



Chain Bridge Bancorp, Inc.

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February 13, 2024

Dear Fellow Stockholder:

Following my previous correspondence dated January 1, 2024, which outlined the changes to our board's structure as recommended by the Governance and Nominating Committee, I am providing an update on further steps taken to refine our board composition.

In accordance with the Governance and Nominating Committee's recommendation to enhance our board's expertise in Trusts and Estates, we are pleased to announce the election of Ms. Leigh-Alexandra Basha, J.D., L.L.M., a Trusts and Estates attorney, to the Board of Directors of Chain Bridge Bank, N.A., and her subsequent designation as Chair of the Bank's Trust Oversight Committee.

Additionally, Ms. Basha has been appointed to the Board of Directors of Chain Bridge Bancorp, Inc. She will serve in this capacity until the next annual meeting of the Company's stockholders. At that time, her nomination for election to the Board for a one-year term will be subject to stockholder approval.

Please find attached Ms. Basha's professional profile for your review.

We appreciate your ongoing support for the Bank and the Company.

Sincerely,

Peter G. Fitzgerald
Chairman
Chain Bridge Bancorp, Inc.

Attachment:

- Profile of Leigh-Alexandra Basha

Leigh-Alexandra Basha, J.D., L.L.M. - Chair of the Trust Oversight Committee

Leigh-Alexandra Basha, J.D., L.L.M., serves on the Board of Directors for both Chain Bridge Bancorp, Inc. and Chain Bridge Bank, N.A. and chairs the Trust Oversight Committee of the Board of Chain Bridge Bank, N.A. Ms. Basha is a partner at McDermott Will & Emery LLP, where she leads the firm's Private Client Practice Group in Washington, D.C. Her practice focuses on international estate and tax planning, including estate and trust administration, family wealth preservation, tax compliance, business succession planning, and pre-immigration planning.

Prior to her current position at McDermott Will & Emery LLP, which she assumed in 2015, Ms. Basha was a partner at Holland & Knight, LLP for a decade, during which time she chaired its International Private Wealth Services practice. Her career in law began at Peterson & Basha, PLC (and its predecessor firm), where she worked from 1985 until 2005, initially as an associate and later as a partner. She received her A.B. degree from Georgetown University, her J.D. from American University Washington College of Law and her Master of Laws from Georgetown University Law Center.

Ms. Basha has served as an adjunct professor at American University Washington College of Law, teaching wills, trusts, and estates. She has authored or edited various publications on international tax and estate planning, including "A Guide to International Estate Planning: Drafting, Compliance, and Administration Strategies," Second Edition.

Her professional recognitions include inclusion in "The Best Lawyers in America" for Tax Law and Trusts and Estates, a Band 1 ranking in Chambers High Net Worth for Private Wealth Law, recognition in "Who's Who Legal 100" for Private Client, a Top Rated Attorney by "Washington DC Super Lawyers Magazine," and induction into "Washingtonian Magazine's" Top Wealth Advisers Hall of Fame in 2023.

Ms. Basha is a member of the American Bar Association, the American College of Trust and Estate Counsel, the International Bar Association, the International Academy of Estate and Trust Law, and the Society of Trust and Estate Practitioners. She is admitted to practice in the District of Columbia, Virginia, and Maryland, and before the Supreme Court of the United States and the US Tax Court. Ms. Basha is fluent in French.

In her capacity as a director of Chain Bridge Bancorp, Inc. and Chain Bridge Bank, N.A., Ms. Basha's contributions are independent of her professional obligations at McDermott Will & Emery LLP.

CAUTION ABOUT FORWARD-LOOKING STATEMENTS:

This letter may contain forward-looking statements within the meaning of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995, including statements of goals, intentions, and expectations as to future trends, plans, events, potential options to finance potential future growth, or results of Chain Bridge's operations and policies and regarding general economic conditions. Forward-looking statements are not historical facts or statements of current conditions, but instead represent only Chain Bridge's beliefs regarding future events, many of which, by their nature, are inherently uncertain and outside our control. Such statements may be identified by words such as "believe," "may," "would," "could," "expect," "anticipate," "intend," "estimate" and "target" and similar expressions or the negative of such words. Because of the uncertainties and the assumptions on which this discussion and the forward-looking statements are based, actual future operations and results may differ materially from those indicated herein. Important factors that could have such a result include: market interest rates and inflation; disruptions in the financial markets; economic conditions; changes in laws, rules, and regulatory requirements, including capital and liquidity requirements affecting Chain Bridge's businesses, and Chain Bridge's ability to address those requirements; actions by government agencies, including those that impact money supply; Chain Bridge's ability to maintain its reputation; Chain Bridge's ability to access adequate sources of funding and liquidity; Chain Bridge's ability to effectively defend itself against cyber-attacks and other attempts by unauthorized parties to access its or its customers' information or to disrupt its systems; Chain Bridge's ability to attract and retain key personnel; adverse judicial or regulatory proceedings; competitive pressures among depository and other financial institutions, including non-bank financial technology providers; changes in customer behavior; and changes in customers', suppliers' and other counterparties' performance and creditworthiness. Readers are cautioned against placing undue reliance on any such forward-looking statements. Forward-looking statements speak only as of the date made. Chain Bridge does not assume any duty and does not undertake any obligation to update forward-looking statements. The Company's and the Bank's past results are not necessarily indicative of future performance.