

## Chain Bridge Bank, National Association | Regulatory Financial Highlights

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Four Years &amp; YTD

	REGULATORY LINE ITEM #	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

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## Balance Sheet Highlights

Total Assets	RCON2170	547,087	829,790	881,507	1,218,154	1,388,811
Asset Growth Rate (%)		(9.37)	51.67	6.23	38.19	28.02
Total Loans & Leases (Incl HFI & HFS)	RCON2122	260,220	265,540	346,456	283,920	287,605
Loan Growth Rate (%)		10.51	2.04	30.47	(18.05)	2.60
Total Loans & Leases/ Assets (%)		47.56	32.00	39.30	23.31	20.71
Total Deposits (Incl Dom & For)		452,744	762,458	797,838	1,140,876	1,315,092
Deposit Growth Rate (%)		(17.79)	68.41	4.64	43.00	30.54
Loans/ Deposits (%)		57.48	34.83	43.42	24.89	21.87
Memo: Full-time Employees	RIAD4150	50	55	60	64	71

## Performance Measures

Net Income	RIAD4340	5,315	4,975	6,296	7,228	2,568
ROAA (%)		0.76	0.75	0.64	0.72	0.39
ROAE (%)		10.92	9.16	8.39	9.76	7.57
Interest Income/ Avg Assets (%)		2.86	3.09	2.34	2.07	1.68
Interest Expense/ Average Assets (%)		0.37	0.50	0.08	0.02	0.02
Net Interest Income/ Avg Assets (%)		2.49	2.59	2.25	2.05	1.65
Noninterest Income/ Average Assets (%)		0.11	0.18	0.19	0.32	0.15
Noninterest Expense/ Avg Assets (%)		1.64	1.85	1.63	1.55	1.31
Net Interest Margin (%)		2.54	2.66	2.29	2.08	1.69
Yield/ Cost Spread (%)		1.82	1.90	2.01	2.02	1.56
Efficiency Ratio (FTE) (%)		62.11	65.71	66.02	64.31	71.75

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<b>Capitalization</b>						
GRB: Total Equity Capital	RCON3210	52,513	64,088	79,620	74,497	71,124
Tangible Equity		52,513	64,088	79,620	74,497	71,124
Tangible Common Equity		52,513	64,088	79,620	74,497	71,124
Tier 1 Capital		56,042	61,817	69,513	72,647	85,101
B3 or GRB: Tier 1 Common Capital (CET1)		56,042	61,817	69,513	72,647	85,101
Equity/ Assets (%)		9.60	7.72	9.03	6.12	5.12
Tang Equity/ Tang Assets (%)		9.60	7.72	9.03	6.12	5.12
Tang Common Eqty/ Tang Assts (%)		9.60	7.72	9.03	6.12	5.12
Risk Based Capital Ratio (%)		20.48	22.85	23.01	20.33	21.77
Tier 1 Risk-based Ratio (%)		19.23	21.60	21.76	19.36	20.83
B3 or GRB: Tier 1 Common Capital (CET1) RB Ratio (%)		19.23	21.60	21.76	19.36	20.83
Leverage Ratio (%)		9.42	8.02	7.30	6.42	6.14
Common Dividends Declared/ Net Income (%)		8.49	10.05	0.00	1.31	4.48
Commercial RE Loans/ Total Risk-Based Capital (%)		84.46	69.60	46.93	57.53	56.27
<b>Loan Composition (%)</b>						
DOM: Construction & Land Development Loans/ Loans		2.94	2.42	0.94	1.38	2.22
DOM: Tot 1-4 Fam Loans/ Loans		62.85	69.11	53.41	65.94	68.71
DOM: Multifamily Loans/ Loans		4.83	5.09	3.01	3.44	3.28
DOM: Farm Loans/ Loans		0.00	0.00	0.00	0.00	0.00
DOM: CommRE(Nfarm/NRes)/ Loans		18.63	17.54	11.94	17.81	19.25
Foreign RE Lns/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Real Estate Loans/ Loans		89.25	94.15	69.29	88.57	93.45
CON: Total C&I Loans/ Loans		9.36	4.52	29.62	10.06	5.10
CON: Total Cons Lns/ Loans		1.22	1.14	0.99	1.29	1.36
CON: Agricultural Prod/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Other Loans/ Loans		0.17	0.18	0.10	0.08	0.08
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
<b>Deposit Composition (%)</b>						

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	REGULATORY LINE ITEM #	2018 Y	2019 Y	2020 Y	2021 Y	06/22 YTD
Nonint-bear Dep/ Deposits		54.46	67.58	73.74	81.38	82.99
Transaction Accounts/ Deposits		65.55	75.50	84.11	90.39	91.19
MMDAs+Savings/ Deposits		22.99	18.93	13.49	8.48	7.94
Retail Time Dep/ Deposits		6.98	2.83	1.16	0.65	0.52
Jumbo Time Deposits/ Deposits		4.48	2.74	1.24	0.48	0.36
Foreign Deposits/ Deposits		NA	NA	NA	NA	NA
<b>Asset Quality (%)</b>						
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	1.21	1.29	1.33
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
<b>Liquidity (%)</b>						
Liquidity Ratio		52.87	70.86	63.51	79.07	81.39
Earning Assets/ IBL		214.55	328.17	412.30	563.14	609.49
Secs (FV)/ Secs (Amt Cost)		98.16	100.64	102.97	100.30	93.91
Pledged Secs/ Securities		3.99	1.74	2.64	1.43	1.96
Brokered Deposits/ Deposits		2.96	0.00	0.00	0.00	0.00
Jumbo Time Deposits/ Domestic Deposits		4.48	2.74	1.24	0.48	0.36
<b>Yields/Cost (%)</b>						
Yield on Total Loans and Leases		4.35	4.42	3.73	3.94	3.72
Yield on Loans		4.35	4.42	3.73	3.94	3.72
Yield on RE Loans: 1-4 Family		4.07	4.21	3.90	3.64	3.32

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Yield on RE Loans: Oth RE Loans		4.67	4.56	4.62	4.29	4.27
Yield on RE Loans		4.24	4.30	4.07	3.79	3.55
Yield on C&I Loans		5.44	6.44	2.61	4.49	6.59
Yield on Consumer Loans Excluding Credit Card		4.69	4.78	4.47	4.25	4.14
Yield on Leases		NA	NA	NA	NA	NA
Yield on Bal in Dep Inst		1.83	2.06	0.38	0.14	0.56
Yield on Debt and Equity Securities		2.29	2.35	2.05	1.78	1.66
Yield on Earning Assets		2.91	3.17	2.38	2.09	1.71
Yld on U.S. Treas&Govt Agcy Secs		1.84	2.10	1.84	1.64	1.12
Yield on Mortgage Backed Secs		2.60	2.75	2.47	2.37	2.58
Yield on All Other Secs		2.72	2.57	2.28	1.80	1.97
Yield on Trading Accts		NA	NA	NA	NA	NA
Yield on FFSold&RevRepos		NA	NA	0.00	0.00	NA
Cost of Int-bearing Deposits		1.10	1.27	0.36	0.08	0.15
Cost of Borrowings		0.66	0.92	0.00	NA	NA
Cost of Int-bearing Trans Accts		0.87	0.92	0.15	0.05	0.13
Cost of Svgs Deps (Incl MMDAs)		1.13	1.23	0.28	0.06	0.15
Cost of Time Deposits > \$250K		1.86	2.16	1.22	0.19	0.24
Cost of Other Time Deposits		1.37	2.16	1.42	0.49	0.43
Cost of FFPuch&Repos		0.17	0.17	0.00	NA	NA
Cost of Interest-bearing Liabilities		1.09	1.26	0.36	0.08	0.15
Cost of Funds		0.40	0.55	0.09	0.02	0.03
Yield/ Cost Spread		1.82	1.90	2.01	2.02	1.56
<b>Interest Rate Sensitivity</b>						
Rate-sensitive Assets		94,960	397,089	234,176	464,512	580,932
Rate-sensitive Liabilities		82,426	37,693	17,243	10,580	8,067
Rate-sensitive Time Deposits		42,652	37,260	17,243	10,580	8,067
One Year Cumulative Repricing Gap		12,534	359,396	216,933	453,932	572,865
One Year Gap/ Assets		2.29	43.31	24.61	37.26	41.25
Rate-sensitive Assets/ Assets		17.36	47.85	26.57	38.13	41.83
Rate-sensitive Liab/ Assets		15.07	4.54	1.96	0.87	0.58