For Immediate Release
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John Marshall Bank Reports Third Quarter Financial Results
Total Assets Top $500 Million

Reston, VA – John Marshall Bank reported net income of $3.5 million for the nine months ended September 30, 2012, an increase of $1.5 million, or 78.0%, as compared to net income of $2.0 million reported for nine months ended September 30, 2011. This represents the Bank's thirteenth consecutive quarterly profit.

Key financial results for the period include the following:

- Total assets at September 30, 2012 increased by 26.6% to $510.8 million as compared to $403.6 million as of September 30, 2011.
- Gross loans at September 30, 2012 increased by 25.2% to $445.9 million as compared to $356.1 million as of September 30, 2011.
- Total deposits at September 30, 2012 increased by 27.4% to $418.9 million as compared to $328.8 million as of September 30, 2011.
- The Bank's net interest margin remains strong at 4.66% for the first nine months of 2012 as compared to 4.65% during the first nine months of 2011.
- Net interest income, the Bank's main source of income, increased 35.8% to $16.2 million during the first nine months of 2012, compared to $11.9 million during the first nine months of 2011.
- Non-interest expense increased by 21.4%, or $1.7 million, during the first nine months of 2012 as compared to 2011, reflecting increased operating expenses required to support the Bank's growth. Notwithstanding, the Bank's efficiency ratio declined to 57.3% during the first nine months of 2012, compared to 62.9% during the first nine months of 2011.
- Asset quality remains strong. As of September 30, 2012, non-accrual loans were .35% of total loans, down from .49% as of June 30, 2012. Loans past due 30-89 days declined to .01% of total loans as of September 30, 2012, compared to .20% as of June 30, 2012. The allowance for loan losses covered non-accrual loans by over 2.9 times as of September 30, 2012. The Bank reported no other real estate owned as of September 30, 2012.
- Capital ratios remain well above regulatory minimums for well capitalized banks. As of September 30, 2012, the Bank reported a total risk-based capital ratio of 11.6%, compared to 11.8% as of June 30, 2012.

John Marshall Bank is headquartered in Reston, Virginia and has five full-service branches located in Reston, Falls Church, Leesburg, Arlington, and Rockville. The Bank also has a limited service commercial branch located in Washington, DC, and a loan production office located in Alexandria. Further information on the Bank can be obtained by visiting its website at www.johnmarshallbank.com.

John Marshall Bank

Financial Highlights (Unaudited)

(Dollars in 000's except per-share data)

	Nine Months Ended				Quarter Ended	
	September 30, 2012	September 30, 2011	$ Change	% Change	September 30, 2012	June 30, 2012
Operating Results						
Net Interest Income	$ 16,152	$ 11,891	$ 4,261	35.8%	$ 5,612	$ 5,393
Less Provision for Loan Losses	(1,510)	(1,318)	$ (192)	14.6%	(370)	(550)
Net Interest income after provision for loan losses	14,642	10,573	$ 4,069	38.5%	5,242	4,843
Non-interest income	182	367	$ (185)	-50.4%	69	59
Non-interest expense	9,366	7,713	$ 1,653	21.4%	3,167	3,139
Income before income taxes	5,458	3,227	$ 2,231	69.1%	2,144	1,763
Income tax expense	1,936	1,248	$ 688	55.1%	760	636
Net income	$ 3,522	$ 1,979	$ 1,543	78.0%	$ 1,384	$ 1,127
Per-Share Data						
Earnings per share - basic	$ 0.75	$ 0.49			$ 0.30	$ 0.24
Earnings per share - diluted	$ 0.75	$ 0.49			$ 0.30	$ 0.24
Book value per share	$ 10.94	$ 9.88			$ 10.94	$ 10.59
Selected Balance Sheet Data						
Investments	$ 41,052	$ 31,630	$ 9,423	29.8%	$ 41,052	$ 35,670
Total Loans (gross)	$ 445,904	$ 356,094	$ 89,810	25.2%	$ 445,904	$ 428,162
Total Assets	$ 510,812	$ 403,642	$ 107,170	26.6%	$ 510,812	$ 484,594
Total Deposits	$ 418,922	$ 328,756	$ 90,166	27.4%	$ 418,922	$ 396,561
Borrowings	$ 38,916	$ 27,219	$ 11,697	43.0%	$ 38,916	$ 37,223
Stockholders' Equity	$ 51,481	$ 46,493	$ 4,988	10.7%	$ 51,481	$ 49,861
Performance Ratios						
Return on average assets (annualized)	0.99%	0.75%			1.12%	0.95%
Return on average equity (annualized)	9.49%	6.85%			10.80%	9.17%
Net interest margin	4.66%	4.65%			4.65%	4.66%
Efficiency Ratio	57.34%	62.92%			55.75%	57.58%
Credit Quality Ratios						
Allowance for loan losses to gross loans	1.03%	1.28%			1.03%	1.10%
Past due loans 30-89 days to gross loans*	0.01%	0.25%			0.01%	0.20%
Past due loans 90 days or more to gross loans*	0.00%	0.00%			0.00%	0.00%
Non-accrual loans to gross loans	0.35%	0.66%			0.35%	0.49%
Net loan chargeoffs (recoveries)	$ 1,944	$ (23)			$ 510	$ 577
*and still accruing interest						
Regulatory Capital Ratios						
Total risk-based capital ratio	11.6%	13.3%			11.6%	11.8%
Tier 1 risk-based capital ratio	10.7%	12.1%			10.7%	10.8%
Leverage ratio	10.4%	12.1%			10.4%	10.4%