174.69	
Maximum	21.21		2.83		1.66		Infinite	
Minimum	0.00		0.00		0.33		22.46	

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SNL Table As of December 31, 2019 (Unless otherwise noted)	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>	
	%	Rank	%	Rank	%	Rank
Banks doing business in the Washington area:						
Chain Bridge Bank, National Association	22.85	1	21.60	1	34.49	1
Atlantic Union Bank	12.48	21	12.18	20	79.92	14
Bank of America, National Association	13.42	19	12.46	19	66.97	6
Burke & Herbert Bank & Trust Company	17.60	3	16.47	3	74.60	9
Capital Bank, National Association	11.98	25	10.73	22	76.47	10
Capital One, National Association	14.48	12	13.35	12	64.76	4
Citibank, N.A.	15.43	9	12.82	13	70.15	8
Congressional Bank	16.65	4	15.82	4	80.42	15
EagleBank	15.52	8	14.64	8	93.53	25
FVCbank	13.43	18	12.72	15	93.36	24
Freedom Bank of Virginia	16.24	5	15.26	5	83.91	18
JPMorgan Chase Bank, National Association	15.39	10	14.19	10	62.36	3
John Marshall Bank	13.54	15	12.77	14	90.99	22
MainStreet Bank	13.50	16	12.68	16	91.58	23
Manufacturers and Traders Trust Company	11.99	23	10.34	24	86.22	19
National Capital Bank of Washington	15.73	6	14.51	9	64.99	5
Old Dominion National Bank	21.75	2	20.78	2	89.38	21
PNC Bank, National Association	12.05	22	9.94	25	81.53	16
Revere Bank	13.15	20	10.99	21	87.35	20
Sandy Spring Bank	13.44	17	12.65	17	82.08	17
Sonabank	15.29	11	14.81	6	77.69	12
TD Bank, N.A.	15.62	7	14.76	7	56.93	2
Truist Bank	11.99	23	10.56	23	79.50	13
United Bank	13.99	14	13.47	11	76.63	11
Wells Fargo Bank, National Association	14.28	13	12.59	18	67.30	7
Average	14.87		13.72		76.52	
Maximum	22.85		21.60		93.53	
Minimum	11.98		9.94		34.49	

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SNL Table As of December 31, 2019 (Unless otherwise noted)	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
Chain Bridge Bank, National Association	70.86	1	34.83	1	-	1	75.50	1
Atlantic Union Bank	13.36	18	95.12	14	2.21	6	1.66	25
Bank of America, National Association	40.11	6	65.34	6	7.67	17	19.38	12
Burke & Herbert Bank & Trust Company	13.71	16	78.68	8	-	1	5.49	23
Capital Bank, National Association	13.58	17	98.57	17	7.23	16	31.81	6
Capital One, National Association	43.79	4	62.76	5	2.27	8	6.87	22
Citibank, N.A.	42.90	5	61.76	4	6.15	14	13.86	14
Congressional Bank	24.17	9	88.65	12	13.05	21	33.82	4
EagleBank	9.19	24	104.61	24	24.72	24	10.44	18
FVCbank	12.12	20	99.27	18	7.74	18	20.56	11
Freedom Bank of Virginia	17.31	13	102.38	21	6.94	15	24.67	9
JPMorgan Chase Bank, National Association	54.16	2	58.35	3	1.64	5	21.34	10
John Marshall Bank	12.17	19	101.08	20	9.54	20	11.05	17
MainStreet Bank	15.93	14	96.87	15	22.13	23	33.40	5
Manufacturers and Traders Trust Company	15.61	15	94.14	13	2.87	9	25.97	8
National Capital Bank of Washington	20.37	12	85.78	10	-	1	48.48	2
Old Dominion National Bank	23.19	10	97.87	16	21.60	22	37.23	3
PNC Bank, National Association	31.07	8	81.37	9	2.93	10	17.78	13
Revere Bank	10.36	23	104.67	25	2.25	7	4.34	24
Sandy Spring Bank	10.59	22	103.53	23	3.86	11	10.36	19
Sonabank	6.56	25	102.66	22	5.43	13	12.99	15
TD Bank, N.A.	47.16	3	55.92	2	37.50	25	11.57	16
Truist Bank	22.61	11	87.39	11	3.93	12	9.70	20
United Bank	10.67	21	100.86	19	1.33	4	26.87	7
Wells Fargo Bank, National Association	39.39	7	68.28	7	8.57	19	9.33	21
Average	24.84		85.23		8.06		20.98	
Maximum	70.86		104.67		37.50		75.50	
Minimum	6.56		34.83		0.00		1.66	

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SNL Table As of December 31, 2019 (Unless otherwise noted)	Efficiency - Current Quarter								Risk Indicators	
	Return on Risk Weighted Assets		Non-Interest Expense / Average Assets		Cost of Funds		Earning Assets / Interest Bearing Liabilities		Total Risk Indicators ("Canary Risk Factors")	
	<i>(Higher is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Higher is Better)</i>		<i>(Lower is Better)</i>	
	%	Rank	%	Rank	%	Rank	%	Rank	Number	Rank
Banks doing business in the Washington area:										
Chain Bridge Bank, National Association	2.24	1	1.69	3	0.39	1	328.17	1	0	1
Atlantic Union Bank	1.73	9	2.15	12	0.82	10	133.35	18	5	14
Bank of America, National Association	2.04	3	2.01	9	0.44	2	151.62	6	1	2
Burke & Herbert Bank & Trust Company	(0.26)	25	3.48	21	0.60	4	142.79	12	2	4
Capital Bank, National Association	1.81	7	5.34	25	1.29	18	141.84	13	7	20
Capital One, National Association	0.75	20	4.05	23	1.28	17	116.57	24	1	2
Citibank, N.A.	1.69	11	1.98	8	1.17	15	129.22	21	3	7
Congressional Bank	0.63	22	5.26	24	1.36	22	154.49	5	5	14
EagleBank	1.86	5	1.41	1	0.94	14	156.64	3	6	17
FVCbank	1.21	17	1.85	6	1.33	20	115.85	25	7	20
Freedom Bank of Virginia	0.71	21	3.46	20	1.57	24	134.88	17	7	20
JPMorgan Chase Bank, National Association	2.06	2	2.54	15	0.65	8	143.66	11	2	4
John Marshall Bank	1.38	13	1.78	5	1.23	16	137.48	15	7	20
MainStreet Bank	1.30	15	2.19	13	1.81	25	139.43	14	8	24
Manufacturers and Traders Trust Company	1.93	4	2.44	14	0.52	3	155.72	4	4	10
National Capital Bank of Washington	0.59	23	3.02	18	0.60	4	146.63	9	8	24
Old Dominion National Bank	(0.20)	24	3.52	22	1.34	21	162.29	2	5	14
PNC Bank, National Association	1.27	16	2.69	16	0.79	9	130.85	19	3	7
Revere Bank	1.32	14	1.77	4	1.30	19	130.56	20	6	17
Sandy Spring Bank	1.71	10	2.14	11	0.84	12	146.95	8	6	17
Sonabank	1.85	6	2.02	10	1.44	23	122.50	23	4	10
TD Bank, N.A.	1.45	12	1.62	2	0.82	10	126.86	22	3	7
Truist Bank	1.16	18	3.12	19	0.62	6	136.23	16	4	10
United Bank	1.75	8	1.97	7	0.93	13	151.55	7	4	10
Wells Fargo Bank, National Association	1.16	19	2.97	17	0.62	6	143.94	10	2	4
Average	1.33		2.66		0.99		147.20		4	
Maximum	2.24		5.34		1.81		328.17		8	
Minimum	(0.26)		1.41		0.39		115.85		0	