S&P Global
Market Intelligence

Chain Bridge Bank, National Association I Canary Report

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Four Years & YTD

	2016 Y	2017 Y	2018 Y	2019 Y	03/20 YTD
End of Period Date	12/31/2016	12/31/2017	12/31/2018	12/31/2019	3/31/2020
Last Update Date	2/24/2017	1/29/2018	1/25/2019	1/28/2020	4/27/2020
Regulatory Filer Type	041	041	041	041	041
(%)					
Canary Report*					
Credit Risk					
Loan and Lease Allowance/ Total Loans and Leases	1.39	1.40	1.40	1.40	1.39
Change in Portfolio Mix	7.02	4.66	2.45	6.28	5.79
Net Loan Growth	21.98	5.06	10.51	2.04	2.89
Net Loans and Leases/ Assets	45.70	38.46	46.90	31.55	28.12
Net Loans & Leases/ Total Equity Capital	6.08	5.07	4.89	4.09	3.63
Yield on Loans & Leases (Tax Adj)	4.22	4.23	4.36	4.42	4.39
# of Credit Risk Indicators	3	0	1	0	0
Loan & Lease Allow/ Tot Lns & Leases < Benchmark?	No	No	No	No	No
Change in Loan Portfolio Mix > Benchmark?	Yes	No	No	No	No
Net Loan Growth > Benchmark?	Yes	No	Yes	No	No
Net Loans and Leases/ Assets > Benchmark?	No	No	No	No	No
Net Loans & Leases/ Total Equity Cap > Benchmark?	Yes	No	No	No	No
Tax-adj Yield on Loans & Leases > Benchmark?	No	No	No	No	NA
Interest Rate Risk					
Investment Portfolio Depreciation	(6.73)	(4.37)	(7.97)	4.65	13.13
Long-term Assets/ Assets	36.59	30.86	37.76	28.54	28.61
Non-maturing Deposits/ Long-term Assets	234.32	277.80	194.03	304.05	308.70
Residential Real Estate/ Total Assets	33.11	28.95	34.59	23.49	20.63
# of Interest Rate Risk Indicators	0	0	0	0	0

	2016 Y	2017 Y	2018 Y	2019 Y	03/20 YTD
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	49.84	42.16	56.67	34.34	30.65
Net NonCore Funding Dependence	(15.77)	(26.43)	4.02	(73.05)	(82.26)
Net Short-term Liabilities/ Assets	(16.65)	(24.57)	1.36	(39.89)	(43.39)
On-hand Liquidity/ Liabilities	50.10	59.08	52.07	70.35	74.13
Reliance on Wholesale Funding	0.39	2.05	10.80	0.06	0.08
# 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	3	0	1	0	0
Memo					
Yield on Loans & Leases 75th Percentile Value	5.56	5.54	NA	5.95	NA

*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.