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John Marshall Bank Reports Strong Growth and Profitability

Reston, VA – John Marshall Bank reported a pre-tax profit from operations of $4.6 million for the year ended December 31, 2011, an increase of $1.9 million, or 71.3%, as compared to a pre-tax profit from operations of $2.7 million reported for the year ended December 31, 2010. Net income during 2011 was $2.8 million compared to $4.3 million during 2010. The principal factor in the decline in net income during 2011 was the realization at June 30, 2010 of a $2.3 million income tax benefit related to the recognition of the Bank's deferred tax asset associated primarily with net operating loss carry forwards from losses incurred during the Bank's start-up phase. For the three months ended December 31, 2011, net income was $853 thousand, compared to net income of $823 thousand during the three months ended September 30, 2011.

This represents the Bank's tenth consecutive quarterly profit. Through the retention of earnings, and proceeds realized from a capital offering that closed in June 2011, the Bank's book value per share increased from $9.03 per share as of December 31, 2010 to $10.07 per share as of December 31, 2011, an improvement of 11.5%.

Key financial results for the period include the following:

- Total assets at December 31, 2011 increased by 41.0% to $436.9 million as compared to $309.9 million as of December 31, 2010.
- Gross loans at December 31, 2011 increased by 41.4% to $387.6 million as compared to $274.1 million as of December 31, 2010.
- Total deposits at December 31, 2011 increased by 40.1% to $355.0 million as compared to $253.4 million as of December 31, 2010.
- The Bank's net interest margin remained strong at 4.55% during 2011, compared to 4.51% during 2010.
- Net interest income, the Bank's main source of income, increased 34.2% to $16.6 million during 2011, compared to $12.4 million during 2010.
- Non-interest income increased by 1.9%, or $6 thousand, during 2011 as compared to 2010. Non-interest expense increased by 19.1%, or $1.7 million, during 2011 as compared to 2010, 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 fee income, improved from 69.7% during 2010 to 62.2% during 2011.
- Asset quality remains strong. As of December 31, 2011, non-accrual loans were .61% of total loans, compared to .72% as of as of December 31, 2010. As of December 31, 2011, the Bank's allowance for loan losses was 1.29% of total loans and covered non-accrual loans by over 2.1 times. The Bank had no other real estate owned as of December 31, 2011.
- Capital levels remain strong and well above regulatory minimums for well capitalized banks. As of December 31, 2011, the Bank reported a total risk-based capital ratio of 12.7%, compared to 12.1% as of December 31, 2010.

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.

This press release contains forward-looking statements within the meaning of the Securities and Exchange Act of 1934, as amended, including statements of goals, intentions, and expectations as to future trends, plans, events or results of Bank operations and policies and regarding general economic conditions. In some cases, forward-looking statements can be identified by use of words such as "may," "will," "anticipates," "believes," "expects," "plans," "estimates," "potential," "continue," "should," and similar words or phrases. These statements are based upon current and anticipated economic conditions, nationally and in the Bank's market, interest rates and interest rate policy, competitive factors, and other conditions which by their nature, are not susceptible to accurate forecast, and are subject to significant uncertainty. Because of these uncertainties and the assumptions on which this discussion and the forward-looking statements are based, actual future operations and results may differ materially from those indicated herein. Readers are cautioned against placing undue reliance on any such forward-looking statements. The Bank's past results are not necessarily indicative of future performance.

John Marshall Bank

Financial Highlights (Unaudited)

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

	Year Ended				Quarter Ended	
	December 31, 2011	December 31, 2010	$ Change	% Change	December 31, 2011	September 30, 2011
Operating Results						
Net Interest Income	$ 16,585	$ 12,355	$ 4,230	34.2%	$ 4,694	$ 4,413
Less Provision for Loan Losses	(1,768)	(1,141)	(627)	55.0%	(450)	(585)
Net Interest income after provision for loan losses	14,817	11,214	3,603	32.1%	4,244	3,828
Non-interest income	317	311	6	1.9%	40	268
Non-interest expense	10,518	8,831	1,687	19.1%	2,895	2,730
Income before income taxes	4,616	2,694	1,922	71.3%	1,389	1,365
Income tax expense (benefit)	1,784	(1,625)	3,409	n/m	536	542
Net income	$ 2,832	$ 4,319	(1,487)	n/m	$ 853	$ 823
Per-Share Data						
Earnings per share - basic	$ 0.67	$ 1.16			$ 0.18	$ 0.17
Earnings per share - diluted	$ 0.67	$ 1.16			$ 0.18	$ 0.17
Book value per share	$ 10.07	$ 9.03			$ 10.07	$ 9.88
Selected Balance Sheet Data						
Investments	$ 35,217	$ 27,360	$ 7,857	28.7%	$ 35,217	$ 31,630
Total Loans (gross)	$ 387,632	$ 274,079	$ 113,553	41.4%	$ 387,632	$ 356,094
Total Assets	$ 436,935	$ 309,871	$ 127,064	41.0%	$ 436,935	$ 403,642
Total Deposits	$ 354,993	$ 253,360	$ 101,633	40.1%	$ 354,993	$ 328,756
Borrowings	$ 33,335	$ 22,337	$ 10,998	49.2%	$ 33,335	$ 27,219
Stockholders' Equity	$ 47,403	$ 33,480	$ 13,923	41.6%	$ 47,403	$ 46,493
Performance Ratios						
Return on average assets (annualized)	0.77%	1.54%			0.80%	0.85%
Return on average equity (annualized)	6.94%	13.74%			7.17%	7.05%
Net interest margin	4.55%	4.51%			4.44%	4.67%
Efficiency Ratio	62.23%	69.72%			61.15%	58.33%
Credit Quality Ratios						
Allowance for loan losses to gross loans	1.29%	1.17%			1.29%	1.28%
Past due loans 30-89 days* to gross loans	0.25%	0.27%			0.25%	0.25%
Past due loans 90 days or more* to gross loans	0.00%	0.00%			0.00%	0.00%
Non-accrual loans to gross loans	0.61%	0.72%			0.61%	0.66%
Net loan chargeoffs (recoveries)	$ (20)	$ 221			$ -	$ (14)
*and still accruing interest						
Regulatory Capital Ratios						
Total risk-based capital ratio	12.7%	12.1%			12.7%	13.3%
Tier 1 risk-based capital ratio	11.5%	11.0%			11.5%	12.1%
Leverage ratio	11.1%	10.6%			11.1%	12.1%

n/m = not meaningful