

**Comparative Analysis of Chain Bridge Bank, N.A. to
Other Banks Doing Business in the Washington D.C. Area
As of December 31, 2021 Source: S+P Capital IQ PRO**

SNLTable As of December 31, 2021	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		Reserves / Loans Excluding PPP 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	1.39	11	Infinite	1
Atlantic Union Bank	2.76	8	0.29	8	0.76	24	207.13	12
Bank of America, National Association	5.31	16	0.40	12	1.29	12	142.42	17
Burke & Herbert Bank & Trust Company	7.31	18	0.85	21	1.86	3	103.00	22
Capital Bank, National Association	5.84	17	0.56	16	1.67	5	220.99	11
Capital One, National Association	7.34	19	0.57	17	2.07	2	193.56	15
Citibank, N.A.	4.76	13	0.48	14	2.34	1	260.78	7
Forbright Bank	4.14	12	0.54	15	1.10	20	115.71	20
EagleBank	2.35	6	0.26	7	1.07	21	243.05	9
FVCbank	1.57	5	0.16	5	0.94	22	386.50	5
The Freedom Bank of Virginia	8.17	20	1.00	23	1.14	18	73.69	23
JPMorgan Chase Bank, National Association	5.26	15	0.44	13	1.58	8	125.65	18
John Marshall Bank	0.17	2	0.02	2	1.25	16	NM	2
MainStreet Bank	0.34	3	0.05	3	0.90	23	NM	2
Manufacturers and Traders Trust Company	23.92	24	2.11	24	1.62	6	63.93	24
The National Capital Bank of Washington	2.55	7	0.24	6	1.60	7	334.72	6
Old Dominion National Bank	1.03	4	0.12	4	1.28	15	763.38	4
PNC Bank, National Association	9.85	22	0.82	20	1.71	4	124.21	19
Sandy Spring Bank	3.70	10	0.39	11	1.12	19	223.64	10
Primis Bank	4.94	14	0.58	18	1.29	14	148.55	16
TD Bank, N.A.	3.79	11	0.33	9	1.41	10	200.07	13
Truist Bank	9.53	21	0.71	19	1.29	13	198.75	14
United Bank	3.44	9	0.36	10	1.22	17	249.43	8
Wells Fargo Bank, National Association	10.84	23	0.98	22	1.45	9	105.51	21
Average	5.37		0.51		1.39		213.56	
Maximum	23.92		2.11		2.34		Infinite	
Minimum	0.00		0.00		0.76		63.93	

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SNLTable As of December 31, 2021	Capitalization						Risk Indicators	
	Risk Based Capital Ratio		Tier 1 Common Risk-Based Capital Ratio		Risk Weighted Asset Density (Risk Weighted Assets as a percent of Total Assets)		Total Risk Indicators ("Canary Risk Factors")	
	<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	Number	Rank
Chain Bridge Bank, National Association	20.33	1	19.36	1	30.81	1	1	7
Atlantic Union Bank	13.38	20	13.03	17	76.39	17	2	13
Bank of America, National Association	14.41	15	13.50	14	53.66	5	0	1
Burke & Herbert Bank & Trust Company	18.84	3	17.59	3	60.07	6	1	7
Capital Bank, National Association	13.79	18	12.53	19	67.11	11	5	18
Capital One, National Association	12.25	22	11.10	21	63.07	7	2	13
Citibank, N.A.	16.40	8	13.93	12	63.86	8	1	7
Forbright Bank	16.60	7	15.76	7	78.18	20	7	22
EagleBank	15.82	10	15.01	9	71.23	14	2	13
FVCbank	Do not report		Do not report		Do not report		4	17
The Freedom Bank of Virginia	15.42	11	14.49	10	79.15	21	5	18
JPMorgan Chase Bank, National Association	17.81	5	16.87	5	47.85	3	0	1
John Marshall Bank	15.26	12	14.03	11	77.14	19	5	18
MainStreet Bank	16.06	9	15.23	8	85.95	23	7	22
Manufacturers and Traders Trust Company	13.71	19	11.98	20	66.84	10	0	1
The National Capital Bank of Washington	18.68	4	17.43	4	50.53	4	1	7
Old Dominion National Bank	14.62	14	13.45	15	82.33	22	5	18
PNC Bank, National Association	12.91	21	11.05	22	68.90	13	1	7
Sandy Spring Bank	13.85	17	12.98	18	76.61	18	7	22
Primis Bank	17.43	6	16.18	6	67.58	12	1	7
TD Bank, N.A.	19.34	2	18.12	2	44.52	2	0	1
Truist Bank	11.99	23	10.50	23	71.92	15	0	1
United Bank	14.30	16	13.64	13	73.20	16	2	13
Wells Fargo Bank, National Association	15.21	13	13.12	16	63.94	9	0	1
Average	15.58		14.39		66.12		2	
Maximum	20.33		19.36		85.95		7	
Minimum	11.99		10.50		30.81		0	

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SNLTable As of December 31, 2021	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	%	Rank
Chain Bridge Bank, National Association	79.07	1	24.89	1	0.00	1	90.39	1
Atlantic Union Bank	21.08	19	79.06	15	-	1	2.27	24
Bank of America, National Association	54.77	4	45.69	4	0.06	7	18.33	20
Burke & Herbert Bank & Trust Company	36.03	11	59.53	8	0.00	1	52.63	7
Capital Bank, National Association	19.94	21	89.42	21	-	1	49.50	9
Capital One, National Association	43.49	8	57.79	7	1.07	12	27.79	14
Citibank, N.A.	45.00	7	49.18	5	4.69	17	30.91	13
Forbright Bank	30.36	14	85.51	18	12.92	22	45.34	12
EagleBank	38.58	10	70.96	13	24.20	24	11.96	23
FVCbank	25.94	16	79.75	16	1.86	13	26.63	16
The Freedom Bank of Virginia	28.82	15	87.33	19	12.18	21	45.54	11
JPMorgan Chase Bank, National Association	63.72	2	42.56	3	2.56	16	21.04	18
John Marshall Bank	19.38	22	88.49	20	11.56	20	13.05	22
MainStreet Bank	14.68	23	95.83	24	17.38	23	46.03	10
Manufacturers and Traders Trust Company	32.83	13	69.42	12	2.40	15	27.51	15
The National Capital Bank of Washington	45.26	6	59.92	9	0.00	1	57.12	4
Old Dominion National Bank	20.55	20	90.15	22	5.62	19	53.91	5
PNC Bank, National Association	39.00	9	62.65	10	0.87	10	22.38	17
Sandy Spring Bank	12.38	24	93.66	23	4.95	18	50.40	8
Primis Bank	22.08	18	83.92	17	-	1	20.43	19
TD Bank, N.A.	62.14	3	41.49	2	0.68	9	14.33	21
Truist Bank	32.97	12	67.80	11	2.25	14	61.87	3
United Bank	24.14	17	78.46	14	0.21	8	53.87	6
Wells Fargo Bank, National Association	45.98	5	57.14	6	1.04	11	66.20	2
Average	35.76		69.19		4.44		37.89	
Maximum	79.07		95.83		24.20		90.39	
Minimum	12.38		24.89		0.00		2.27	

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SNLTable As of December 31, 2021	Efficiency - Year-to-Date							
	Return on Risk Weighted Assets (Year-to-Date)		Non-Interest Expense / Average Assets (Year-to-Date)		Cost of Funds (Year-to-Date)		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	2.07	6	1.55	4	0.02	1	563.14	1
Atlantic Union Bank	1.90	8	2.08	11	0.13	10	156.24	12
Bank of America, National Association	2.07	7	1.71	6	0.03	2	177.47	5
Burke & Herbert Bank & Trust Company	1.68	15	2.16	15	0.14	11	149.81	17
Capital Bank, National Association	3.13	1	5.49	24	0.29	16	187.40	3
Capital One, National Association	2.22	5	3.64	23	0.33	18	119.97	23
Citibank, N.A.	1.71	14	1.97	8	0.25	15	132.65	20
Forbright Bank	1.63	17	3.36	22	0.35	19	131.96	22
EagleBank	2.28	4	1.23	1	0.24	14	160.74	11
FVCbank	Do not report		1.68	5	0.46	22	114.74	24
The Freedom Bank of Virginia	1.85	10	2.80	21	0.39	20	154.74	14
JPMorgan Chase Bank, National Association	2.48	3	1.98	9	0.06	4	146.34	18
John Marshall Bank	1.74	13	1.52	3	0.31	17	149.86	16
MainStreet Bank	1.79	11	1.95	7	0.71	24	174.76	6
Manufacturers and Traders Trust Company	1.76	12	2.11	14	0.05	3	189.21	2
The National Capital Bank of Washington	1.35	22	2.55	18	0.11	8	181.20	4
Old Dominion National Bank	1.07	23	2.31	16	0.43	21	174.68	7
PNC Bank, National Association	1.52	20	2.55	18	0.07	5	155.39	13
Sandy Spring Bank	2.52	2	2.02	10	0.16	12	167.63	9
Primis Bank	1.67	16	2.08	11	0.46	22	135.05	19
TD Bank, N.A.	1.61	18	1.26	2	0.07	5	132.31	21
Truist Bank	1.50	21	2.70	20	0.11	8	153.87	15
United Bank	1.89	9	2.08	11	0.18	13	170.28	8
Wells Fargo Bank, National Association	1.60	19	2.47	17	0.07	5	166.63	10
Average	1.87		2.30		0.23		172.75	
Maximum	3.13		5.49		0.71		563.14	
Minimum	1.07		1.23		0.02		114.74	