

**Comparative Analysis on Select Metrics:
Chain Bridge Bank, N.A. vs. D.C. Area Banks
March 31, 2024 (S+P Capital IQ PRO Data)**

SNL Table	Liquidity							
	Liquidity Ratio		Total Loans / Deposits		Reliance on Wholesale Funding		Transaction Accounts / Deposits	
	<i>(Higher is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Higher is Better)</i>	
As of March 31, 2024	%	Rank	%	Rank	%	Rank	%	Rank
Banks doing business in the Washington area:								
Chain Bridge Bank, National Association	79.71	1	26.93	1	-	1	91.76	1
Atlantic Union Bank	9.75	22	91.65	15	8.53	5	6.88	24
Bank of America, National Association	48.13	3	51.14	3	13.59	10	21.40	16
Burke & Herbert Bank & Trust Company	17.44	12	70.88	7	21.89	19	43.85	7
Capital Bank, National Association	7.23	23	95.93	19	8.99	7	34.45	12
Capital One, National Association	21.28	10	84.65	12	11.96	9	17.01	19
Citibank, N.A.	46.87	4	47.79	2	13.66	11	36.55	11
Forbright Bank	32.54	5	75.21	9	29.50	21	16.52	20
EagleBank	12.11	17	93.50	17	57.26	24	17.50	18
FVCbank	12.01	18	99.64	21	16.53	15	22.15	15
The Freedom Bank of Virginia	21.21	11	85.47	13	34.48	22	43.70	8
JPMorgan Chase Bank, National Association	56.87	2	52.23	4	20.19	18	18.43	17
John Marshall Bank	11.24	19	95.81	18	19.33	17	15.88	21
MainStreet Bank	10.08	21	100.39	23	34.52	23	31.65	13
Manufacturers and Traders Trust Company	24.35	9	79.17	11	14.34	12	27.98	14
The National Capital Bank of Washington	14.63	13	87.13	14	8.60	6	43.12	9
Old Dominion National Bank	13.65	15	105.90	24	27.44	20	44.77	6
PNC Bank, National Association	24.66	8	74.15	8	15.88	13	53.36	4
Sandy Spring Bank	11.12	20	100.25	22	11.82	8	38.29	10
Primis Bank	4.98	24	98.15	20	3.65	2	11.24	23
TD Bank, National Association	14.00	14	61.91	5	6.89	3	14.36	22
Truist Bank	25.29	7	75.94	10	17.69	16	54.50	3
United Bank	12.21	16	93.13	16	7.80	4	49.77	5
Wells Fargo Bank, National Association	27.66	6	61.99	6	16.09	14	59.39	2
Average	23.29		79.54		17.53		33.94	
Maximum	79.71		105.90		57.26		91.76	
Minimum	4.98		26.93		0.00		6.88	

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SNL Table As of March 31, 2024	Capitalization							
	Risk-Based Capital Ratio		Tier 1 Common Risk-Based Capital Ratio		Risk-Weighted Asset Density (Risk-Weighted Assets as a percent of Total Assets)		Commercial Real Estate Loans / Total Risk-Based Capital	
	<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	%	Rank
Chain Bridge Bank, National Association	26.44	1	25.30	1	33.30	1	43.48	3
Atlantic Union Bank	13.28	20	12.52	19	86.09	21	272.23	14
Bank of America, National Association	14.57	12	13.50	10	54.82	3	41.75	2
Burke & Herbert Bank & Trust Company	17.43	3	16.45	3	68.66	7	311.46	18
Capital Bank, National Association	14.36	15	13.10	15	78.31	13	306.52	17
Capital One, National Association	14.65	11	13.37	12	76.08	11	90.30	9
Citibank, N.A.	15.35	8	14.04	8	62.52	5	22.50	1
Forbright Bank	Does not report		Does not report		Does not report		102.63	10
EagleBank	14.89	9	13.81	9	82.49	17	387.52	23
FVCbank	14.23	16	13.18	14	84.93	18	395.50	24
The Freedom Bank of Virginia	14.01	17	12.92	17	80.76	16	187.74	12
JPMorgan Chase Bank, National Association	17.21	4	16.02	5	47.76	2	60.46	5
John Marshall Bank	16.12	6	15.09	6	78.92	14	327.47	20
MainStreet Bank	17.05	5	16.12	4	89.20	22	364.65	22
Manufacturers and Traders Trust Company	13.11	22	11.66	22	72.08	9	185.37	11
The National Capital Bank of Washington	16.05	7	14.85	7	71.46	8	294.63	16
Old Dominion National Bank	14.41	14	13.37	12	90.21	23	323.41	19
PNC Bank, National Association	13.17	21	11.47	23	73.70	10	88.98	8
Sandy Spring Bank	13.96	18	13.01	16	85.89	20	349.39	21
Primis Bank	13.04	23	11.79	20	85.65	19	195.77	13
TD Bank, National Association	18.78	2	17.53	2	60.18	4	58.50	4
Truist Bank	13.53	19	11.74	21	78.24	12	73.77	6
United Bank	14.53	13	13.39	11	80.09	15	288.09	15
Wells Fargo Bank, National Association	14.74	10	12.67	18	64.74	6	83.40	7
Average	15.43		14.21		73.31		202.31	
Maximum	26.44		25.30		90.21		395.50	
Minimum	13.04		11.47		33.30		22.50	

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SNLTable As of March 31, 2024	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		Loan Loss Reserves / Gross 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	1.41	10	-	1
Atlantic Union Bank	4.53	11	0.43	10	0.86	24	168.51	15
Bank of America, National Association	6.05	14	0.46	13	1.26	13	134.36	17
Burke & Herbert Bank & Trust Company	7.84	16	0.72	15	1.16	17	570.24	5
Capital Bank, National Association	6.00	13	0.66	14	1.49	7	200.88	13
Capital One, National Association	15.07	21	1.69	21	4.85	1	376.47	8
Citibank, N.A.	3.82	9	0.38	9	2.59	2	462.22	7
Forbright Bank	17.52	22	2.02	23	1.37	11	40.30	24
EagleBank	18.99	23	2.05	24	1.25	14	42.00	23
FVCbank	1.66	5	0.18	5	1.02	20	544.25	6
The Freedom Bank of Virginia	12.59	20	1.21	20	1.24	15	71.51	21
JPMorgan Chase Bank, National Association	4.60	12	0.37	8	1.69	3	213.95	12
John Marshall Bank	0.00	1	0.00	1	1.02	20	-	1
MainStreet Bank	3.03	6	0.45	12	0.95	23	178.46	14
Manufacturers and Traders Trust Company	20.65	24	1.88	22	1.62	4	59.67	22
The National Capital Bank of Washington	0.00	1	0.00	1	1.13	18	-	1
Old Dominion National Bank	0.11	4	0.01	4	0.97	22	NM	4
PNC Bank, National Association	12.43	19	0.97	19	1.46	8	93.20	20
Sandy Spring Bank	7.13	15	0.80	17	1.08	19	110.75	19
Primis Bank	3.27	7	0.35	6	1.29	12	361.19	9
TD Bank, National Association	3.65	8	0.36	7	1.43	9	224.93	10
Truist Bank	11.64	18	0.86	18	1.56	6	120.55	18
United Bank	4.02	10	0.43	10	1.22	16	224.46	11
Wells Fargo Bank, National Association	8.70	17	0.78	16	1.62	4	150.60	16
Average	7.22		0.71		1.48		217.43	
Maximum	20.65		2.05		4.85		N/A	
Minimum	0.00		0.00		0.86		40.30	

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SNL Table As of March 31, 2024	Risk Profile and Commercial Real Estate Exposure							
	Fair Value of Securities / Book Value of Securities		Pledged Securities / Securities		Total OCC Canary Early Warning Risk Factors		Commercial Real Estate Loans / Total Assets	
	<i>(Higher is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>		<i>(Lower is Better)</i>	
Banks doing business in the Washington area:	%	Rank	%	Rank	Number	Rank	%	Rank
Chain Bridge Bank, National Association	93.71	6	-	1	1	1	3.60	5
Atlantic Union Bank	86.97	21	56.88	15	5	14	29.19	15
Bank of America, National Association	87.33	20	24.12	5	1	1	2.36	3
Burke & Herbert Bank & Trust Company	91.16	9	58.03	16	6	16	32.95	18
Capital Bank, National Association	91.85	8	68.64	20	5	14	30.33	16
Capital One, National Association	88.54	16	51.68	12	2	6	3.40	4
Citibank, N.A.	95.09	3	48.32	10	2	6	0.65	1
Forbright Bank	99.71	1	49.18	11	1	1	15.07	11
EagleBank	88.89	13	79.34	22	6	16	30.81	17
FVCbank	82.15	24	7.72	3	6	16	41.75	23
The Freedom Bank of Virginia	89.35	11	25.61	6	6	16	34.78	20
JPMorgan Chase Bank, National Association	94.28	5	18.06	4	2	6	1.48	2
John Marshall Bank	87.82	18	71.91	21	9	24	46.61	24
MainStreet Bank	87.46	19	25.97	7	6	16	39.36	21
Manufacturers and Traders Trust Company	94.62	4	55.83	14	1	1	12.67	10
The National Capital Bank of Washington	85.03	22	59.79	17	7	22	27.83	14
Old Dominion National Bank	88.99	12	-	1	8	23	33.45	19
PNC Bank, National Association	93.36	7	52.80	13	3	11	4.79	6
Sandy Spring Bank	88.72	14	30.22	8	6	16	39.42	22
Primis Bank	88.67	15	65.91	19	4	13	26.55	13
TD Bank, National Association	96.54	2	81.09	23	1	1	5.66	8
Truist Bank	82.84	23	32.67	9	2	6	7.16	9
United Bank	90.78	10	63.13	18	3	11	22.96	12
Wells Fargo Bank, National Association	88.12	17	81.32	24	2	6	5.00	7
Average	90.08		46.18		4		20.74	
Maximum	99.71		81.32		9		46.61	
Minimum	82.15		0.00		1		0.65	

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SNL Table As of March 31, 2024	Efficiency							
	Return on Risk-Weighted Assets (Last Twelve Months)		Change in Net Interest Margin (Percentage Points) (From Q1 2023 - Q1 2024)		Cost of Funds (Most Recent Quarter)		Earning Assets / Interest Bearing Liabilities	
	<i>(Higher is Better)</i>		<i>(Higher 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	2.92	1	0.56	1	0.30	1	404.81	1
Atlantic Union Bank	1.36	9	(0.26)	12	2.07	6	136.62	14
Bank of America, National Association	1.93	3	(0.30)	15	1.84	3	144.32	6
Burke & Herbert Bank & Trust Company	1.07	13	(0.31)	17	2.02	5	135.70	15
Capital Bank, National Association	1.83	5	(0.40)	18	2.39	12	161.80	2
Capital One, National Association	1.55	8	0.11	2	3.56	20	118.65	23
Citibank, N.A.	0.95	14	0.04	5	3.58	21	125.45	20
Forbright Bank	Does not report		(1.24)	23	4.61	24	117.62	24
EagleBank	0.82	17	(0.30)	16	2.96	18	133.44	17
FVCbank	0.25	22	(0.11)	7	2.49	14	137.65	12
The Freedom Bank of Virginia	0.44	20	(0.58)	21	3.58	21	123.40	21
JPMorgan Chase Bank, National Association	2.91	2	0.03	6	2.18	9	145.52	4
John Marshall Bank	0.26	21	(0.41)	19	2.53	15	141.53	10
MainStreet Bank	1.33	11	(1.44)	24	3.80	23	138.46	11
Manufacturers and Traders Trust Company	1.63	6	(0.44)	20	1.86	4	146.38	3
The National Capital Bank of Washington	1.07	12	(0.21)	9	1.69	2	144.76	5
Old Dominion National Bank	0.60	18	(0.28)	14	3.08	19	137.22	13
PNC Bank, National Association	1.34	10	(0.21)	9	2.47	13	130.49	18
Sandy Spring Bank	0.86	16	(0.60)	22	2.76	16	143.18	7
Primis Bank	0.55	19	0.05	4	2.89	17	119.12	22
TD Bank, National Association	0.87	15	0.07	3	2.13	8	130.16	19
Truist Bank	(0.23)	23	(0.26)	12	2.29	10	134.85	16
United Bank	1.57	7	(0.15)	8	2.31	11	141.85	9
Wells Fargo Bank, National Association	1.86	4	(0.24)	11	2.07	6	143.03	8
Average	1.21		(0.29)		2.56		147.33	
Maximum	2.92		0.56		4.61		404.81	
Minimum	(0.23)		(1.44)		0.30		117.62	