

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 8-K

CURRENT REPORT PURSUANT TO SECTION 13 or 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): November 5, 2025

Chain Bridge Bancorp, Inc.
(Exact name of registrant as specified in its charter)

Commission File Number: 001-42302

Delaware
(State or other jurisdiction of
incorporation)

1445-A Laughlin Avenue, McLean, VA
(Address of principal executive offices)

20-4957796
(IRS Employer
Identification No.)

22101
(Zip Code)

(703)-748-2005
(Registrant’s telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol	Exchange on which registered
Class A common stock, par value \$0.01 per share	CBNA	NYSE

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR 230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR 240.12b-2).
Emerging growth company ☒
If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☒

Item 7.01 Regulation FD Disclosure

The attached investor presentation contains financial data that may be used by members of management from time to time in meetings with investors, analysts and other interested parties to assist in their understanding of Chain Bridge Bancorp, Inc. (“the Company”). The presentation is furnished as [Exhibit 99.1](#) to this Current Report on Form 8-K and is incorporated herein by reference.

The information contained in Item 7.01, including Exhibit 99.1 furnished herewith, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities under that section, nor shall it be deemed incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended, or the Exchange Act.

Item 9.01 Financial Statements and Exhibits.**Exhibit Number****Description of Exhibit**[99.1](#)

Investor presentation dated November 5, 2025

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Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CHAIN BRIDGE BANCORP, INC.
(Registrant)

Date: November 5, 2025

By: /s/ John J. Brough

Name: John J. Brough
Title: Chief Executive Officer and Director

Chain Bridge
— BANCORP, INC. —



INVESTOR PRESENTATION

Cautionary Note Regarding Forward-Looking Statements

Forward-Looking Statements

This Presentation contains forward-looking statements within the meaning of U.S. federal securities laws, which 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, including descriptions of our business strategy. These forward-looking statements are generally identified by the use of forward-looking terminology, including the terms “anticipate,” “believe,” “could,” “estimate,” “expect,” “intend,” “may,” “plan,” “potential,” “predict,” “project,” “should,” “target,” “will,” “would” and, in each case, their negative or other variations or comparable terminology and expressions. All statements other than statements of historical facts contained in this Presentation, including statements regarding our strategies, future operations, future financial position, future revenue, projected costs, prospects, plans, objectives of management and expected market growth are forward-looking statements.

The forward-looking statements contained in this Presentation 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 or 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 effectiveness of our risk management and internal disclosure controls and procedures; (xviii) any failure or interruption of our information and technology systems, including any components provided by a third party; (xix) our ability to identify and address cybersecurity threats and breaches; (xx) our ability to keep pace with technological changes; (xxi) our ability to receive dividends from the Bank and satisfy our obligations as they become due; (xxii) the incremental costs of operating as a public company; (xxiii) our ability to meet our obligations as a public company, including our obligation under Section 404 of the Sarbanes-Oxley Act; and (xxiv) 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 (as defined in our Quarterly Report on Form 10-Q dated June 30, 2025, as filed with the U.S. Securities and Exchange Commission in accordance with Section 13 or 15(d) of the Securities Exchange Act of 1934, as amended, on August 12, 2025).

You should not rely upon forward-looking statements as predictions of future events. We have based the forward-looking statements contained in this Quarterly Report on Form 10-Q 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. The results, events and circumstances reflected in the forward-looking statements may not be achieved or occur, and actual results, events, or circumstances could differ materially from those described in the forward-looking statements.

In addition, statements that “we believe” and similar statements reflect our beliefs and opinions on the relevant subject. These statements are based upon information available to us as of the date of this Presentation. While we believe such information provides a reasonable basis for such statements, such information may be limited or incomplete. Our statements should not be read to indicate that we have conducted an exhaustive inquiry into, or review of, all potentially available relevant information. These statements are inherently uncertain and you are cautioned not to unduly rely upon these statements. Past performance is not a guarantee of future results or returns and no representation or warranty is made regarding future performance.

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, and Chief Risk
Officer (Company and Bank), and
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),
and 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.

Share Structure (as of September 30, 2025)

- Class A Common Stock: 3,198,027 shares outstanding
 - Publicly traded
 - Entitled to one vote per share
- Class B Common Stock: 3,363,790 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

	As of or For the Nine Months Ended	As of or For the Twelve Months Ended				
	September 30, 2025	December 31, 2024	December 31, 2023	December 31, 2022	December 31, 2021	December 31, 2020
<i>(dollars in thousands, except per share data)</i>						
Key Ratios						
Liquidity ratio ¹	89.54 %	85.13%	78.75%	70.74%	78.75%	62.89%
Loan-to-deposit ratio	20.82 %	25.09%	27.35%	33.60%	24.89%	43.43%
Tier 1 risk-based capital ratio	44.43 %	38.12%	23.12%	19.35%	18.03%	18.97%
Total risk-based regulatory capital ratio	45.56 %	39.30%	24.26%	20.36%	19.00%	20.22%
ICS® One-Way Sell® Deposits						
Total ICS® One-Way Sell® Deposits ²	\$ 146,438	\$ 63,319	\$ 130,074	\$ —	\$ 162,016	\$ 122,597
Performance³						
Net income	\$ 14,893	\$ 20,949	\$ 8,831	\$ 8,281	\$ 7,049	\$ 6,000
Return on average assets	1.33%	1.62%	0.86%	0.65%	0.70%	0.60%
Return on average equity	12.93%	20.05%	11.90%	12.79%	10.18%	9.02%
Earnings per share, basic and diluted ⁴	\$ 2.27	\$ 4.17	\$ 1.93	\$ 1.91	\$ 1.77	\$ 1.51

1) Liquidity ratio is calculated as the sum of cash and cash equivalents plus unpledged investment grade securities, expressed as a percentage of total liabilities.

2) IntraFi Cash Services (ICS®) One-Way Sells® are deposits placed with other member institutions within the IntraFi 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.

3) Ratios for the interim period are presented on an annualized basis.

4) On October 3, 2024, the Company filed an Amended and Restated Certification 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 are no potentially dilutive instruments outstanding during the periods.

Condensed Consolidated Balance Sheets

<i>(dollars in thousands)</i>	September 30, 2025	12/31/2024 ¹	12/31/2023 ¹	12/31/2022 ¹	12/31/2021 ¹	12/31/2020 ¹
Cash and cash equivalents	\$ 395,683	\$ 410,739	\$ 316,767	\$ 98,663	\$ 123,877	\$ 76,221
Debt Securities ² :						
U.S. Treasury securities ²	492,042	320,976	195,364	200,078	446,200	162,121
Other securities	339,507	337,804	370,808	392,085	345,046	282,153
Total debt securities	831,549	658,780	566,172	592,163	791,246	444,274
Total loans ³ , net of allowance	279,974	309,089	299,825	315,711	280,260	342,265
Other assets	27,149	22,516	22,438	24,147	22,771	18,747
Total assets	<u>\$ 1,534,355</u>	<u>\$ 1,401,124</u>	<u>\$ 1,205,202</u>	<u>\$ 1,030,684</u>	<u>\$ 1,218,154</u>	<u>\$ 881,507</u>
Deposits:						
Noninterest-bearing deposits	\$ 944,838	\$ 913,379	\$ 766,933	\$ 666,493	\$ 928,393	\$ 588,270
Interest-bearing deposits	419,702	336,556	345,092	286,461	212,479	209,480
Total deposits	1,364,540	1,249,935	1,112,025	952,954	1,140,872	797,750
Other liabilities	6,719	6,943	9,740	8,947	7,782	13,050
Total liabilities	1,371,259	1,256,878	1,121,765	961,901	1,148,654	810,800
Total stockholders' equity	163,096	144,246	83,437	68,783	69,500	70,707
Total liabilities and stockholders' equity	<u>\$ 1,534,355</u>	<u>\$ 1,401,124</u>	<u>\$ 1,205,202</u>	<u>\$ 1,030,684</u>	<u>\$ 1,218,154</u>	<u>\$ 881,507</u>

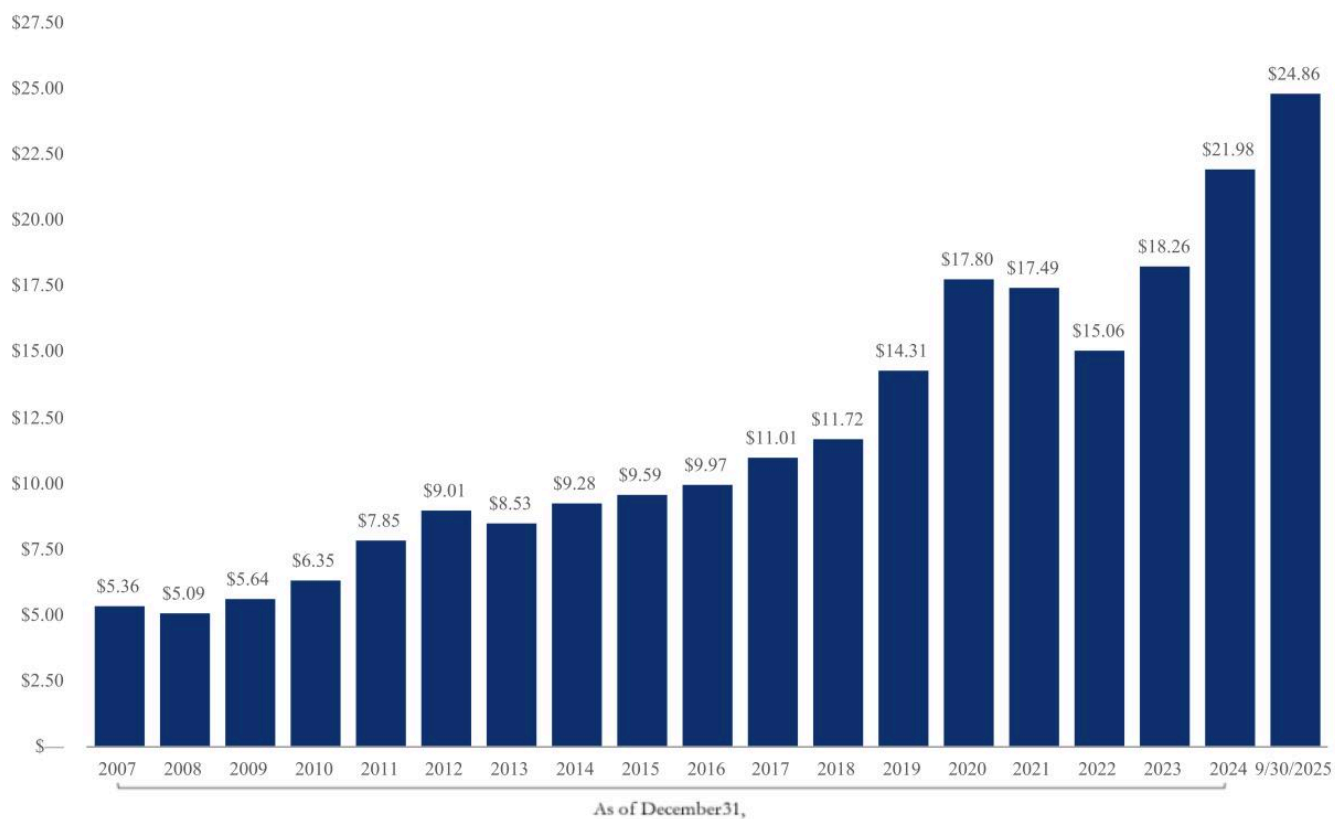
1) Derived from audited financial statements.

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 amortized cost, net of allowance for credit losses.

3) Includes loans held for sale.

Historical Book Value Per Share¹

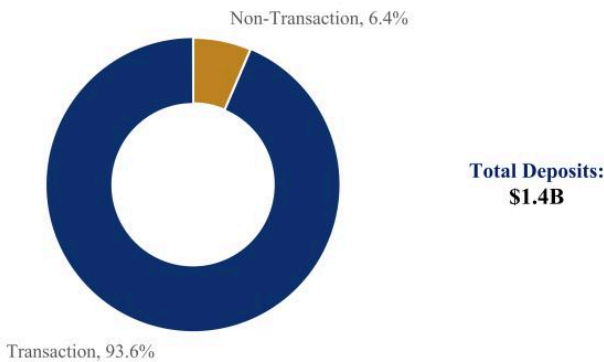
Historical Performance from December 31, 2007, to September 30, 2025



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 September 30, 2025



Transaction Accounts / Total Deposits

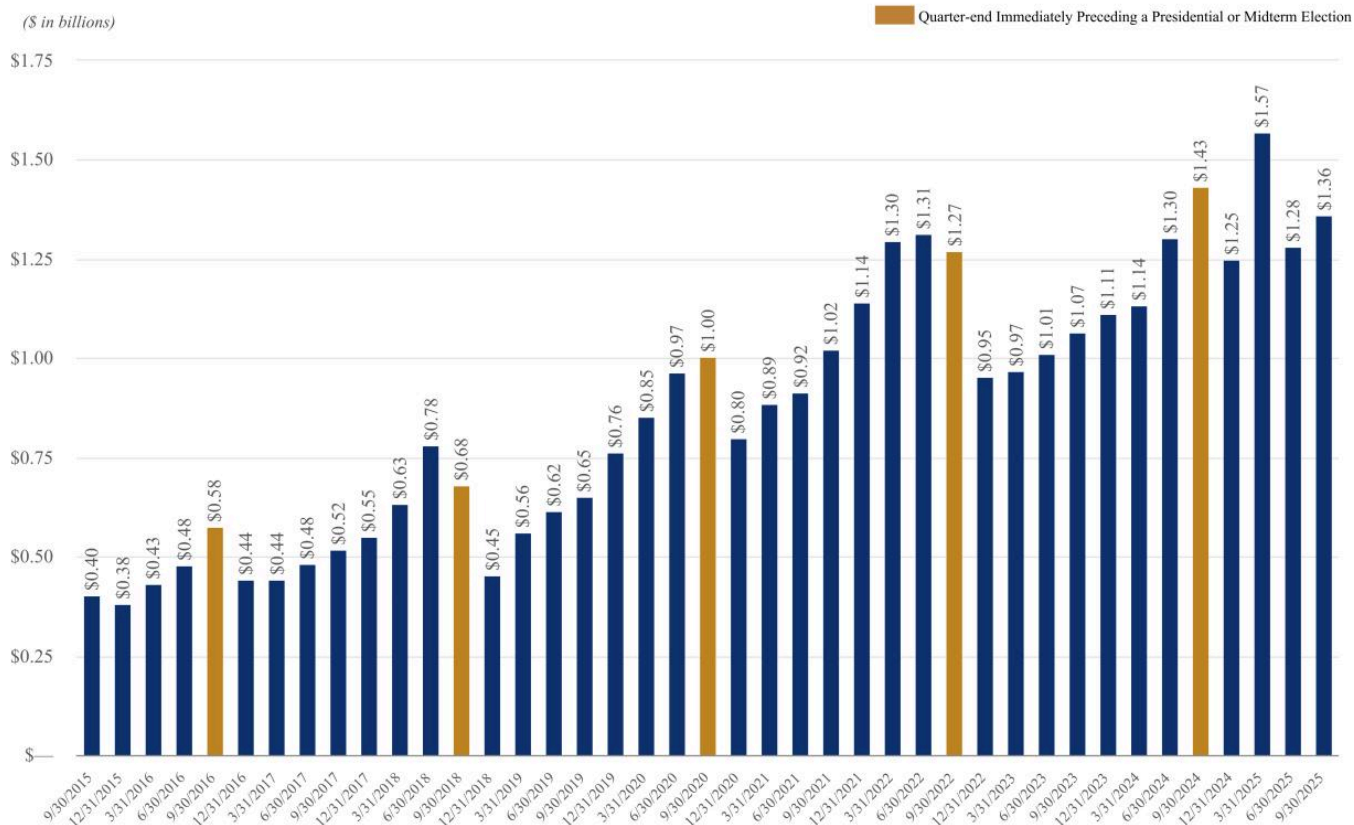


Experience in Serving Political Organizations

- 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:
 - Account opening and electronic document execution
 - Transaction account services
 - Payment processing
 - Comprehensive treasury management platform

Deposit Portfolio Seasonality

Our Deposits Exhibit Seasonal Patterns, With Increases in the Quarters Leading Up To Federal Elections and Declines Afterwards¹



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

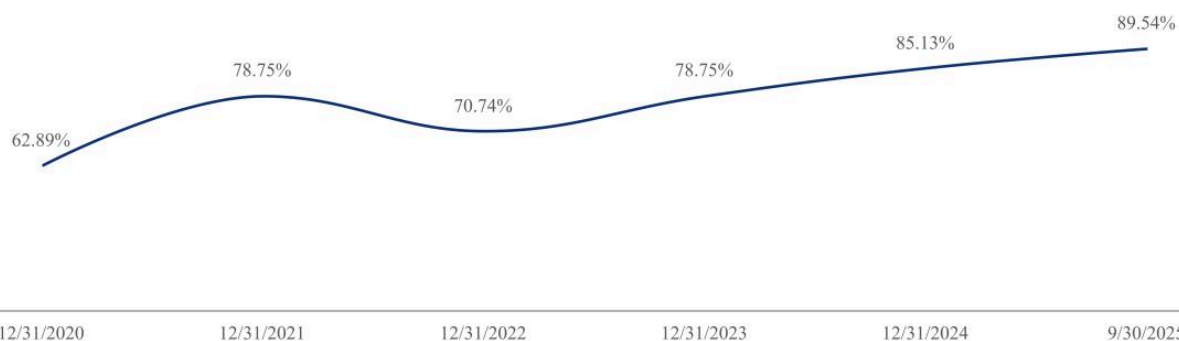
Primary Sources of Liquidity

\$ in millions

As of September 30, 2025

Cash Reserves Held at the Federal Reserve Bank	\$	388.2
ICS® One-Way Sell® Deposits ¹		146.4
Available for Sale Securities (At Fair Value)		547.8
Total Primary Sources of Liquidity	\$	1,082.4

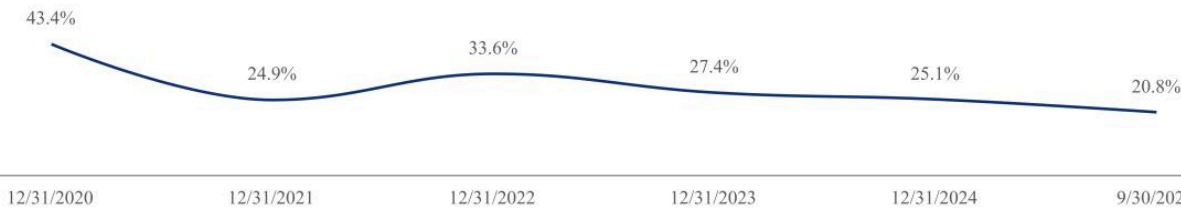
Liquidity Ratio²



- 1) IntraFi Cash Services (ICS®) One-Way Sells are deposits placed with other member institutions within the IntraFi network; The Bank has the flexibility, subject to the terms and conditions of the IntraFi Participating Institution Agreement, to convert these One-Way Sells into reciprocal deposits which would then appear on the Bank's balance sheet.
- 2) Calculated as the sum of cash and cash equivalents plus unpledged investment grade securities, expressed as a percentage of total liabilities.

Balance Sheet Allocation

Gross Loans¹ / Deposits



Asset Distribution

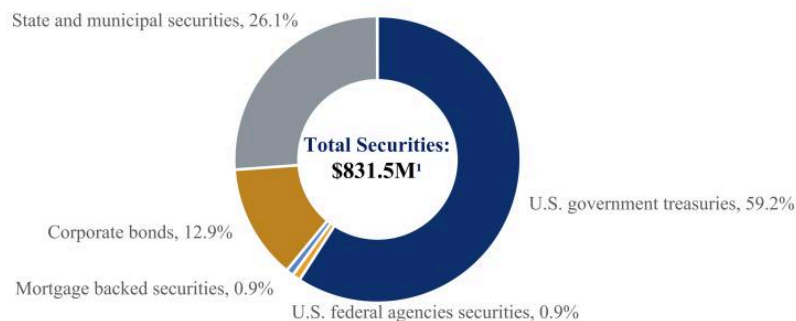
Cash & Cash Equivalents Investment Grade Securities Gross Loans¹ Other Assets



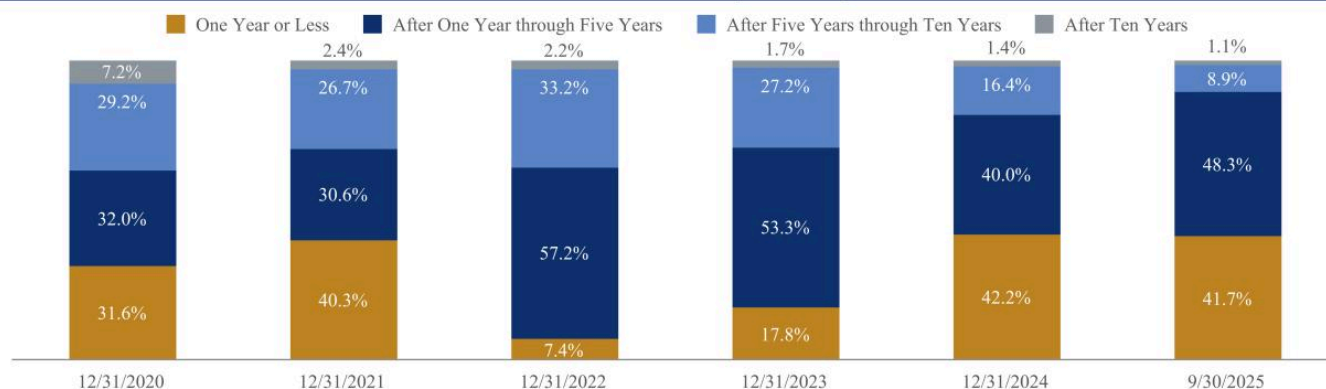
1) Includes loans held for sale.

Securities Portfolio Overview

Securities Composition as of September 30, 2025¹



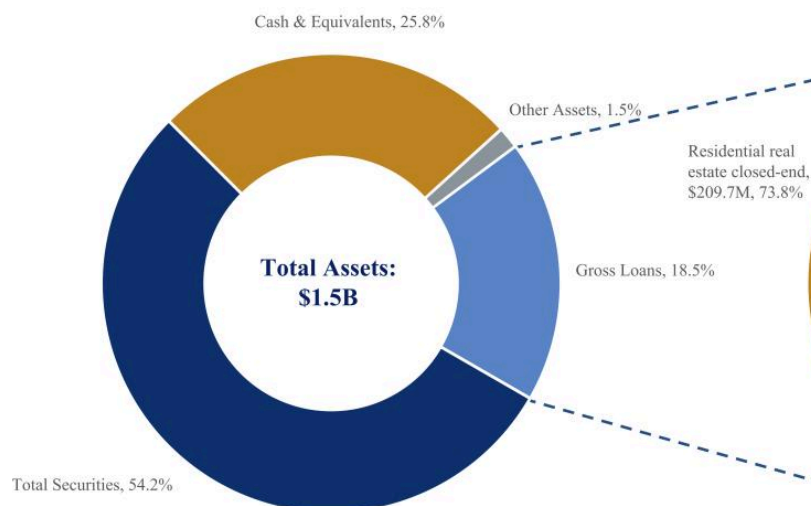
Securities Portfolio Breakdown by Maturity Due Date²



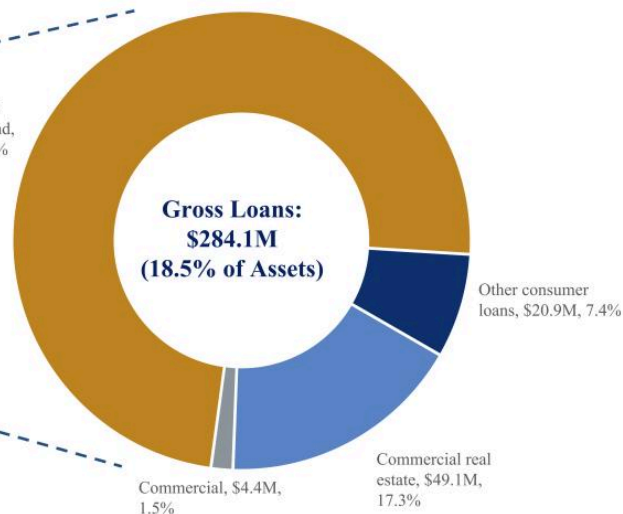
- 1) Available for sale securities are reported at fair value, and held to maturity securities are reported at amortized cost. Total securities is presented net of allowance.
 2) Breakdown based on amortized cost for both available for sale securities and held to maturity securities.

Lending Approach and Credit Risk Management

Asset Composition as of September 30, 2025



Loan Composition as of September 30, 2025

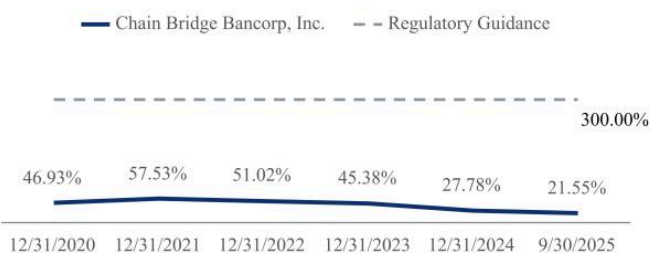


Our lending policies are designed to mitigate credit risk, which has historically resulted in low levels of non-performing loans and loan charge-offs.¹

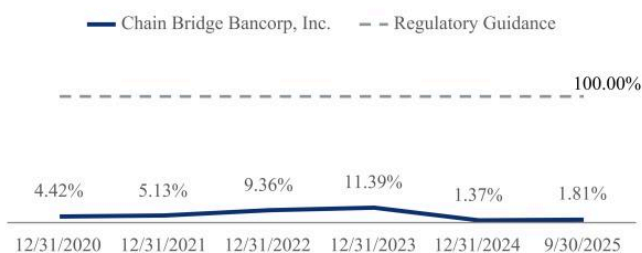
1) Historical credit performance is presented for informational purposes only and should not be construed or relied upon as a forecast or guarantee of future performance. Historical performance is not indicative of future results. Actual outcomes may differ materially due to various risks and uncertainties,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

Loan Portfolio and Credit Quality

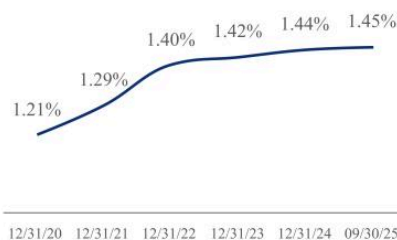
CRE Loans¹ / Total Risk-Based Capital²



ADC Loans³ / Total Risk-Based Capital²

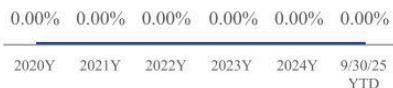


Allowance for Credit Losses / Gross Loans



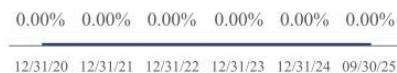
Net Loan Charge-Offs / Average Loans^{4,5}

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 nine months ended September 30, 2025 and is presented at 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.

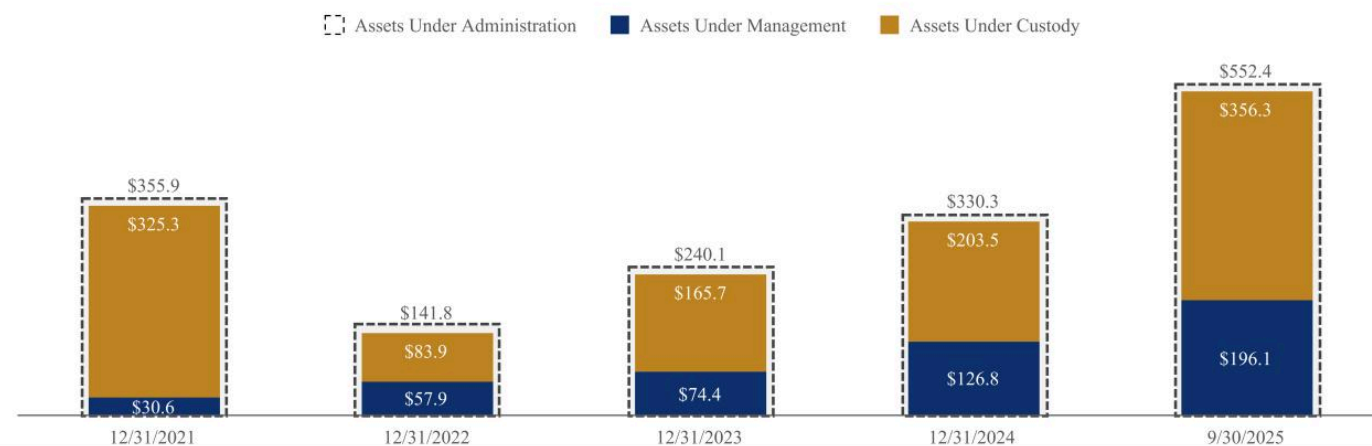
Overview of Trust and Wealth Division

Fiduciary and Financial Services

Our Key Offerings and Division Highlights Include:

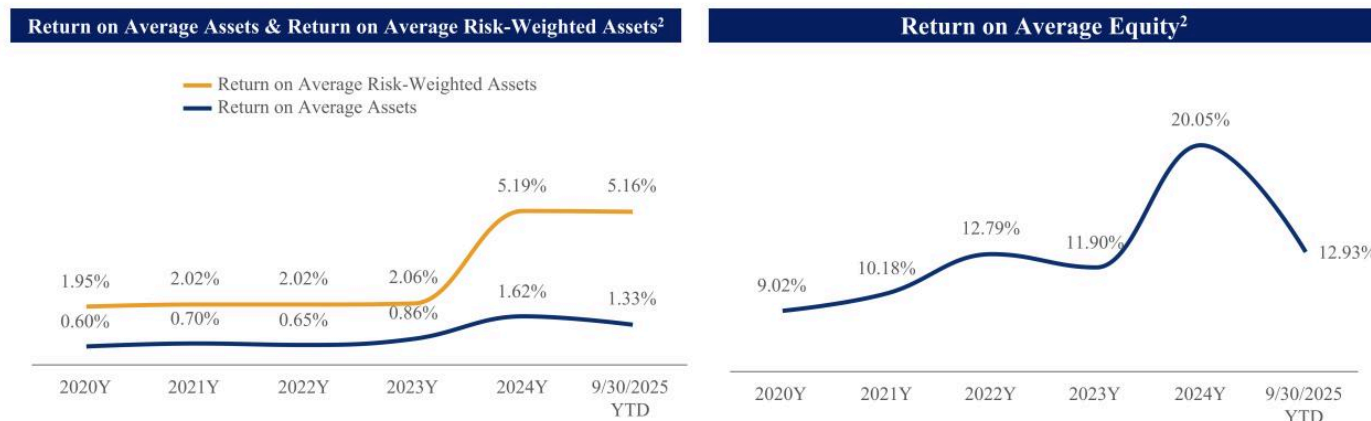
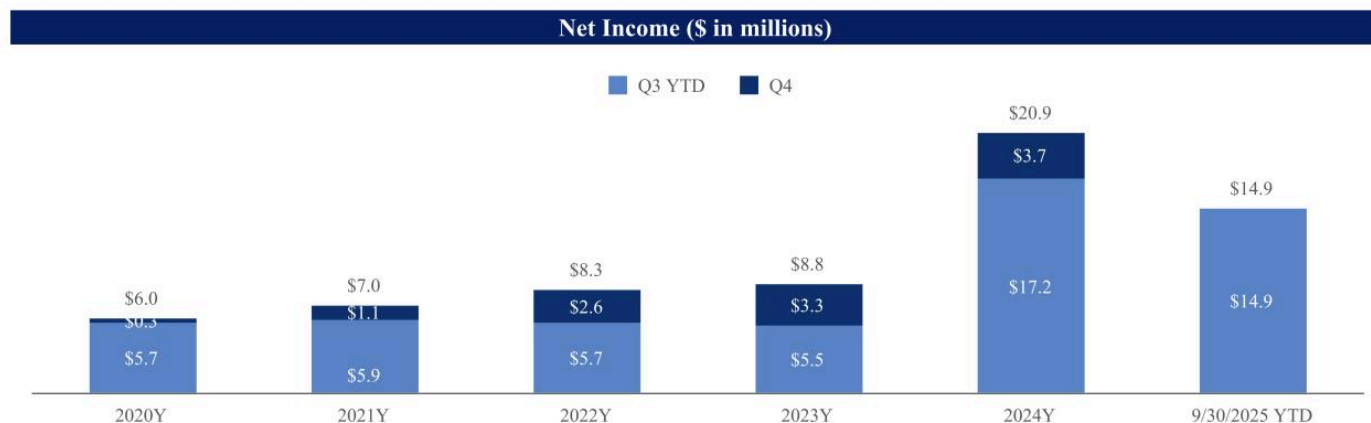
<i>Trust Services</i>	<i>Wealth Management and Planning</i>	<i>Custody Services</i>
Our team manages a variety of trust types and offers both general and specialized trustee services We also provide executor and estate administration services for transitions of assets	We offer personalized investment strategies aligned with a disciplined investment philosophy Our services are suitable for individuals, family offices, and trustees	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)^{1,2}



- 1) Data for 12/31/2020 is not presented, as the division was established during the third quarter of 2020. Assets Under Administration at 12/31/20 were \$21.9 million.
- 2) 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

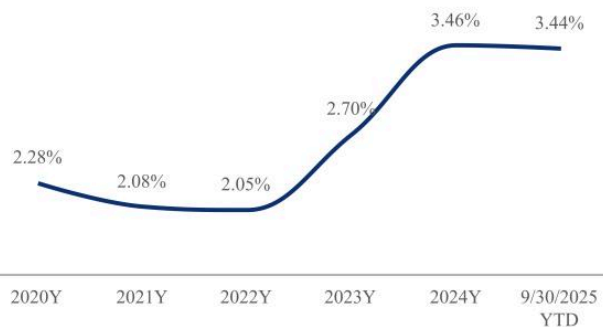
Profitability and Returns¹



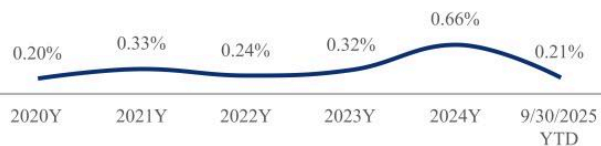
- 1) The above charts are presented for informational purposes only and should not be construed or relied upon as a forecast or guarantee of future performance. Historical performance is not indicative of future results. Actual outcomes may differ materially due to various risks and uncertainties, including those described under "Cautionary Note Regarding Forward-Looking Statements" and "Risk Factors" in the Company's SEC filings.
- 2) Information for the 2025 year-to-date period is for the nine months ended September 30, 2025 and is presented on an annualized basis.

Key Performance Indicators

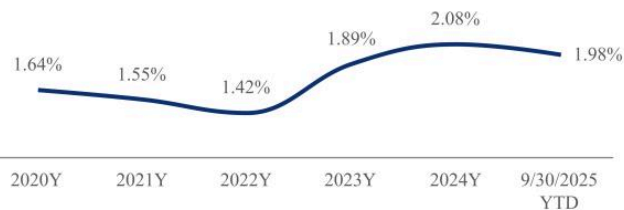
Net Interest Margin¹



Noninterest Income / Average Assets¹



Noninterest Expense / Average Assets¹



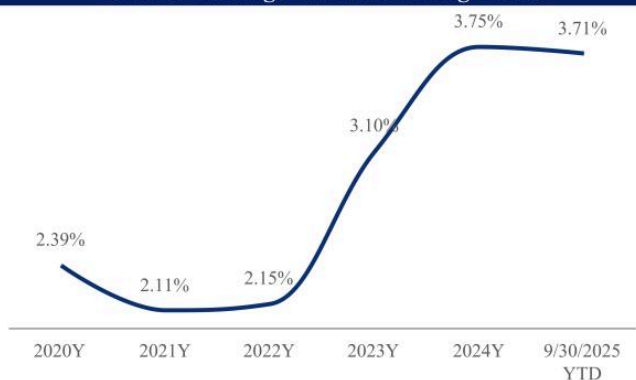
Efficiency Ratio



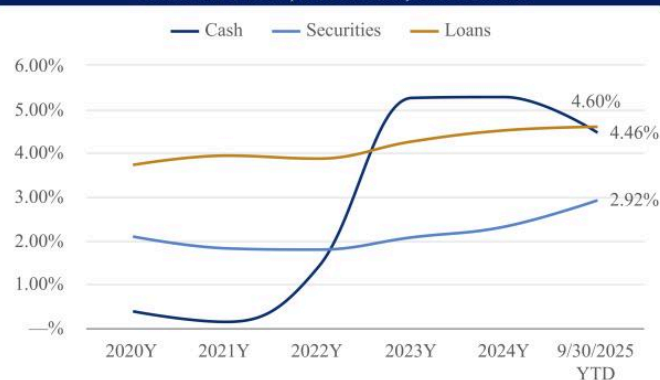
1) Information for the 2025 year-to-date period is for the nine months ended September 30, 2025 and is presented on an annualized basis.

Yields and Costs¹

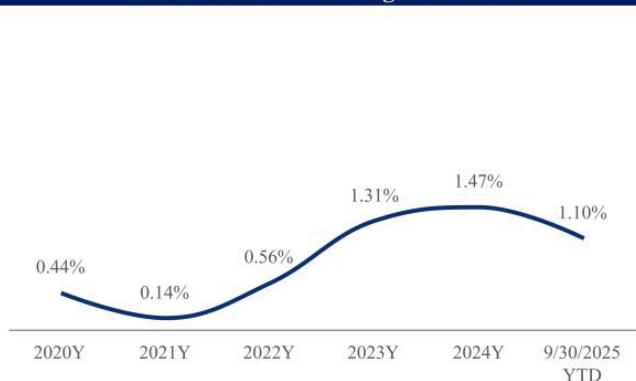
Yield on Average Interest-Earning Assets



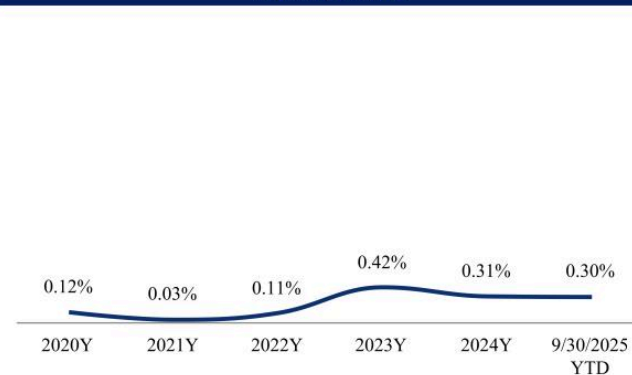
Yield on Cash², Securities, and Loans



Cost of Interest-Bearing Liabilities



Cost of Funds



1) Information for the 2025 year-to-date period is for the nine months ended September 30, 2025 and is presented on an annualized basis.

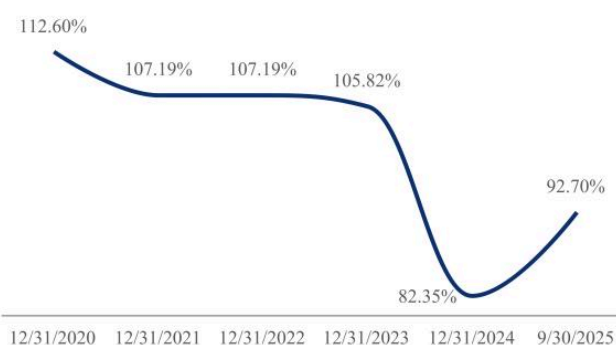
2) Represents the yield on interest-bearing deposits in other banks, which primarily consists of reserves held at the Federal Reserve; Reserves held at the Federal Reserve are included in cash and cash equivalents on our balance sheet.

Capitalization¹

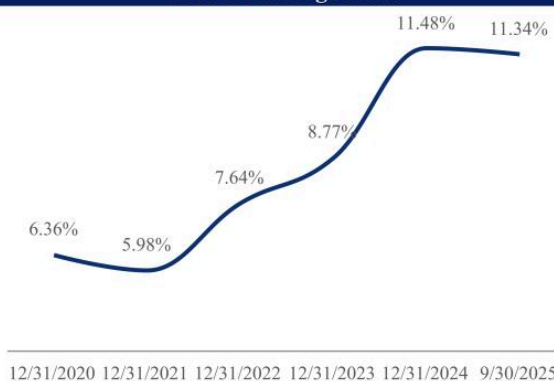
Tangible Common Equity / Tangible Assets²



Double Leverage Ratio³



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:**
 - Earnings Release (Dated October 28, 2025, as of September 30, 2025)
 - Quarterly Report on Form 10-Q (Dated August 12, 2025, as of June 30, 2025)
 - Annual Report to Security Holders on Form ARS (Dated April 29, 2025, as of December 31, 2024)
 - Annual Report on Form 10-K (Dated March 21, 2025, as of December 31, 2024)
 - Proxy Statement on Schedule 14A (Dated April 28, 2025, for Annual Meeting on June 18, 2025)
 - Registration Statement on Form S-1, as Amended (Dated September 30, 2024)

Investor Relations Contact:

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Senior Vice President, Counsel and Corporate Secretary
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I. Appendix



Historical Consolidated Balance Sheets

(dollars in thousands, except share data)

	September 30, 2025	12/31/2024 ¹	12/31/2023 ¹	12/31/2022 ¹	12/31/2021 ¹	12/31/2020 ¹
Assets						
Total cash and cash equivalents	\$ 395,683	\$ 410,739	\$ 316,767	\$ 98,663	\$ 123,877	\$ 76,221
Securities available for sale, at fair value	547,769	358,329	258,114	279,596	791,246	444,274
Securities held to maturity, at carrying value, net of allowance for credit losses	283,780	300,451	308,058	312,567	—	—
Equity securities, at fair value	542	515	505	486	541	550
Restricted securities, at cost	3,383	2,886	2,613	2,501	2,033	2,459
Loans held for sale	—	316	—	—	—	3,780
Loans, net of allowance for credit losses	279,974	308,773	299,825	315,711	280,260	338,486
Premises and equipment, net of accumulated depreciation	12,063	9,587	9,858	10,080	10,493	11,171
Accrued interest receivable	7,082	4,231	4,354	4,313	3,568	3,614
Other assets	4,079	5,297	5,108	6,767	6,136	953
Total assets	\$ 1,534,355	\$ 1,401,124	\$ 1,205,202	\$ 1,030,684	\$ 1,218,154	\$ 881,507
Liabilities and stockholders' equity						
Liabilities						
Deposits:						
Noninterest-bearing	\$ 944,838	\$ 913,379	\$ 766,933	\$ 666,493	\$ 928,393	\$ 588,270
Savings, interest-bearing checking and money market accounts	410,280	324,845	328,350	273,888	199,611	190,289
Time, \$250 and over	4,781	6,510	9,385	5,374	5,483	9,897
Other time	4,641	5,201	7,357	7,199	7,385	9,294
Total deposits	1,364,540	1,249,935	1,112,025	952,954	1,140,872	797,750
Short-term borrowings	—	—	5,000	5,000	5,000	9,000
Accrued interest payable	26	46	61	20	6	22
Accrued expenses and other liabilities	6,693	6,897	4,679	3,927	2,776	4,028
Total liabilities	1,371,259	1,256,878	1,121,765	961,901	1,148,654	810,800
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 authorized	32	30	—	—	—	—
Class B common stock: ²						
\$0.01 par value, 10,000,000 shares authorized	33	35	46	46	42	42
Additional paid-in capital	74,785	74,785	38,264	38,264	27,768	27,768
Retained earnings	92,534	77,641	56,692	48,121	39,839	32,790
Accumulated other comprehensive income (loss)	(4,288)	(8,245)	(11,565)	(17,648)	1,851	10,107
Total stockholders' equity	163,096	144,246	83,437	68,783	69,500	70,707
Total liabilities and stockholders' equity	\$ 1,534,355	\$ 1,401,124	\$ 1,205,202	\$ 1,030,684	\$ 1,218,154	\$ 881,507

1) Derived from audited financial statements.

2) On October 3, 2024, the Company filed an Amended and Restated Certification 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

	Nine Months Ended		Twelve Months Ended ¹			
	September 30, 2025	December 31, 2024	December 31, 2023	December 31, 2022	December 31, 2021	December 31, 2020
<i>(dollars in thousands)</i>						
Interest and dividend income						
Interest and fees on loans	\$ 10,195	\$ 13,787	\$ 13,402	\$ 11,311	\$ 12,508	\$ 12,023
Interest and dividends on securities, taxable	15,519	12,320	11,112	9,190	6,440	9,323
Interest on securities, tax-exempt	836	1,145	1,219	1,294	1,426	1,247
Interest on interest-bearing deposits in banks	14,390	20,823	6,056	5,589	315	532
Total interest and dividend income	40,940	48,075	31,789	27,384	20,689	23,125
Interest expense						
Interest on deposits	3,022	3,273	3,664	1,082	163	831
Interest on short-term borrowings	—	430	382	201	138	247
Total interest expense	3,022	3,703	4,046	1,283	301	1,078
Net interest income	37,918	44,372	27,743	26,101	20,388	22,047
Provision for (recapture of) credit losses						
Provision for (recapture of) loan credit losses	(404)	195	(163)	822	(530)	473
Provision for (recapture of) securities credit losses	(69)	(356)	804	—	—	—
Total provision for (recapture of) credit losses	(473)	(161)	641	822	(530)	473
Net interest income after provision for (recapture of) credit losses	38,391	44,533	27,102	25,279	20,918	21,574
Noninterest income						
Trust and wealth management	930	907	565	335	345	3
Service charges on accounts	751	1,405	918	1,154	979	1,284
Deposit placement services	466	6,199	1,974	1,543	21	265
Gain on sale of mortgage loans	55	27	12	18	412	316
Gain (loss) on sale of securities	—	(81)	(389)	—	—	113
Other income	169	123	201	60	1,520	55
Total noninterest income	2,371	8,580	3,281	3,110	3,277	2,036
Noninterest expenses						
Salaries and employee benefits	13,062	15,906	12,359	11,173	9,647	8,962
Professional services	2,249	3,163	909	1,367	1,308	2,825
Data processing and communication expenses	2,166	2,614	2,276	1,965	1,725	1,507
State franchise taxes	951	884	739	627	451	403
Occupancy and equipment expenses	776	982	936	932	952	955
FDIC and regulatory assessments	628	753	585	848	424	538
Insurance expenses	453	340	225	126	144	83
Directors fees	432	650	367	371	308	323
Other operating expenses	1,335	1,553	1,081	817	675	729
Total noninterest expenses	22,052	26,845	19,477	18,226	15,634	16,325
Net income before taxes	18,710	26,268	10,906	10,163	8,561	7,285
Income tax expense	3,817	5,319	2,075	1,882	1,512	1,285
Net income	\$ 14,893	\$ 20,949	\$ 8,831	\$ 8,281	\$ 7,049	\$ 6,000

1) Derived from audited financial statements.

Chain Bridge

— BANCORP, INC. —



