

Chain Bridge Bank, National Association | Canary Report

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Four Years & YTD

	2018 Y	2019 Y	2020 Y	2021 Y	06/22 YTD
End of Period Date	12/31/2018	12/31/2019	12/31/2020	12/31/2021	6/30/2022
Last Update Date	1/25/2019	1/28/2020	2/11/2021	1/28/2022	7/28/2022
Regulatory Filer Type	041	041	041	041	041

(**%**)**Canary Report*****Credit Risk**

Loan and Lease Allowance/ Total Loans and Leases	1.40	1.40	1.21	1.29	1.33
Change in Portfolio Mix	2.45	6.28	25.10	19.57	18.15
Net Loan Growth	10.51	2.04	30.72	(18.12)	(8.65)
Net Loans and Leases/ Assets	46.90	31.55	38.83	23.01	20.43
Net Loans & Leases/ Total Equity Capital	4.89	4.09	4.30	3.76	3.99
Yield on Loans & Leases (Tax Adj)	4.36	4.42	3.73	3.94	3.72

# of Credit Risk Indicators	1	0	2	1	1
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Loan & Lease Allow/ Tot Lns & Leases < Benchmark?	No	No	No	No	No
Change in Loan Portfolio Mix > Benchmark?	No	No	Yes	Yes	Yes
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?	No	No	No	No	No
Tax-adj Yield on Loans & Leases > Benchmark?	No	No	No	No	No

Interest Rate Risk

Investment Portfolio Depreciation	(7.97)	4.65	18.41	3.22	(40.57)
Long-term Assets/ Assets	37.76	28.54	37.74	33.11	29.68
Non-maturing Deposits/ Long-term Assets	194.03	304.05	234.02	279.70	316.30
Residential Real Estate/ Total Assets	34.59	23.49	21.25	15.72	14.47

# of Interest Rate Risk Indicators	0	0	0	0	1
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	2018 Y	2019 Y	2020 Y	2021 Y	06/22 YTD
Investment Portfolio Depreciation < Benchmark?	No	No	No	No	Yes
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	56.67	34.34	42.90	24.57	21.58
Net NonCore Funding Dependence	4.02	(73.05)	(30.63)	(57.60)	(70.37)
Net Short-term Liabilities/ Assets	1.36	(39.89)	(22.86)	(36.39)	(40.58)
On-hand Liquidity/ Liabilities	52.07	70.35	63.04	78.81	80.85
Reliance on Wholesale Funding	10.80	0.06	0.00	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	1	0	2	1	2
Memo					
Yield on Loans & Leases 75th Percentile Value	NA	5.95	5.70	5.71	5.19

*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.