For Immediate Release
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John Marshall Bank Reports Strong Growth and Profitability
Net Income Rises by 77%

Reston, VA – John Marshall Bank reported net income of $5.0 million for the year ended December 31, 2012, an increase of $2.2 million, or 77.1%, as compared to net income of $2.8 million reported for the year ended December 31, 2011.

Key financial results for the period include the following:

- Total assets at December 31, 2012 increased by 28.9% to $563.4 million as compared to $436.9 million as of December 31, 2011.
- Gross loans at December 31, 2012 increased by 28.6% to $498.6 million as compared to $387.6 million as of December 31, 2011.
- Total deposits at December 31, 2012 increased by 30.5% to $463.3 million as compared to $355.0 million as of December 31, 2011.
- The Bank's net interest margin remained very strong at 4.63% during 2012, compared to 4.55% during 2011.
- Net interest income, the Bank's primary source of income, increased 34.5% to $22.3 million during 2012, compared to $16.6 million during 2011.
- Non-interest expense increased by 21.1%, or $2.2 million, during 2012 as compared to 2011, reflecting increased operating expenses required to support the Bank's growth. The Bank's efficiency ratio, which compares non-interest expense to total net interest and non-interest income, improved from 62.2% during 2011 to 56.4% during 2012.
- Return on average assets increased to 1.03% during 2012 compared to .77% during 2011. Return on average equity increased to 9.97% during 2012 compared to 6.94% during 2011.
- Earnings per common share increased to $1.07 in 2012 compared to $.67 in 2011 and book value per common share increased to $11.27 at December 31, 2012, compared to $10.07 at December 31, 2011.
- Asset quality remains strong. As of December 31, 2012, non-accrual loans were .04% of total loans, compared to .61% as of as of December 31, 2011. As of December 31, 2012, the Bank's allowance for loan losses was 1.01% of total loans and covered non-accrual loans by over 27 times.
- Capital levels remain above regulatory minimums for well capitalized banks. As of December 31, 2012, the Bank reported a total risk-based capital ratio of 10.8%, compared to 12.7% as of December 31, 2011.

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)

	Year Ended				Quarter Ended	
	December 31, 2012	December 31, 2011	$ Change	% Change	December 31, 2012	September 30, 2012
Operating Results						
Net Interest Income	$ 22,306	$ 16,585	$ 5,721	34.5%	$ 6,155	$ 5,612
Less Provision for Loan Losses	(2,050)	(1,768)	(282)	16.0%	(540)	(370)
Net Interest income after provision for loan losses	20,256	14,817	5,439	36.7%	5,615	5,242
Non-interest income	257	317	(60)	-18.9%	75	69
Non-interest expense	12,734	10,518	2,216	21.1%	3,368	3,167
Income before income taxes	7,779	4,616	3,163	68.5%	2,322	2,144
Income tax expense	2,764	1,784	980	54.9%	828	760
Net income	$ 5,015	$ 2,832	2,183	77.1%	$ 1,494	$ 1,384
Per-Share Data						
Earnings per share - basic	$ 1.07	$ 0.67			$ 0.32	$ 0.30
Earnings per share - diluted	$ 1.07	$ 0.67			$ 0.32	$ 0.30
Book value per share	$ 11.27	$ 10.07			$ 11.27	$ 10.94
Selected Balance Sheet Data						
Investments	$ 43,083	$ 35,217	$ 7,866	22.3%	$ 43,083	$ 41,052
Total Loans (gross)	$ 498,602	$ 387,632	$ 110,970	28.6%	$ 498,602	$ 445,904
Total Assets	$ 563,386	$ 436,935	$ 126,451	28.9%	$ 563,386	$ 510,812
Total Deposits	$ 463,326	$ 354,993	$ 108,333	30.5%	$ 463,326	$ 418,922
Borrowings	$ 45,558	$ 33,335	$ 12,223	36.7%	$ 45,558	$ 38,916
Stockholders' Equity	$ 53,064	$ 47,403	$ 5,661	11.9%	$ 53,064	$ 51,481
Performance Ratios						
Return on average assets (annualized)	1.03%	0.77%			1.12%	1.12%
Return on average equity (annualized)	9.97%	6.94%			11.30%	10.80%
Net interest margin	4.63%	4.55%			4.66%	4.65%
Efficiency Ratio	56.44%	62.23%			54.06%	55.75%
Credit Quality Ratios						
Allowance for loan losses to gross loans	1.01%	1.29%			1.01%	1.03%
Past due loans 30-89 days* to gross loans	0.00%	0.25%			0.00%	0.01%
Past due loans 90 days or more* to gross loans	0.00%	0.00%			0.00%	0.00%
Non-accrual loans to gross loans	0.04%	0.61%			0.04%	0.35%
Net loan chargeoffs (recoveries)	$ 1,998	$ (20)			$ 54	$ 510
*and still accruing interest						
Regulatory Capital Ratios						
Total risk-based capital ratio	10.8%	12.7%			10.8%	11.6%
Tier 1 risk-based capital ratio	9.9%	11.5%			9.9%	10.7%
Leverage ratio	9.9%	11.1%			9.9%	10.4%