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John Marshall Cited as a Top-Performing Community Bank

Loudoun Times-Mirror

By Ben Hancock, reprinted from the Loudoun Times Mirror

John Marshall Bank has been named one of the 100 best performing community banks in the nation by SNL Financial, an international information service that tracks the banking and financial sectors.

Overall, John Marshall was rated the 26th top-performing bank in the nation by SNL. The bank, which operates throughout Loudoun County with a branch office in downtown Leesburg, was also the highest ranked community bank in Virginia with assets between \$500 million and \$5 billion.

National Bancshares of Blacksburg, which was rated 83rd, was the only other Virginia bank to make the top 100.

SNL, which is based in Charlottesville, ranked the best-performing community banks using financial performance metrics including the company's growth rate, return on equity, non-performing assets ratio and efficiency ratio. The awards were announced at the annual Community Bankers Conference in Dallas.

John Marshall focuses on business banking throughout Northern Virginia with services including commercial lending. With headquarters in Reston, the bank was also named as one of "The Best Places to Work" in 2014 by the Washington Business Journal. John Marshall opened in 2006 in Falls Church.

The SNL award honors John Marshall's commitment to community business services, according to Bill Ridenour, the bank's president, chief administrative officer and chief credit officer.

Ridenour says the SNL rating is independent validation of the community-based, business-focused model of the bank.

With branches in Northern Virginia and southern Maryland, John Marshall focuses on the Washington Metro area and maintains a strong presence in Loudoun County.

The bank's involvement in the expansion of the Catocin Creek Distillery in Purcellville is just one example of how the bank is committed to help Loudoun County grow.



"Not a lot of banks would understand our distillery concept," said Scott Harris, an entrepreneur who with his wife, Becky, operates Catocin Creek. "Jim Bowman helped lay out the vision, helping us through zoning, financing and other hurdles for our building and tasting room in Purcellville. We held hands together."

Bowman is John Marshall's senior vice president for commercial lending for the Loudoun region. Paul W. Bice is president of the bank's Loudoun operation.

"The strength of our bank attracts the attention of many Loudoun County-based businesses and nonprofits," says Bruce Gemmill, John Marshall's senior vice president for business development. "As the county's economy grows, businesses expand and new businesses arrive to take advantage of the wonderful opportunities Loudoun County offers."

Likewise, John Marshall Bank has grown in the county, as more and more businesses are drawn to the bank's reputation for true customer service, easy access to decision makers and solid financial performance.

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