

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

(MI KEY: 4150054; SPCIQ KEY: 46736592)

**Periods:** Last Five Years

	REGULATORY LINE ITEM #	2017 Y	2018 Y	2019 Y	2020 Y	2021 Y
End of Period Date		12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021
Last Update Date		1/29/2018	1/25/2019	1/28/2020	2/11/2021	1/28/2022
Regulatory Filer Type		041	041	041	041	041

**(\$000)**
**Balance Sheet Highlights**

Total Assets	RCON2170	603,616	547,087	829,790	881,507	1,218,154
Asset Growth Rate (%)		24.82	(9.37)	51.67	6.23	38.19
Total Loans & Leases (Incl HFI & HFS)	RCON2122	235,473	260,220	265,540	346,456	283,920
Loan Growth Rate (%)		5.07	10.51	2.04	30.47	(18.05)
Total Loans & Leases/ Assets (%)		39.01	47.56	32.00	39.30	23.31
Total Deposits (Incl Dom & For)		550,701	452,744	762,458	797,838	1,140,876
Deposit Growth Rate (%)		24.19	(17.79)	68.41	4.64	43.00
Loans/ Deposits (%)		42.76	57.48	34.83	43.42	24.89
Memo: Full-time Employees	RIAD4150	49	50	55	60	64

**Performance Measures**

Net Income	RIAD4340	2,718	5,315	4,975	6,296	7,228
ROAA (%)		0.51	0.76	0.75	0.64	0.72
ROAE (%)		6.86	10.92	9.16	8.39	9.76
Interest Income/ Avg Assets (%)		2.91	2.86	3.09	2.34	2.07
Interest Expense/ Average Assets (%)		0.22	0.37	0.50	0.08	0.02
Net Interest Income/ Avg Assets (%)		2.68	2.49	2.59	2.25	2.05
Noninterest Income/ Average Assets (%)		0.13	0.11	0.18	0.19	0.32
Noninterest Expense/ Avg Assets (%)		1.91	1.64	1.85	1.63	1.55
Net Interest Margin (%)		2.74	2.54	2.66	2.29	2.08
Yield/ Cost Spread (%)		2.27	1.82	1.90	2.01	2.02
Efficiency Ratio (FTE) (%)		65.29	62.11	65.71	66.02	64.31

**Capitalization**

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	REGULATORY LINE ITEM #	2017 Y	2018 Y	2019 Y	2020 Y	2021 Y
GRB: Total Equity Capital	RCON3210	45,792	52,513	64,088	79,620	74,497
Tangible Equity		45,792	52,513	64,088	79,620	74,497
Tangible Common Equity		45,792	52,513	64,088	79,620	74,497
Tier 1 Capital		47,428	56,042	61,817	69,513	72,647
B3 or GRB: Tier 1 Common Capital (CET1)		47,428	56,042	61,817	69,513	72,647
Equity/ Assets (%)		7.59	9.60	7.72	9.03	6.12
Tang Equity/ Tang Assets (%)		7.59	9.60	7.72	9.03	6.12
Tang Common Eqty/ Tang Assts (%)		7.59	9.60	7.72	9.03	6.12
Risk Based Capital Ratio (%)		19.15	20.48	22.85	23.01	20.33
Tier 1 Risk-based Ratio (%)		17.91	19.23	21.60	21.76	19.36
B3 or GRB: Tier 1 Common Capital (CET1) RB Ratio (%)		17.91	19.23	21.60	21.76	19.36
Leverage Ratio (%)		8.08	9.42	8.02	7.30	6.42
Common Dividends Declared/ Net Income (%)		11.04	8.49	10.05	0.00	1.31
Commercial RE Loans/ Total Risk-Based Capital (%)		85.66	84.46	69.60	46.93	57.53
<b>Loan Composition (%)</b>						
DOM: Construction & Land Development Loans/ Loans		0.79	2.94	2.42	0.94	1.38
DOM: Tot 1-4 Fam Loans/ Loans		65.24	62.85	69.11	53.41	65.94
DOM: Multifamily Loans/ Loans		5.59	4.83	5.09	3.01	3.44
DOM: Farm Loans/ Loans		0.00	0.00	0.00	0.00	0.00
DOM: CommRE(Nfarm/NRes)/ Loans		19.55	18.63	17.54	11.94	17.81
Foreign RE Lns/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Real Estate Loans/ Loans		91.18	89.25	94.15	69.29	88.57
CON: Total C&I Loans/ Loans		7.55	9.36	4.52	29.62	10.06
CON: Total Cons Lns/ Loans		1.04	1.22	1.14	0.99	1.29
CON: Agricultural Prod/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Other Loans/ Loans		0.23	0.17	0.18	0.10	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>						
Nonint-bear Dep/ Deposits		66.90	54.46	67.58	73.74	81.38
Transaction Accounts/ Deposits		79.09	65.55	75.50	84.11	90.39

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MMDAs+Savings/ Deposits		14.88	22.99	18.93	13.49	8.48
Retail Time Dep/ Deposits		2.72	6.98	2.83	1.16	0.65
Jumbo Time Deposits/ Deposits		3.31	4.48	2.74	1.24	0.48
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	1.40	1.21	1.29
Reserves/ NPAs		NA	NA	NA	NA	NA
Net Chargeoffs/ Avg Loans		0.01	0.00	0.00	0.00	0.00
Loan Loss Prov/ NCOs		NM	NA	NA	NA	NA
<b>Liquidity (%)</b>						
Liquidity Ratio		60.90	52.87	70.86	63.51	79.07
Earning Assets/ IBL		313.16	214.55	328.17	412.30	563.14
Secs (FV)/ Secs (Amt Cost)		99.08	98.16	100.64	102.97	100.30
Pledged Secs/ Securities		7.70	3.99	1.74	2.64	1.43
Brokered Deposits/ Deposits		1.09	2.96	0.00	0.00	0.00
Jumbo Time Deposits/ Domestic Deposits		3.31	4.48	2.74	1.24	0.48
<b>Yields/Cost (%)</b>						
Yield on Total Loans and Leases		4.21	4.35	4.42	3.73	3.94
Yield on Loans		4.21	4.35	4.42	3.73	3.94
Yield on RE Loans: 1-4 Family		4.02	4.07	4.21	3.90	3.64
Yield on RE Loans: Oth RE Loans		4.66	4.67	4.56	4.62	4.29
Yield on RE Loans		4.19	4.24	4.30	4.07	3.79
Yield on C&I Loans		4.54	5.44	6.44	2.61	4.49

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	REGULATORY LINE ITEM #	2017 Y	2018 Y	2019 Y	2020 Y	2021 Y
Yield on Consumer Loans Excluding Credit Card		4.25	4.69	4.78	4.47	4.25
Yield on Leases		NA	NA	NA	NA	NA
Yield on Bal in Dep Inst		1.17	1.83	2.06	0.38	0.14
Yield on Debt and Equity Securities		2.30	2.29	2.35	2.05	1.78
Yield on Earning Assets		2.97	2.91	3.17	2.38	2.09
Yld on U.S. Treas&Govt Agcy Secs		1.52	1.84	2.10	1.84	1.64
Yield on Mortgage Backed Secs		2.63	2.60	2.75	2.47	2.37
Yield on All Other Secs		2.59	2.72	2.57	2.28	1.80
Yield on Trading Accts		NA	NA	NA	NA	NA
Yield on FFSold&RevRepos		0.00	NA	NA	0.00	0.00
Cost of Int-bearing Deposits		0.71	1.10	1.27	0.36	0.08
Cost of Borrowings		0.17	0.66	0.92	0.00	NA
Cost of Int-bearing Trans Accts		0.51	0.87	0.92	0.15	0.05
Cost of Svgs Deps (Incl MMDAs)		0.64	1.13	1.23	0.28	0.06
Cost of Time Deposits > \$250K		1.24	1.86	2.16	1.22	0.19
Cost of Other Time Deposits		1.19	1.37	2.16	1.42	0.49
Cost of FFPuch&Repos		0.15	0.17	0.17	0.00	NA
Cost of Interest-bearing Liabilities		0.70	1.09	1.26	0.36	0.08
Cost of Funds		0.24	0.40	0.55	0.09	0.02
Yield/ Cost Spread		2.27	1.82	1.90	2.01	2.02
<b>Interest Rate Sensitivity</b>						
Rate-sensitive Assets		181,941	94,960	397,089	234,176	464,512
Rate-sensitive Liabilities		20,192	82,426	37,693	17,243	10,580
Rate-sensitive Time Deposits		14,784	42,652	37,260	17,243	10,580
One Year Cumulative Repricing Gap		161,749	12,534	359,396	216,933	453,932
One Year Gap/ Assets		26.80	2.29	43.31	24.61	37.26
Rate-sensitive Assets/ Assets		30.14	17.36	47.85	26.57	38.13
Rate-sensitive Liab/ Assets		3.35	15.07	4.54	1.96	0.87