Chain Bridge Bank, National Association | Regulatory Financial Highlights

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Five Quarters /Interims

	REGULATORY LINE ITEM #	03/19 Q	06/19 Q	09/19 Q	12/19 Q	03/20 Q
End of Period Date		3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Last Update Date		4/30/2019	7/19/2019	10/25/2019	1/28/2020	4/27/2020
Regulatory Filer Type		041	041	041	041	041
($000)						
Balance Sheet Highlights						
Total Assets	RCON2170	614,908	670,657	711,313	829,790	930,350
Asset Growth Rate (%)		49.59	36.26	24.25	66.62	48.47
Total Loans & Leases (Incl HFI & HFS)	RCON2122	257,823	260,240	265,508	265,540	265,270
Loan Growth Rate (%)		(3.68)	3.75	8.10	0.05	(0.41)
Total Loans & Leases/ Assets (%)		41.93	38.80	37.33	32.00	28.51
Total Deposits (Incl Dom & For)		563,429	615,559	651,548	762,458	853,457
Deposit Growth Rate (%)		97.79	37.01	23.39	68.09	47.74
Loans/ Deposits (%)		45.76	42.28	40.75	34.83	31.08
Memo: Full-time Employees	RIAD4150	51	55	55	55	54
Performance Measures						
Net Income	RIAD4340	826	1,066	1,472	1,611	2,139
ROAA (%)		0.58	0.67	0.87	0.84	0.92
ROAE (%)		6.50	8.35	10.72	10.66	12.56
Interest Income/ Avg Assets (%)		3.28	3.17	3.10	2.87	2.61
Interest Expense/ Average Assets (%)		0.62	0.57	0.48	0.36	0.24
Net Interest Income/ Avg Assets (%)		2.65	2.60	2.63	2.51	2.37
Noninterest Income/ Average Assets (%)		0.09	0.13	0.25	0.21	0.18
Noninterest Expense/ Avg Assets (%)		2.09	1.91	1.76	1.69	1.46
Net Interest Margin (%)		2.72	2.66	2.69	2.57	2.42
Yield/ Cost Spread (%)		2.02	1.92	1.93	1.83	1.70
Efficiency Ratio (FTE) (%)		74.76	68.89	60.27	61.37	56.86

	REGULATORY LINE ITEM #	03/19 Q	06/19 Q	09/19 Q	12/19 Q	03/20 Q
Capitalization						
GRB: Total Equity Capital	RCON3210	49,200	52,978	56,851	64,088	72,136
Tangible Equity		49,200	52,978	56,851	64,088	72,136
Tangible Common Equity		49,200	52,978	56,851	64,088	72,136
Tier 1 Capital		50,368	51,434	54,306	61,817	65,357
B3 or GRB: Tier 1 Common Capital (CET1)		50,368	51,434	54,306	61,817	65,357
Equity/ Assets (%)		8.00	7.90	7.99	7.72	7.75
Tang Equity/ Tang Assets (%)		8.00	7.90	7.99	7.72	7.75
Tang Common Eqty/ Tang Assts (%)		8.00	7.90	7.99	7.72	7.75
Risk Based Capital Ratio (%)		18.63	18.86	19.98	22.85	22.32
Tier 1 Risk-based Ratio (%)		17.39	17.61	18.73	21.60	21.13
B3 or GRB: Tier 1 Common Capital (CET1) RB Ratio (%)		17.39	17.61	18.73	21.60	21.13
Leverage Ratio (%)		8.84	8.04	8.01	8.02	7.05
Common Dividends Declared/ Net Income (%)		60.53	0.00	0.00	0.00	0.00
Commercial RE Loans/ Total Risk-Based Capital (%)		94.81	86.79	87.40	69.60	57.07
Loan Composition (%)						
DOM: Construction & Land Development Loans/ Loans		3.60	3.24	4.09	2.42	1.03
DOM: Tot 1-4 Fam Loans/ Loans		64.62	67.09	67.42	69.11	70.43
DOM: Multifamily Loans/ Loans		4.66	5.05	5.00	5.09	4.10
DOM: Farm Loans/ Loans		0.00	0.00	0.00	0.00	0.00
DOM: CommRE(Nfarm/NRes)/ Loans		18.48	16.33	17.46	17.54	17.89
Foreign RE Lns/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Real Estate Loans/ Loans		91.36	91.71	93.97	94.15	93.45
CON: Total C&I Loans/ Loans		7.09	6.82	4.65	4.52	5.05
CON: Total Cons Lns/ Loans		1.36	1.29	1.20	1.14	1.33
CON: Agricultural Prod/ Loans		0.00	0.00	0.00	0.00	0.00
CON:Other Loans/ Loans		0.18	0.18	0.18	0.18	0.17
CON: Total Leases/ Loans		0.00	0.00	0.00	0.00	0.00
CON: LESS: Unearn Inc/ Loans		0.00	0.00	0.00	0.00	0.00
Deposit Composition (%)						

	REGULATORY LINE ITEM #	03/19 Q	06/19 Q	09/19 Q	12/19 Q	03/20 Q
Nonint-bear Dep/ Deposits		49.89	56.88	61.82	67.58	74.80
Transaction Accounts/ Deposits		68.83	72.13	72.21	75.50	83.19
MMDAs+Savings/ Deposits		22.52	20.97	21.28	18.93	13.07
Retail Time Dep/ Deposits		4.33	3.74	3.34	2.83	1.68
Jumbo Time Deposits/ Deposits		4.32	3.16	3.17	2.74	2.06
Foreign Deposits/ Deposits		NA	NA	NA	NA	NA
Asset Quality (%)						
Noncurrent Loans/ Loans		0.00	0.00	0.00	0.00	0.00
NPLs/ Loans		0.00	0.00	0.00	0.00	0.00
NPAs/ Assets		0.00	0.00	0.00	0.00	0.00
NPA Excluding Restructured Loans/ Total Assets		0.00	0.00	0.00	0.00	0.00
NPAs/ (Loans+OREO)		0.00	0.00	0.00	0.00	0.00
NPAs+90s/ (Loans+OREO)		0.00	0.00	0.00	0.00	0.00
NPAs + 90 Days PD/ Assets		0.00	0.00	0.00	0.00	0.00
Loan Loss Reserves/ Gross Loans		1.40	1.40	1.40	1.40	1.39
Reserves/ NPAs		NA	NA	NA	NA	NA
Net Chargeoffs/ Avg Loans		0.00	0.00	0.00	0.00	0.00
Loan Loss Prov/ NCOs		NA	NA	NA	NA	NA
Liquidity (%)						
Liquidity Ratio		59.05	62.83	64.78	70.86	74.76
Earning Assets/ IBL		210.56	245.42	278.19	328.17	421.77
Secs (FV)/ Secs (Amt Cost)		99.51	100.62	100.85	100.64	101.42
Pledged Secs/ Securities		3.05	2.84	2.16	1.74	1.30
Brokered Deposits/ Deposits		0.00	0.00	0.00	0.00	0.00
Jumbo Time Deposits/ Domestic Deposits		4.32	3.16	3.17	2.74	2.06
Yields/Cost (%)						
Yield on Total Loans and Leases		4.44	4.45	4.45	4.33	4.38
Yield on Loans		4.44	4.45	4.45	4.33	4.38
Yield on RE Loans: 1-4 Family		4.19	4.24	4.27	4.16	4.05

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Yield on RE Loans: Oth RE Loans		4.65	4.65	4.57	4.36	5.14
Yield on RE Loans		4.31	4.34	4.34	4.21	4.31
Yield on C&I Loans		6.09	5.98	6.73	7.45	6.68
Yield on Consumer Loans Excluding Credit Card		4.61	4.94	4.87	4.68	4.71
Yield on Leases		NA	NA	NA	NA	NA
Yield on Bal in Dep Inst		2.34	2.30	2.15	1.58	1.43
Yield on Debt and Equity Securities		2.40	2.39	2.37	2.27	2.07
Yield on Earning Assets		3.36	3.25	3.18	2.94	2.67
Yld on U.S. Treas&Govt Agcy Secs		1.97	2.16	2.22	2.03	1.91
Yield on Mortgage Backed Secs		2.84	2.74	2.70	2.72	2.69
Yield on All Other Secs		2.63	2.57	2.50	2.59	2.32
Yield on Trading Accts		NA	NA	NA	NA	NA
Yield on FFSold&RevRepos		NA	NA	NA	NA	0.00
Cost of Int-bearing Deposits		1.37	1.33	1.26	1.11	0.97
Cost of Borrowings		0.99	0.00	0.00	0.00	0.00
Cost of Int-bearing Trans Accts		0.93	0.93	1.03	0.76	0.55
Cost of Svgs Deps (Incl MMDAs)		1.33	1.37	1.29	0.99	0.74
Cost of Time Deposits > $250K		2.08	2.24	2.26	2.08	1.83
Cost of Other Time Deposits		2.16	2.17	2.18	2.13	1.89
Cost of FFPuch&Repos		0.56	0.00	0.00	0.00	0.00
Cost of Interest-bearing Liabilities		1.34	1.33	1.25	1.11	0.97
Cost of Funds		0.70	0.62	0.53	0.39	0.27
Yield/ Cost Spread		2.02	1.92	1.93	1.83	1.70
Interest Rate Sensitivity						
Rate-sensitive Assets		147,930	171,710	234,102	397,089	451,381
Rate-sensitive Liabilities		42,122	36,923	36,665	37,693	28,609
Rate-sensitive Time Deposits		41,483	36,348	36,315	37,260	27,951
One Year Cumulative Repricing Gap		105,808	134,787	197,437	359,396	422,772
One Year Gap/ Assets		17.21	20.10	27.76	43.31	45.44
Rate-sensitive Assets/ Assets		24.06	25.60	32.91	47.85	48.52

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Rate-sensitive Liab/ Assets		6.85	5.51	5.15	4.54	3.08