Chain Bridge
BANCORP, INC.

# INVESTOR PRESENTATION

**Raymond James 2026 U.S. Bank & Banking on Tech Conferences**

Chicago | September 9 - 10, 2026

NYSE: CBNA

# Cautionary Note Regarding Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of the U.S. federal securities laws. Forward-looking statements involve risks and uncertainties. You should not place undue reliance on forward-looking statements because they are subject to numerous uncertainties and factors relating to our operations and business, all of which are difficult to predict and many of which are beyond our control. Forward-looking statements include information concerning our possible or assumed future results of operations. These forward-looking statements are generally identified by the use of forward-looking terminology, including the terms “anticipate,” “believe,” “could,” “estimate,” “expect,” “intend,” “may,” “might,” “plan,” “potential,” “predict,” “project,” “should,” “target,” “will,” “would” and, in each case, their negative or other variations or comparable terminology and expressions. Actual results, performance, or achievements could differ materially from those contemplated, expressed, or implied by the forward-looking statements. Any forward-looking statements presented herein are made only as of the date of this presentation, and the Company does not undertake any obligation to update or revise any forward-looking statements to reflect changes in assumptions, new information, the occurrence of unanticipated events, or otherwise, except as required by law.

Forward-looking statements include, among other things, statements relating to: (i) changes in trade, monetary and fiscal policies of, and other activities undertaken by, governments, agencies, central banks and similar organizations, including the effects of United States federal government spending and tariffs; (ii) the level of, or changes in the level of, interest rates and inflation, including the effects on our net interest income, noninterest income, and the market value of our investment and loan portfolios; (iii) the level and composition of our deposits, including our ability to attract and retain, and the seasonality of, client deposits, including those in the ICS® network, as well as the amount and timing of deposit inflows and outflows and the concentration of our deposits; (iv) our future net interest margin, net interest income, net income, and return on equity; (v) our political organization clients’ fundraising and disbursement activities; (vi) the level and composition of our loan portfolio, including our ability to maintain the credit quality of our loan portfolio; (vii) current and future business, economic and market conditions in the United States generally or in the Washington, D.C. metropolitan area in particular; (viii) the effects of disruptions or instability in the financial system, including as a result of the failure of a financial institution or other participants in it, or geopolitical instability, including war, terrorist attacks, pandemics and man-made and natural disasters; (ix) the impact of, and changes, in applicable laws, regulations, regulatory expectations and accounting standards and policies; (x) our likelihood of success in, and the impact of, legal, regulatory or other actions, investigations or proceedings related to our business; (xi) adverse publicity or reputational harm to us, our senior officers, directors, employees or clients; (xii) our ability to effectively execute our growth plans or other initiatives; (xiii) changes in demand for our products and services; (xiv) our levels of, and access to, sources of liquidity and capital; (xv)the ability to attract and retain essential personnel or changes in our essential personnel; (xvi)our ability to effectively compete with banks, non-bank financial institutions, and financial technology firms and the effects of competition in the financial services industry on our business; (xvii)the emergence, adoption and evolution of new technologies and payment methods, including stablecoins, digital assets, blockchains and other technologies based on distributed ledgers, and their effects on competition and our business; (xviii) the development, use and regulation of artificial intelligence, including by us, our vendors and our competitors; (xix) the effectiveness of our risk management and internal disclosure controls and procedures; (xx) any failure or interruption of our information and technology systems, including any components provided by a third party; (xxi) our ability to identify and address cybersecurity threats and breaches; (xxii) our ability to keep pace with technological changes; (xxiii) our ability to receive dividends from Chain Bridge Bank, N.A. and satisfy our obligations as they become due; (xxiv) the incremental costs of operating as a public company; (xxv) our ability to meet our obligations as a public company, including our obligation under Section 404 of the Sarbanes-Oxley Act; and (xxvi) the effect of our dual-class structure and the concentrated ownership of our Class B common stock, including beneficial ownership of our shares by members of the Fitzgerald Family.

You should not rely upon forward-looking statements as predictions of future events. We have based the forward-looking statements contained in this presentation primarily on our current expectations and projections about future events and trends that we believe may affect our business, financial condition, results of operations and prospects. The outcome of the events described in these forward-looking statements is subject to risks, uncertainties and other factors, including the risks described in the “Risk Factors” section of the Company’s most recent Annual Report on Form 10-K for the year ended December 31, 2025, and in the Company’s subsequent filings with the Securities and Exchange Commission, including its Quarterly Reports on Form 10-Q, available at the Securities and Exchange Commission’s website (www.sec.gov).

# Our Executive Management Team

**Peter G. Fitzgerald**

Chairman of the Board

**John J. Brough II**

Chief Executive Officer and Director

**David M. Evinger**

President, Director; Chief Risk Officer (Company); Chief Credit Officer (Bank)

**Joanna R. Williamson**

Executive Vice President and Chief Financial Officer

**Hilary E. Albrecht**

Senior Vice President, Counsel and Corporate Secretary

**James R. Pollock**

Senior Vice President; Corporate Development Officer (Company); Chief Commercial Lending Officer (Bank)

# Company Overview

Chain Bridge Bancorp, Inc. is a Delaware-chartered bank holding company and the parent of its wholly-owned subsidiary, Chain Bridge Bank, N.A., a nationally chartered commercial bank with fiduciary powers granted by the Office of the Comptroller of the Currency.

- **Founded:** Incorporated on May 26, 2006; Bank opened August 6, 2007
- **Trust Powers:** Granted by the OCC on March 5, 2020; trust activities initiated on September 18, 2020
- **Headquarters:** McLean, VA (approximately 5 miles from Washington, D.C.)
- **IPO:** October 2024
  - Issued 1,992,897 shares of Class A common stock, par value $0.01 per share, at $22.00 per share
  - IPO and partial exercise of the underwriters' over-allotment option resulted in approximately $36.5 million in net proceeds to the Company
- **Listing:** Traded on the New York Stock Exchange (NYSE) under ticker symbol "CBNA"
- **Index Membership:** As of June 30, 2025, the Company was added to the Russell 3000® Index and certain other Russell indices. Membership in these indices is determined annually by FTSE Russell and is subject to change. As of June 30, 2026, the Company remains a member of these indices.

# Share Structure (as of August 10, 2026)

## Class A Common Stock

**3,393,357**

shares outstanding

- Publicly traded
- Entitled to one vote per share

## Class B Common Stock

**3,168,460**

shares outstanding

- Entitled to 10 votes per share
- Each share is convertible, at the option of the holder, into one share of Class A Common Stock, subject to the terms and conditions set forth in the Company's Certificate of Incorporation.

- Except with respect to voting and conversion rights, the rights of Class A and Class B Common Stock are identical, the classes rank equally and share ratably in all other matters.
- Holders of Class B Common Stock, including members of the Fitzgerald Family, collectively hold a majority of the voting power of the Company. See our Annual Report on Form 10-K for related risks.

# Key Ratios and Financial Performance

| *(dollars in thousands, except per share data)* | As of or For the Six Months Ended June 30, 2026 | As of or For the Twelve Months Ended December 31, 2025 | December 31, 2024 | December 31, 2023 | December 31, 2022 | December 31, 2021 |
|---|---|---|---|---|---|---|
| **Key Ratios** | | | | | | |
| Liquidity ratio[1] | 94.03% | 91.86% | 85.13% | 78.75% | 70.74% | 78.75% |
| Loan-to-deposit ratio | 13.70% | 17.46% | 25.09% | 27.35% | 33.60% | 24.89% |
| Tier 1 risk-based capital ratio[2] | 49.46% | 46.52% | 38.12% | 23.12% | 19.35% | 18.03% |
| Total risk-based capital ratio[2] | 50.45% | 47.66% | 39.30% | 24.26% | 20.36% | 19.00% |
| **ICS® One-Way Sell® Deposits** | | | | | | |
| Total ICS® One-Way Sell® Deposits[3] | $ 667,971 | $ 359,918 | $ 63,319 | $ 130,074 | $ — | $ 162,016 |
| **Performance** | | | | | | |
| Net income | $ 16,584 | $ 20,237 | $ 20,949 | $ 8,831 | $ 8,281 | $ 7,049 |
| Return on average assets[4] | 1.75% | 1.32% | 1.62% | 0.86% | 0.65% | 0.70% |
| Return on average equity[4] | 18.94% | 12.88% | 20.05% | 11.90% | 12.79% | 10.18% |
| Earnings per share, basic and diluted[5] | $ 2.53 | $ 3.08 | $ 4.17 | $ 1.93 | $ 1.91 | $ 1.77 |

1. Liquidity ratio is calculated as the sum of cash and cash equivalents and unpledged investment grade securities, expressed as a percentage of total liabilities.
2. Company-based capital information is calculated in accordance with banking regulatory accounting principles specified by regulatory agencies for supervisory reporting purposes.
3. IntraFi Cash Service® (ICS®) One-Way Sell® are deposits placed at other banks through the ICS® network. One-Way Sell® deposits are not included in the total deposits on the Company's consolidated balance sheets. The Bank has the flexibility, subject to the terms and conditions of the IntraFi Participating Institution Agreement, to convert these One-Way Sell® deposits into reciprocal deposits which would then appear on the Company's consolidated balance sheets.
4. Ratios for the 2026 year-to-date period are for the six months ended June 30, 2026 and are presented on an annualized basis.
5. On October 3, 2024, the Company filed an Amended and Restated Certificate of Incorporation with the Secretary of State of the State of Delaware, which reclassified and converted each outstanding share of the Company's existing common stock, par value $1.00 per share into 170 shares of Class B Common Stock (the "Reclassification"). Historical share information is presented on an as adjusted basis giving effect to the Reclassification. The number of basic and diluted shares were the same because there were no potentially dilutive instruments outstanding during the periods.

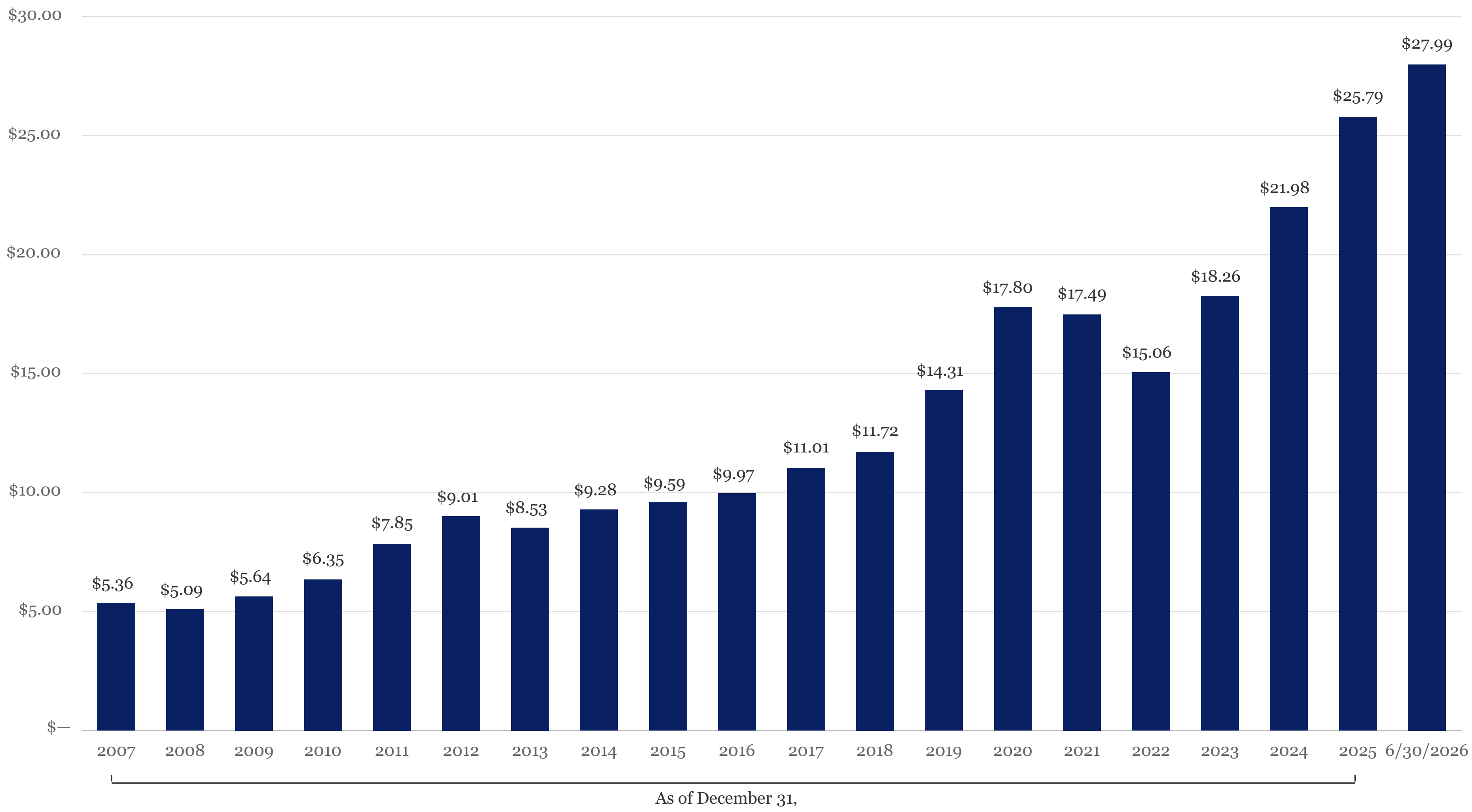
# Condensed Consolidated Balance Sheets

| (dollars in thousands) | 6/30/2026 | 12/31/2025[1] | 12/31/2024[1] | 12/31/2023[1] | 12/31/2022[1] | 12/31/2021[1] |
|---|---|---|---|---|---|---|
| Cash and cash equivalents | $ 821,766 | $ 586,630 | $ 410,739 | $ 316,767 | $ 98,663 | $ 123,877 |
| Debt Securities:[2] | | | | | | |
| U.S. Treasury securities | 731,076 | 527,813 | 320,976 | 195,364 | 200,078 | 446,200 |
| Other securities | 335,482 | 337,501 | 337,804 | 370,808 | 392,085 | 345,046 |
| Total debt securities | 1,066,558 | 865,314 | 658,780 | 566,172 | 592,163 | 791,246 |
| Total loans,[3] net of allowance | 270,571 | 270,663 | 309,089 | 299,825 | 315,711 | 280,260 |
| Other assets | 33,658 | 27,792 | 22,516 | 22,438 | 24,147 | 22,771 |
| Total assets | $ 2,192,553 | $ 1,750,399 | $ 1,401,124 | $ 1,205,202 | $ 1,030,684 | $ 1,218,154 |
| Deposits: | | | | | | |
| Noninterest-bearing deposits | $ 1,676,957 | $ 1,254,695 | $ 913,379 | $ 766,933 | $ 666,493 | $ 928,393 |
| Interest-bearing deposits | 324,512 | 318,585 | 336,556 | 345,092 | 286,461 | 212,479 |
| Total deposits | 2,001,469 | 1,573,280 | 1,249,935 | 1,112,025 | 952,954 | 1,140,872 |
| Other liabilities | 7,438 | 7,900 | 6,943 | 9,740 | 8,947 | 7,782 |
| Total liabilities | 2,008,907 | 1,581,180 | 1,256,878 | 1,121,765 | 961,901 | 1,148,654 |
| Total stockholders’ equity | 183,646 | 169,219 | 144,246 | 83,437 | 68,783 | 69,500 |
| Total liabilities and stockholders’ equity | $ 2,192,553 | $ 1,750,399 | $ 1,401,124 | $ 1,205,202 | $ 1,030,684 | $ 1,218,154 |

1. Derived from audited financial statements.
2. Total debt securities and U.S. Treasury securities are calculated as the sum of securities available for sale (AFS) and securities held to maturity (HTM). AFS securities are reported at fair value, and held to maturity securities are reported at carrying value, net of allowance for credit losses.
3. Includes loans held for sale.

# Historical Book Value Per Share[1]

## Historical Performance from December 31, 2007, to June 30, 2026

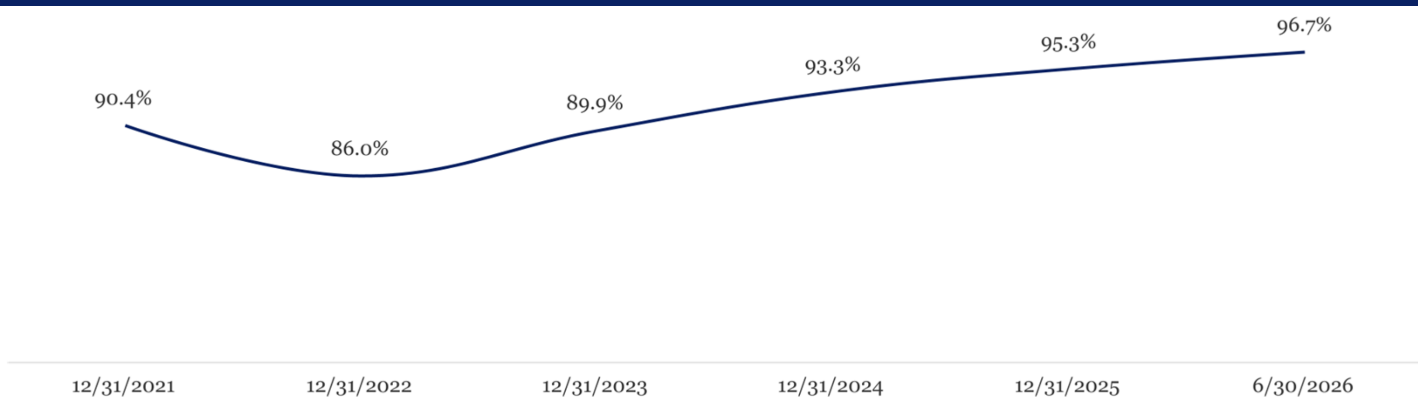



1. Historical performance is not indicative of future results. Actual outcomes may differ materially due to various risks and uncertainties, including those described under "Cautionary Note Regarding Forward-Looking Statements" and "Risk Factors" in the Company's SEC filings.

# Deposit Composition

## Deposits by Type as of June 30, 2026


## Transaction Accounts[1]/ Total Deposits




1. “Transaction accounts” are defined as set forth in the instructions to the Call Report (Consolidated Reports of Condition and Income) published by the Federal Financial Institutions Examination Council (FFIEC).

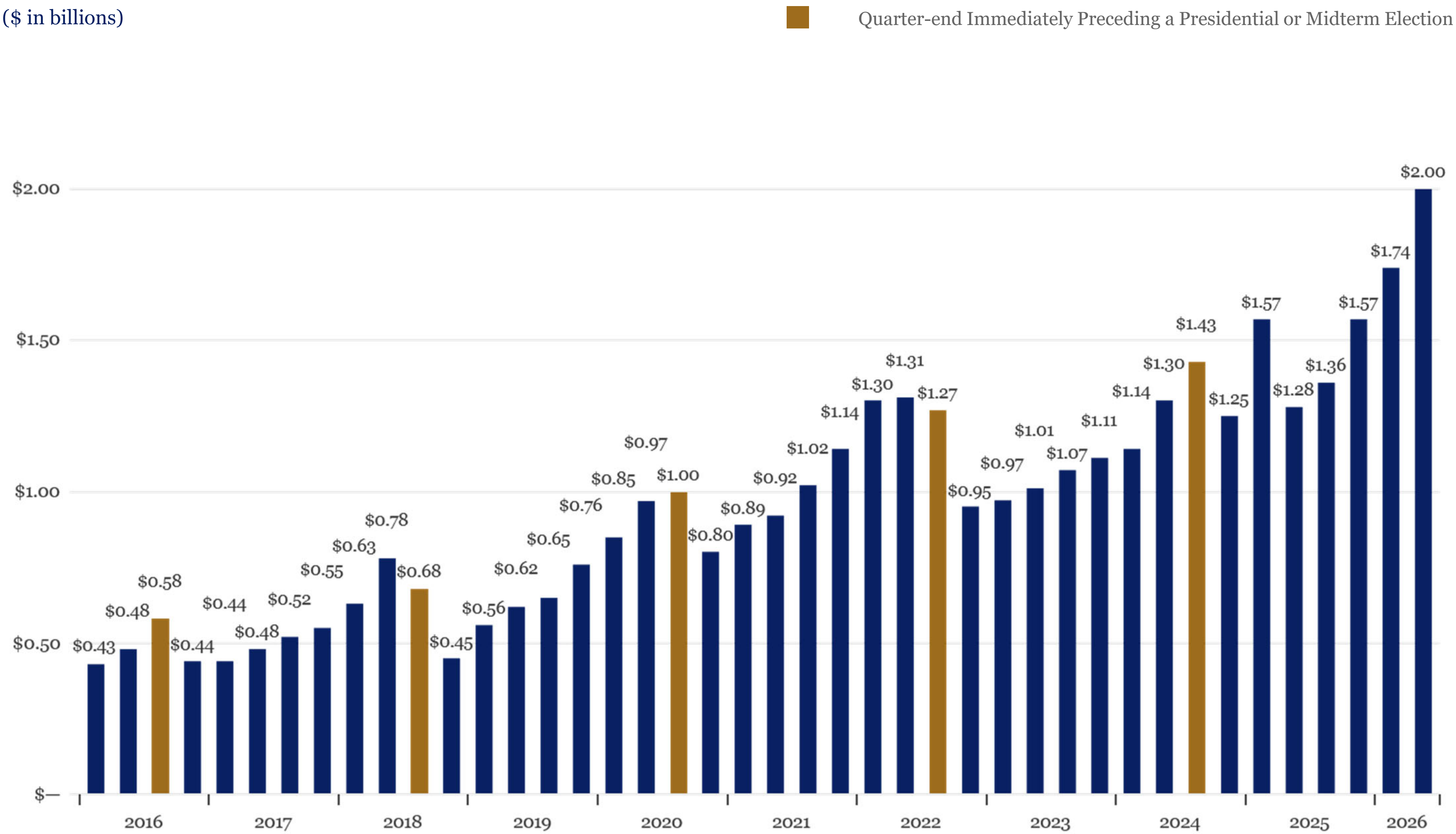
# Experience in Serving Political Organizations

- **Political organizations have historically represented a significant part of our deposit base, including:**
  - Campaign committees
  - Party committees (national, state, and local)
  - Corporate and trade association PACs
  - Super PACs and Hybrid PACs
  - Non-committee 527 organizations
  - Leadership PACs
  - Joint fundraising committees
  - Presidential inaugural committees

- **Our relationship officers assist political organizations with their banking needs, including:**
  - Digital onboarding solutions
  - Transaction account services
  - Payment processing
  - Comprehensive treasury management platform

# Deposit Portfolio Seasonality[1]

($ in billions)



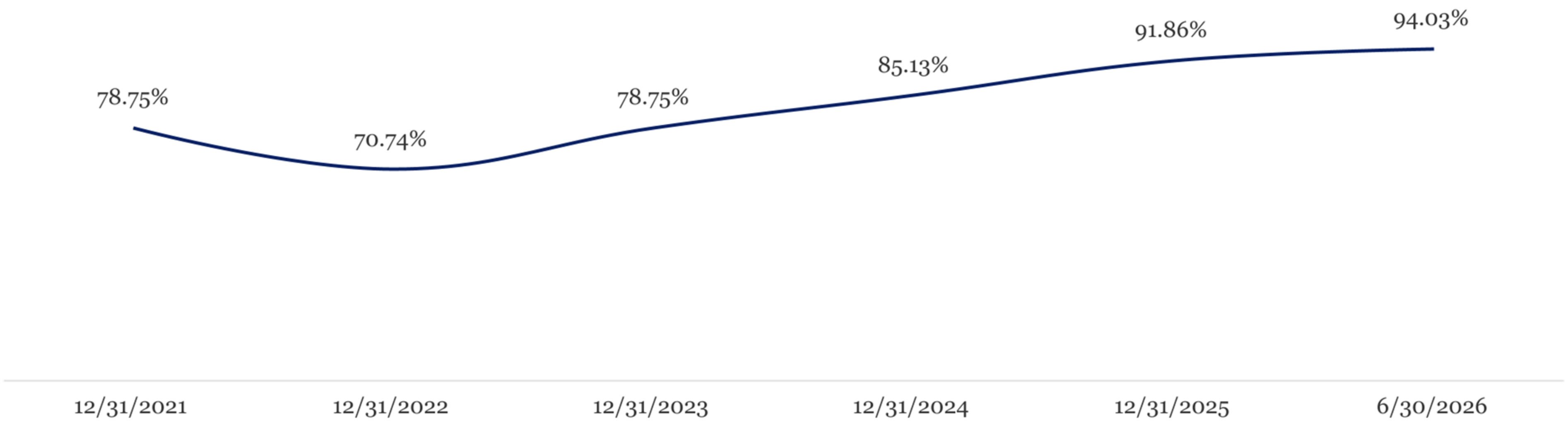

1. Deposits from political organizations vary with the federal election cycle and are inherently seasonal. Historical trends may not predict future behavior. For related risks, see “Risk Factors” in our Annual Report on Form 10-K.

# Liquidity Management

## Primary Sources of Liquidity

| $ in millions | As of June 30, 2026 |
|---|---|
| Cash Reserves Held at the Federal Reserve Bank | 812.7 |
| ICS® One-Way Sell® Deposits[1] | 668.0 |
| Available for Sale Securities (At Fair Value) | 842.3 |
| **Total Primary Sources of Liquidity** | **$2,323.0** |

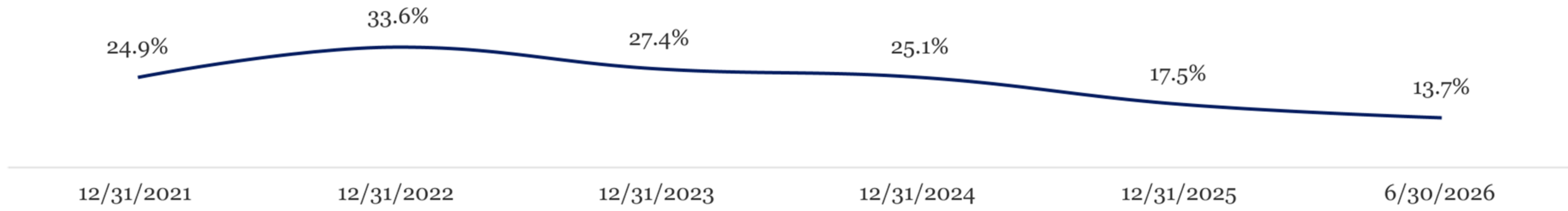
## Liquidity Ratio[2]



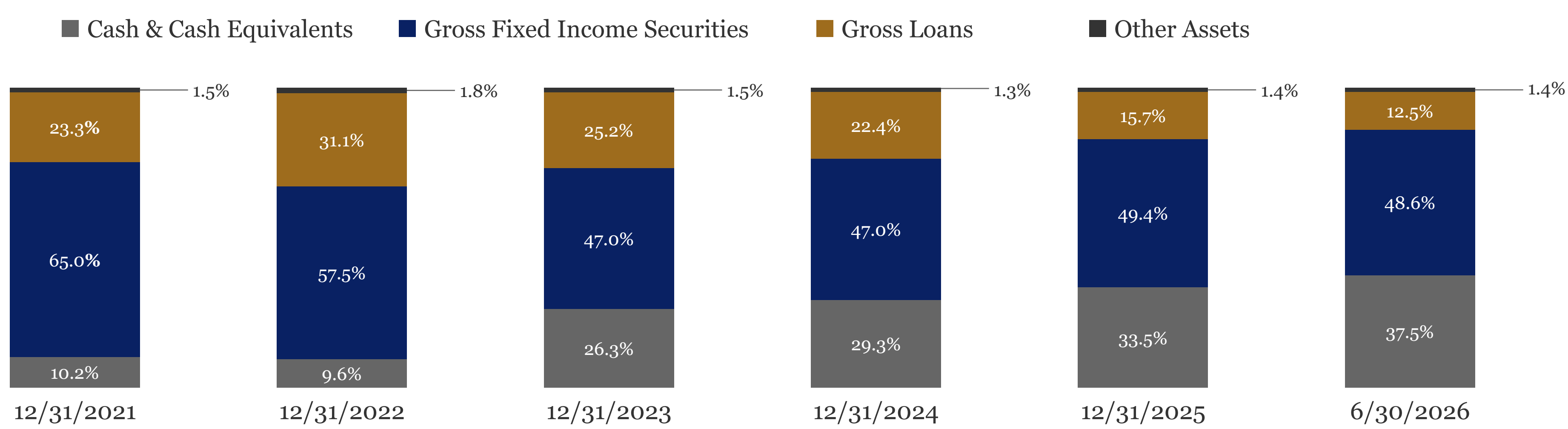

1. IntraFi Cash Service® (ICS®) One-Way Sell® are deposits placed with other banks through the ICS® network; One-Way Sell® deposits are not included in the total deposits on the Company's consolidated balance sheets. The Bank has the flexibility, subject to the terms and conditions of the IntraFi Participating Institution Agreement, to convert these One-Way Sell® deposits into reciprocal deposits which would then appear on the Company's consolidated balance sheets.
2. Calculated as the sum of cash and cash equivalents and unpledged investment grade securities, expressed as a percentage of total liabilities.

# Balance Sheet Allocation

## Gross Loans[1]/ Deposits



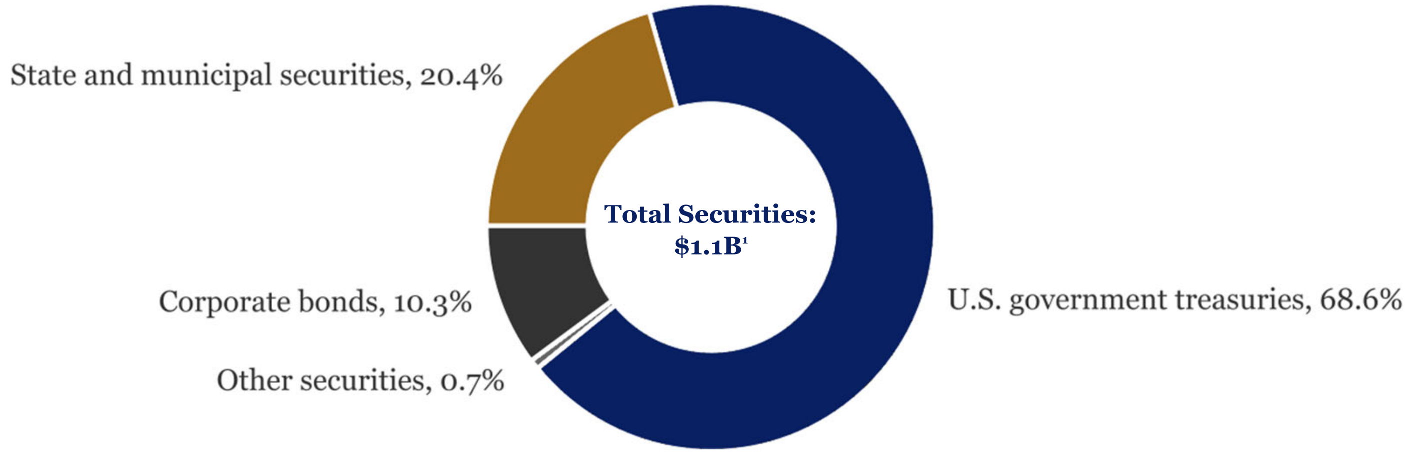

## Asset Distribution



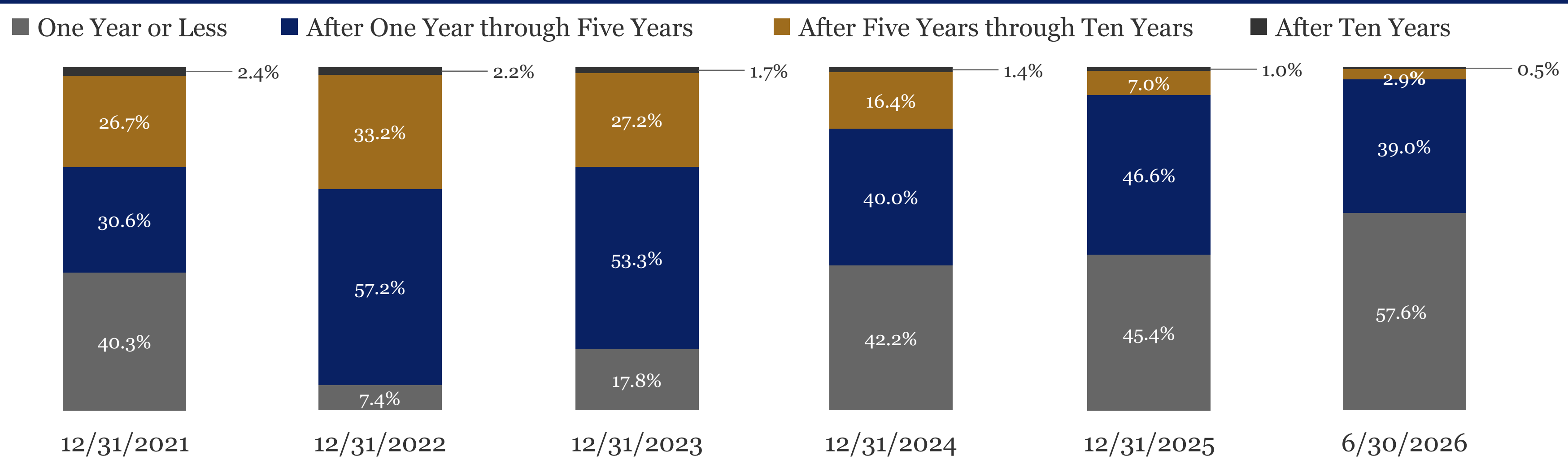

1. Includes loans held for sale.

# Fixed Income Securities Portfolio Overview

## Fixed Income Securities Composition as of June 30, 2026[1]



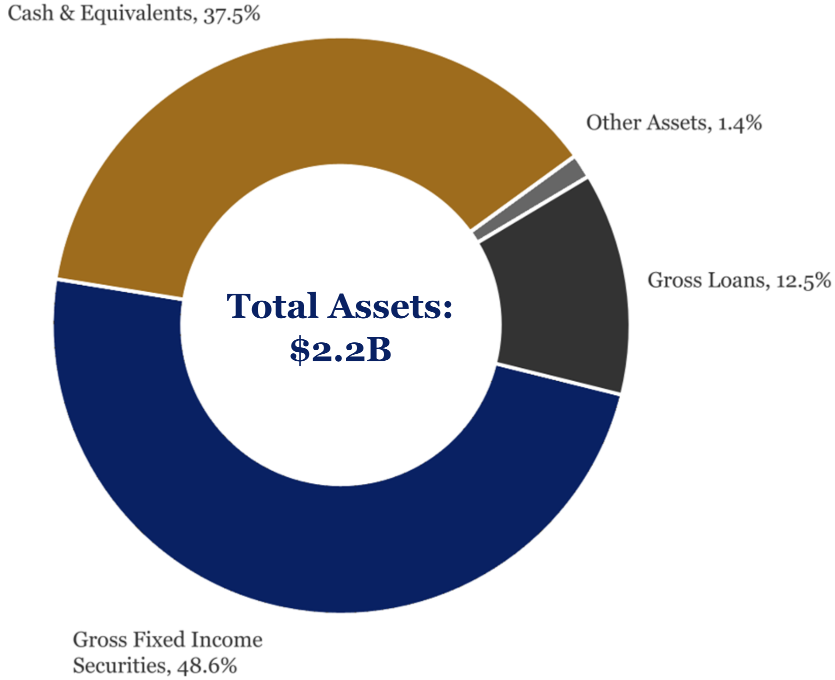

## Fixed Income Securities Portfolio Breakdown by Maturity Due Date[2]



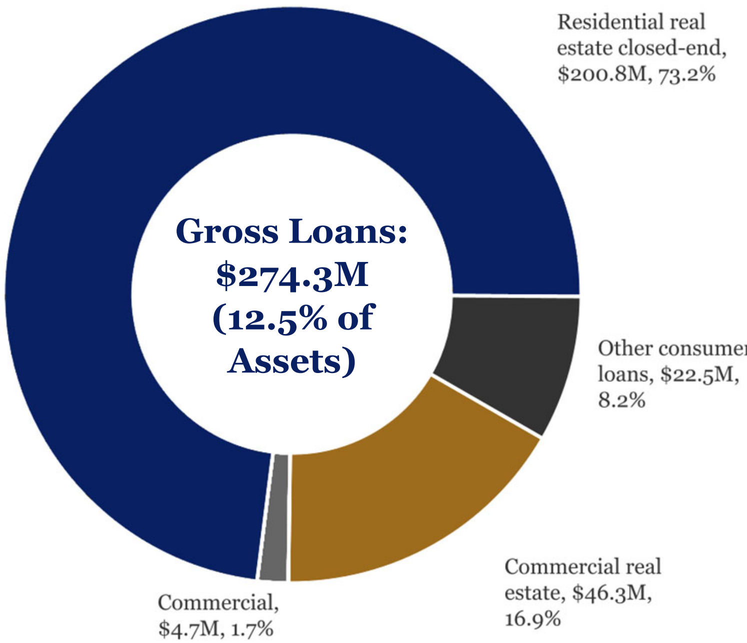

1. Available for sale securities are reported at fair value and held to maturity securities are reported at amortized cost. Total securities is presented net of the allowance for credit losses. Other securities includes mortgage-backed securities and U.S. federal agencies securities.
2. Breakdown based on amortized cost for both available for sale securities and held to maturity securities.

# Lending Approach and Credit Risk Management

## Asset Composition as of June 30, 2026




## Loan Composition as of June 30, 2026

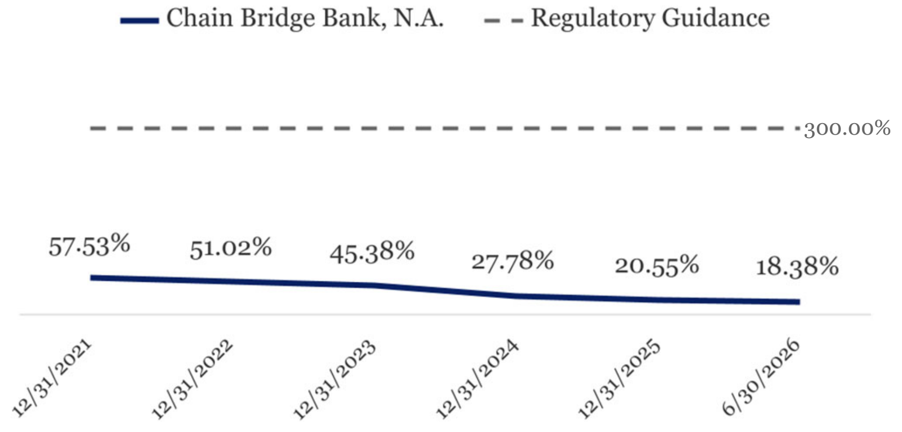



*Our lending policies are designed to mitigate credit risk, which has historically resulted in low levels of non-performing loans and loan charge-offs.*[1]

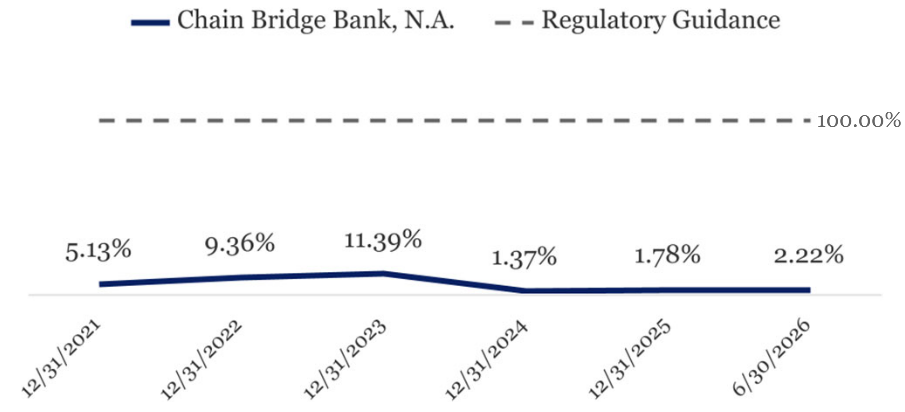
1. Historical credit performance is presented for informational purposes only and should not be construed or relied upon as a forecast or guarantee of future performance. Historical performance is not indicative of future results. Actual outcomes may differ materially due to various risks and uncertainties, including those described under "Cautionary Note Regarding Forward-Looking Statements" and "Risk Factors" in the Company's SEC filings.

# Loan Portfolio and Credit Quality

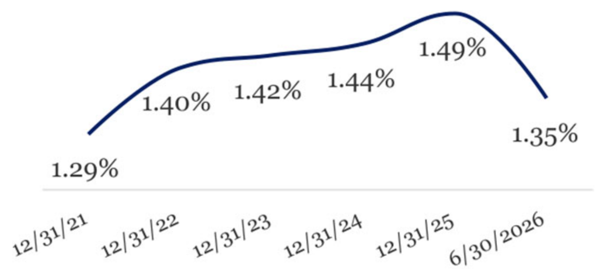
## CRE Loans[1]/ Total Risk-Based Capital[2]




## ADC Loans[3]/ Total Risk-Based Capital[2]

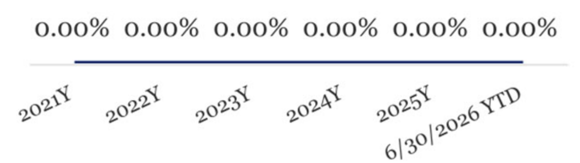



## Allowance for Credit Losses / Gross Loans



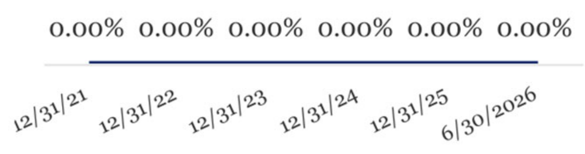

## Net Loan Charge-Offs / Average Loans[4,5]

No loan charge-offs since Q3 2017, with a total of $265,000 in net loan charge-offs since inception




## Non-Performing Assets / Total Assets

We have reported no non-performing assets since June 2012




1. CRE loans are defined for regulatory purposes as non-owner occupied nonfarm, nonresidential property loans, multifamily property loans and construction & land development loans.
2. Reflects bank level Call Report data.
3. ADC loans are defined for regulatory purposes as acquisition, development, and construction loans.
4. Ratio reflects data for the six months ended June 30, 2026 and is presented on an annualized basis.
5. Historical credit performance is presented for informational purposes only and should not be construed or relied upon as a forecast or guarantee of future performance. Historical performance is not indicative of future results. Actual outcomes may differ materially due to various risks and uncertainties, including those described under "Cautionary Note Regarding Forward-Looking Statements" and "Risk Factors" in the Company's SEC filings.

# Overview of Trust and Wealth Division

## Fiduciary and Financial Services

Our Key Offerings and Division Highlights Include:

### Trust Services

Our team manages a variety of trust types and offers both general and specialized trustee services

We also provide executor and estate administration services for transitions of assets

### Wealth Management and Planning

We offer personalized investment strategies aligned with a disciplined investment philosophy

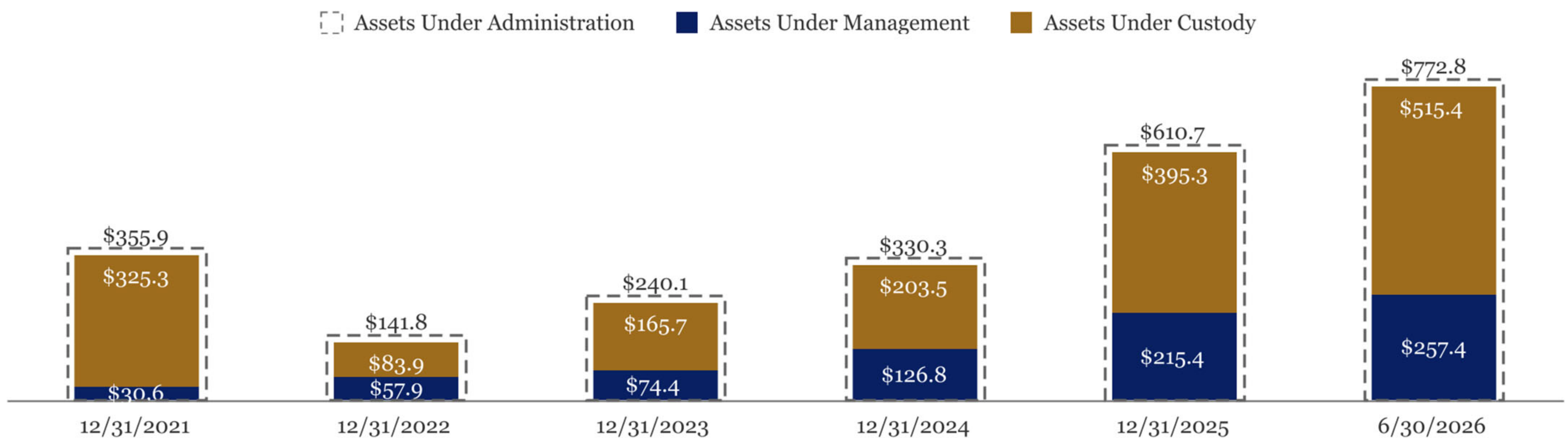
Our services are suitable for individuals, family offices, and trustees

### Custody Services

Our custody services focus on safeguarding our clients' financial assets

We accommodate unique and hard-to-value assets and operate under a regulatory framework

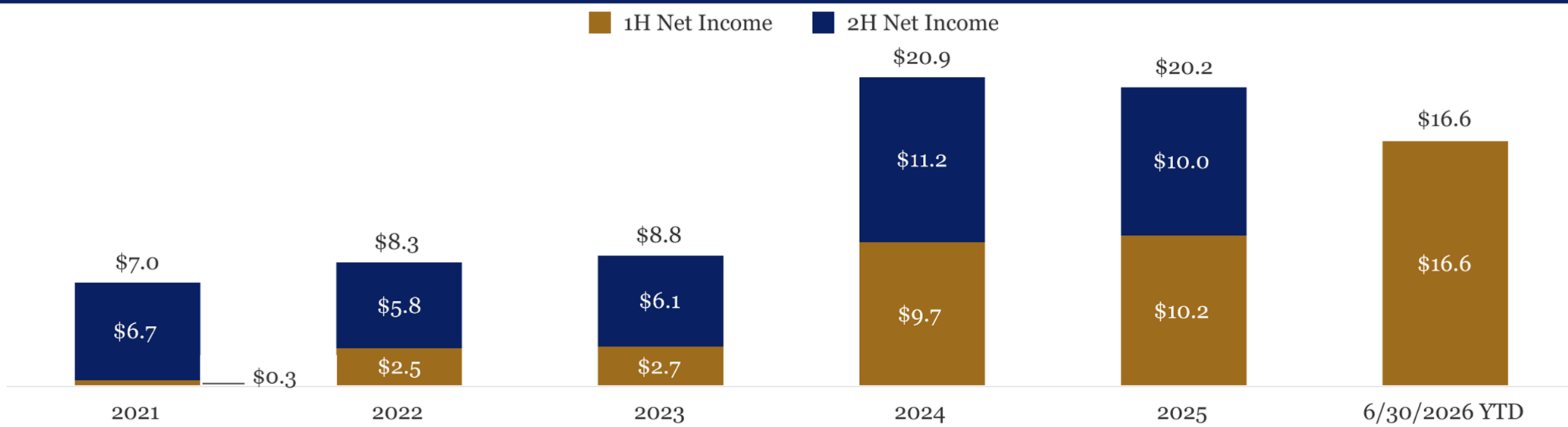
### Assets Under Administration, Management, and Custody (in millions)[1]



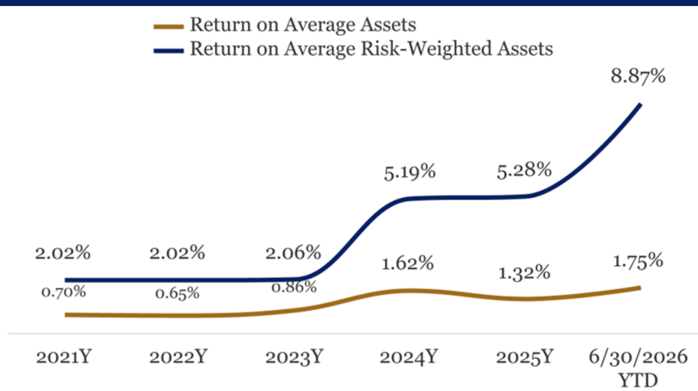

1. Investment products and services carry investment risks, including the potential loss of the principal amount invested. They are not FDIC Insured, bank guaranteed, or insured by any federal government agency.

# Profitability and Returns[1]

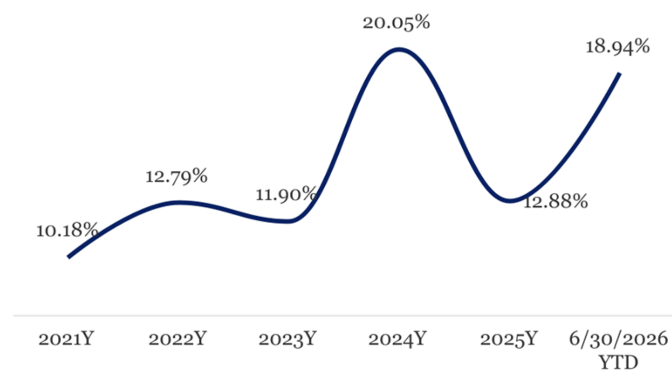
## Net Income (in millions)




## Return on Average Assets & Return on Average Risk-Weighted Assets[2]




## Return on Average Equity[2]

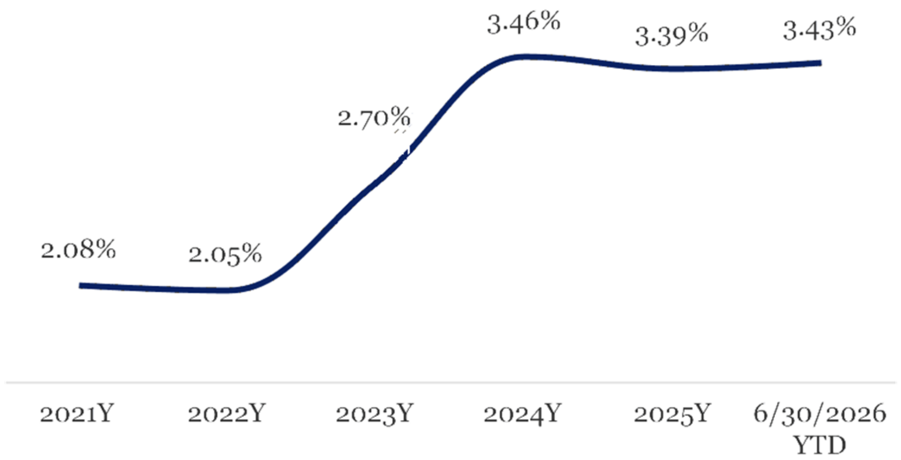



1. The above charts are presented for informational purposes only and should not be construed or relied upon as a forecast or guarantee of future performance. Historical performance is not indicative of future results. Actual outcomes may differ materially due to various risks and uncertainties, including those described under "Cautionary Note Regarding Forward-Looking Statements" and "Risk Factors" in the Company's SEC filings.

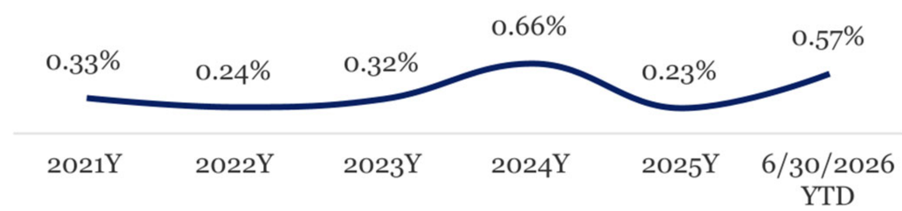
2. Information for the 2026 year-to-date period is for the six months ended June 30, 2026 and is presented on an annualized basis.

# Key Performance Indicators

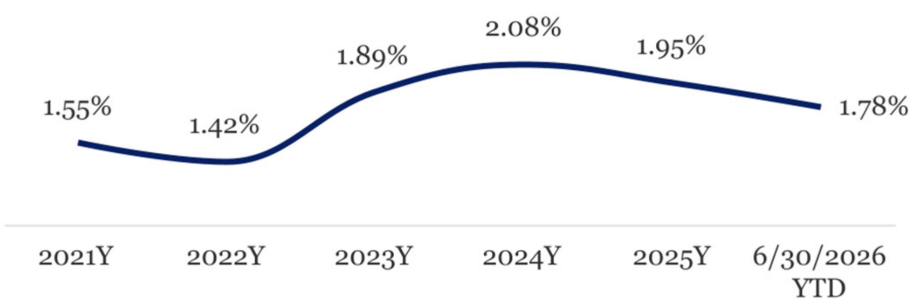
### Net Interest Margin[1]




### Noninterest Income / Average Assets[1]




### Noninterest Expense / Average Assets[1]

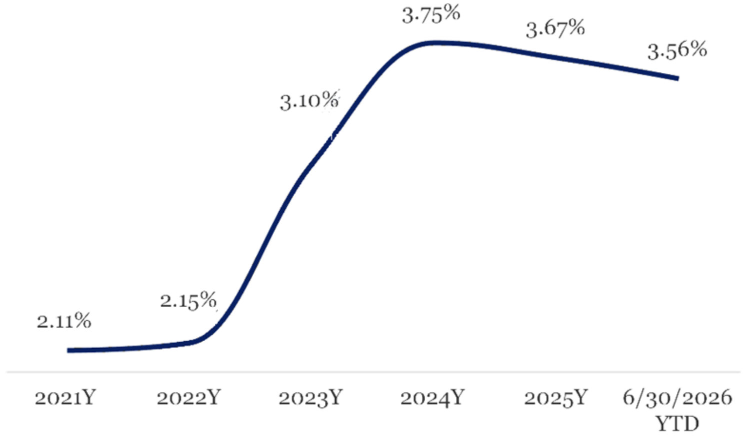



### Efficiency Ratio

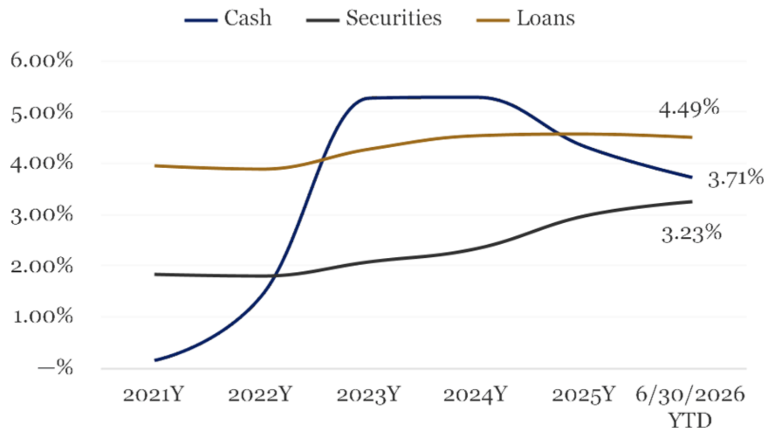

1. Information for the 2026 year-to-date period is for the six months ended June 30, 2026 and is presented on an annualized basis.

# Yields and Costs

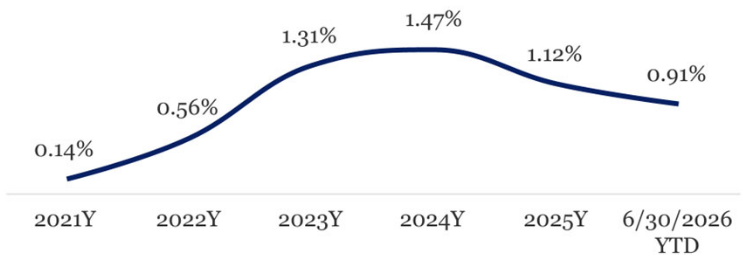
## Yield on Average Interest-Earning Assets[1]



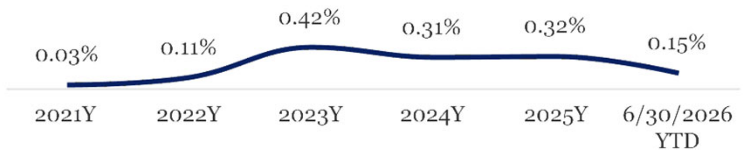

## Yield on Cash[2], Securities, and Loans[1]




## Cost of Interest-Bearing Liabilities[1]



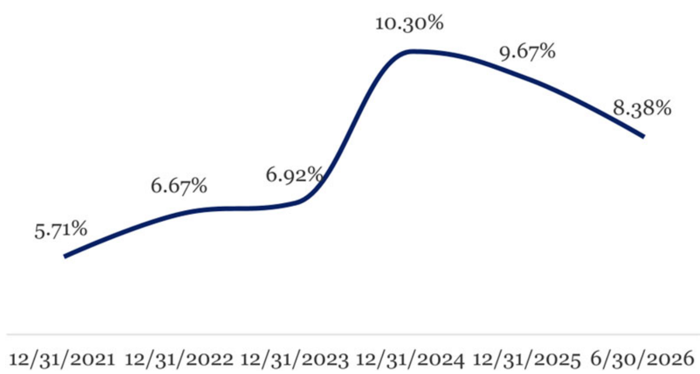

## Cost of Funds[1]



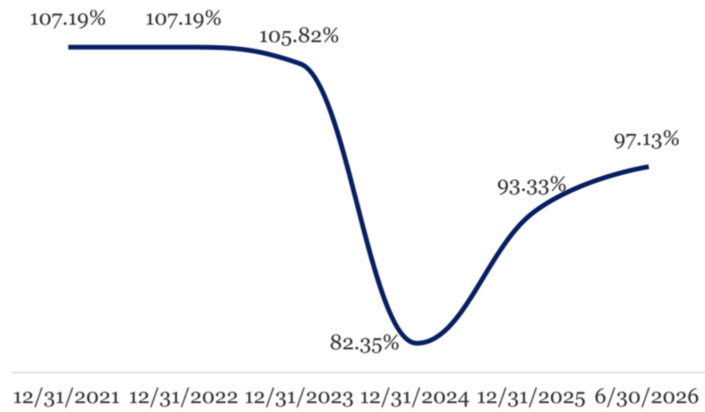

1. Information for the 2026 year-to-date period is for the six months ended June 30, 2026 and is presented on an annualized basis.
2. Represents the yield on interest-bearing deposits in other banks, which primarily consists of reserves held at the Federal Reserve. Reserves held at the Federal Reserve are included in cash and cash equivalents on our consolidated balance sheet.

# Capitalization[1]

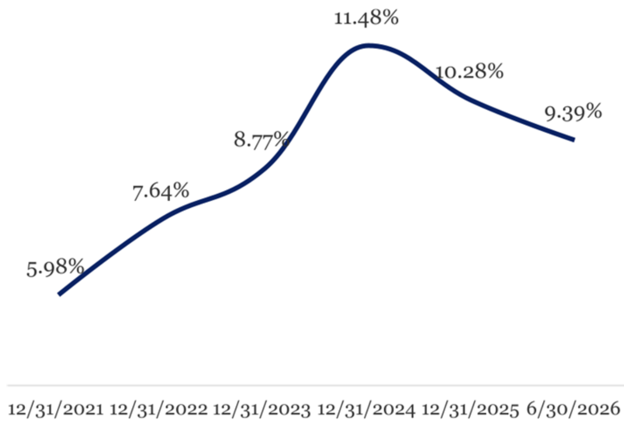
## Tangible Common Equity / Tangible Total Assets[2]



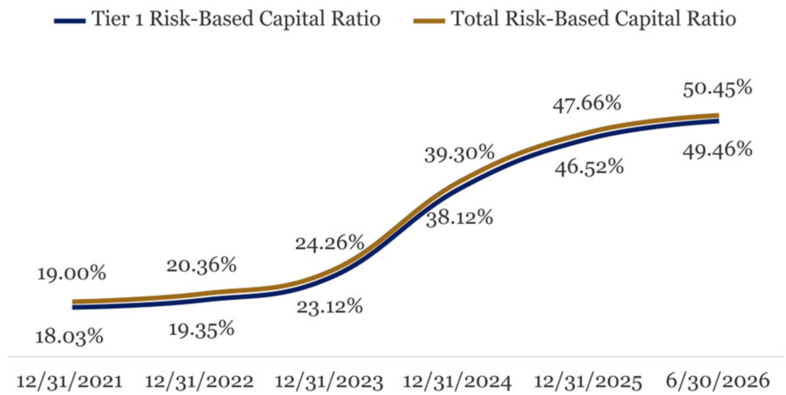

## Double Leverage Ratio[3]




## Tier 1 Leverage Ratio




## Tier 1 Risk-Based Capital and Total Risk-Based Capital Ratios




1. Company-level capital information is calculated in accordance with banking regulatory accounting principles specified by regulatory agencies for supervisory reporting purposes.
2. The ratio of tangible common equity to tangible total assets is calculated in accordance with GAAP and represents the ratio of common equity to total assets. The Company did not have any intangible assets or goodwill for the periods presented.
3. Double leverage ratio represents Chain Bridge Bancorp, Inc.'s investment in Chain Bridge Bank, N.A. divided by Chain Bridge Bancorp, Inc.'s consolidated equity.

# Additional Information

## Where to Find More Information:

- **SEC Filings:** www.sec.gov
- **Investor Relations Website:** https://ir.chainbridgebank.com
- **Information Sourced from the Following Filings:**
  - Quarterly Report on Form 10-Q (Dated August 11, 2026, as of June 30, 2026)
  - Earnings Release (Dated July 28, 2026, as of June 30, 2026)
  - Annual Report to Security Holders on Form ARS (Dated April 28, 2026, as of December 31, 2025)
  - Annual Report on Form 10-K (Dated March 20, 2026, as of December 31, 2025)
  - Proxy Statement on Schedule 14A (Dated April 28, 2026, for Annual Meeting on June 17, 2026)
  - Registration Statement on Form S-1, as Amended (Dated September 30, 2024)

## Investor Relations Contact:


**Hilary E. Albrecht**

Senior Vice President, Counsel and Corporate Secretary

Chain Bridge Bancorp, Inc.

IR@chainbridgebank.com

703-748-2005

# Appendix

# Historical Consolidated Balance Sheets

| *(dollars in thousands, except share data)* | June 30, 2026 | December 31, 2025[1] | 2024[1] | 2023[1] | 2022[1] | 2021[1] |
|---|---|---|---|---|---|---|
| **Assets** | | | | | | |
| Cash and due from banks | $ 7,385 | $ 4,882 | $ 3,056 | $ 6,035 | $ 6,773 | $ 3,028 |
| Interest-bearing deposits in other banks | 814,381 | 581,748 | 407,683 | 310,732 | 91,890 | 120,849 |
| Total cash and cash equivalents | 821,766 | 586,630 | 410,739 | 316,767 | 98,663 | 123,877 |
| Securities available for sale, at fair value | 842,335 | 608,804 | 358,329 | 258,114 | 279,596 | 791,246 |
| Securities held to maturity, at carrying value, net of allowance for credit losses | 224,223 | 256,510 | 300,451 | 308,058 | 312,567 | — |
| Equity securities, at fair value | 551 | 547 | 515 | 505 | 486 | 541 |
| Restricted securities, at cost | 3,759 | 3,383 | 2,886 | 2,613 | 2,501 | 2,033 |
| Loans held for sale | — | — | 316 | — | — | — |
| Loans, net of allowance for credit losses | 270,571 | 270,663 | 308,773 | 299,825 | 315,711 | 280,260 |
| Premises and equipment, net of accumulated depreciation | 16,391 | 13,229 | 9,587 | 9,858 | 10,080 | 10,493 |
| Accrued interest receivable | 8,628 | 7,108 | 4,231 | 4,354 | 4,313 | 3,568 |
| Other assets | 4,329 | 3,525 | 5,297 | 5,108 | 6,767 | 6,136 |
| **Total assets** | **$ 2,192,553** | **$ 1,750,399** | **$ 1,401,124** | **$ 1,205,202** | **$ 1,030,684** | **$ 1,218,154** |
| **Liabilities and stockholders' equity** | | | | | | |
| **Liabilities** | | | | | | |
| Deposits: | | | | | | |
| Noninterest-bearing | $ 1,676,957 | $ 1,254,695 | $ 913,379 | $ 766,933 | $ 666,493 | $ 928,393 |
| Savings, interest-bearing checking and money market accounts | 317,033 | 309,352 | 324,845 | 328,350 | 273,888 | 199,611 |
| Time, $250 and over | 3,388 | 4,787 | 6,510 | 9,385 | 5,374 | 5,483 |
| Other time | 4,091 | 4,446 | 5,201 | 7,357 | 7,199 | 7,385 |
| Total deposits | 2,001,469 | 1,573,280 | 1,249,935 | 1,112,025 | 952,954 | 1,140,872 |
| Short-term borrowings | — | — | — | 5,000 | 5,000 | 5,000 |
| Accrued interest payable | 54 | 32 | 46 | 61 | 20 | 6 |
| Accrued expenses and other liabilities | 7,384 | 7,868 | 6,897 | 4,679 | 3,927 | 2,776 |
| **Total liabilities** | **2,008,907** | **1,581,180** | **1,256,878** | **1,121,765** | **961,901** | **1,148,654** |
| **Commitments and contingencies** | | | | | | |
| **Stockholders' equity** | | | | | | |
| Preferred Stock:[2] | | | | | | |
| No par value, 10,000,000 shares authorized | — | — | — | — | — | — |
| Class A common stock:[2] | | | | | | |
| $0.01 par value, 20,000,000 shares authorized | 34 | 33 | 30 | — | — | — |
| Class B common stock:[2] | | | | | | |
| $0.01 par value, 10,000,000 shares authorized | 31 | 32 | 35 | 46 | 46 | 42 |
| Additional paid-in capital | 74,785 | 74,785 | 74,785 | 38,264 | 38,264 | 27,768 |
| Retained earnings | 114,462 | 97,878 | 77,641 | 56,692 | 48,121 | 39,839 |
| Accumulated other comprehensive income (loss) | (5,666) | (3,509) | (8,245) | (11,565) | (17,648) | 1,851 |
| **Total stockholders' equity** | **183,646** | **169,219** | **144,246** | **83,437** | **68,783** | **69,500** |
| **Total liabilities and stockholders' equity** | **$ 2,192,553** | **$ 1,750,399** | **$ 1,401,124** | **$ 1,205,202** | **$ 1,030,684** | **$ 1,218,154** |

1. Derived from audited financial statements.
2. On October 3, 2024, the Company filed an Amended and Restated Certificate of Incorporation with the Secretary of State of the State of Delaware, which reclassified and converted each outstanding share of the Company's existing common stock, par value $1.00 per share into 170 shares of Class B Common Stock (the "Reclassification"). Historical share information is presented on an as adjusted basis giving effect to the Reclassification.

# Historical Consolidated Statements of Income

| *(dollars in thousands)* | Six Months Ended June 30, 2026 | Twelve Months Ended December 31,[1] 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|---|
| **Interest and dividend income** | | | | | | |
| Interest and fees on loans | $ 6,103 | $ 13,288 | $ 13,787 | $ 13,402 | $ 11,311 | $ 12,508 |
| Interest and dividends on securities, taxable | 15,795 | 21,840 | 12,320 | 11,112 | 9,190 | 6,440 |
| Interest on securities, tax-exempt | 563 | 1,121 | 1,145 | 1,219 | 1,294 | 1,426 |
| Interest on interest-bearing deposits in banks | 10,793 | 19,594 | 20,823 | 6,056 | 5,589 | 315 |
| Total interest and dividend income | 33,254 | 55,843 | 48,075 | 31,789 | 27,384 | 20,689 |
| **Interest expense** | | | | | | |
| Interest on deposits | 1,253 | 4,340 | 3,273 | 3,664 | 1,082 | 163 |
| Interest on short-term borrowings | — | — | 430 | 382 | 201 | 138 |
| Total interest expense | 1,253 | 4,340 | 3,703 | 4,046 | 1,283 | 301 |
| **Net interest income** | **32,001** | **51,503** | **44,372** | **27,743** | **26,101** | **20,388** |
| **Provision for (recapture of) credit losses** | | | | | | |
| Provision for (recapture of) loan credit losses | (382) | (418) | 195 | (163) | 822 | (530) |
| Provision for (recapture of) securities credit losses | (37) | (74) | (356) | 804 | — | — |
| Total provision for (recapture of) credit losses | (419) | (492) | (161) | 641 | 822 | (530) |
| **Net interest income after provision for (recapture of) credit losses** | **32,420** | **51,995** | **44,533** | **27,102** | **25,279** | **20,918** |
| **Noninterest income** | | | | | | |
| Deposit placement services | 3,706 | 838 | 6,199 | 1,974 | 1,543 | 21 |
| Trust and wealth management | 935 | 1,346 | 907 | 565 | 335 | 345 |
| Service charges on accounts | 646 | 1,031 | 1,405 | 918 | 1,154 | 979 |
| Gain on sale of mortgage loans | 3 | 60 | 27 | 12 | 18 | 412 |
| Loss on sale of securities | — | — | (81) | (389) | — | — |
| Other income | 73 | 205 | 123 | 201 | 60 | 1,520 |
| Total noninterest income | 5,363 | 3,480 | 8,580 | 3,281 | 3,110 | 3,277 |
| **Noninterest expenses** | | | | | | |
| Salaries and employee benefits | 9,735 | 17,747 | 15,906 | 12,359 | 11,173 | 9,647 |
| Professional services | 1,872 | 3,148 | 3,163 | 909 | 1,367 | 1,308 |
| Data processing and communication expenses | 1,652 | 2,925 | 2,614 | 2,276 | 1,965 | 1,725 |
| State franchise taxes | 728 | 1,289 | 884 | 739 | 627 | 451 |
| Occupancy and equipment expenses | 654 | 1,072 | 982 | 936 | 932 | 952 |
| FDIC and regulatory assessments | 510 | 850 | 753 | 585 | 848 | 424 |
| Directors' fees | 397 | 596 | 650 | 367 | 371 | 308 |
| Insurance expenses | 338 | 605 | 340 | 225 | 126 | 144 |
| Other operating expenses | 1,010 | 1,827 | 1,553 | 1,081 | 817 | 675 |
| Total noninterest expenses | 16,896 | 30,059 | 26,845 | 19,477 | 18,226 | 15,634 |
| **Net income before taxes** | **20,887** | **25,416** | **26,268** | **10,906** | **10,163** | **8,561** |
| **Income tax expense** | **4,303** | **5,179** | **5,319** | **2,075** | **1,882** | **1,512** |
| **Net income** | **$ 16,584** | **$ 20,237** | **$ 20,949** | **$ 8,831** | **$ 8,281** | **$ 7,049** |

1. Derived from audited financial statements.

Chain Bridge

BANCORP, INC.