For Immediate Release
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John Marshall Bank Reports Six Month Financial Results

Reston, VA – John Marshall Bank reported net income of $3.4 million for the six months ended June 30, 2013, an increase of $1.2 million, or 56.9%, as compared to net income of $2.1 million reported for the six months ended June 30, 2012.

Key financial results for the period include the following:

- Total assets at June 30, 2013 increased by 23.1% to $596.6 million as compared to $484.6 million as of June 30, 2012.
- Gross loans at June 30, 2013 increased by 24.8% to $534.3 million as compared to $428.2 million as of June 30, 2012.
- Total deposits at June 30, 2013 increased by 21.9% to $483.6 million as compared to $396.6 million as of June 30, 2012.
- The Bank's net interest margin remains strong at 4.59% for the first six months of 2013 as compared to 4.67% during the first six months of 2012, and 4.61% during the first three months of 2013.
- Net interest income, the Bank's main source of income, increased 21.6% to $12.8 million during the first six months of 2013, compared to $10.5 million during the first six months of 2012.
- Non-interest income increased by 60.7% to $180 thousand during the first six months of 2013 as compared to $112 thousand during the first six months of 2012.
- Non-interest expense increased by 21.0%, or $1.3 million, during the first six months of 2013 as compared to 2012, reflecting increased operating expenses required to support the Bank's growth.
- Asset quality remains very strong. As of June 30, 2013, non-accrual loans were .09% of total loans, down slightly from .10% as of March 31, 2013. There were no loans past due 30 or more days that were not already on non-accrual status as of June 30, 2013. The allowance for loan losses covered non-accrual loans by over 11.3 times as of June 30, 2013. The Bank reported no other real estate owned as of June 30, 2013.
- Capital ratios remain above regulatory minimums for well capitalized banks. As of June 30, 2013, the Bank's total risk-based capital ratio was 10.8%, which was unchanged as compared to March 31, 2013.

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 two limited-service commercial branches located in Alexandria, and Washington, DC. 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)

	Six Months Ended				Quarter Ended	
	June 30, 2013	June 30, 2012	$ Change	% Change	June 30, 2013	March 31, 2013
Operating Results						
Net Interest Income	$ 12,819	$ 10,540	$ 2,279	21.6%	$ 6,497	$ 6,323
Less Provision for Loan Losses	(377)	(1,140)	763	-66.9%	(127)	(250)
Net Interest income after provision for loan losses	12,442	9,400	3,042	32.4%	6,370	6,073
Non-interest income	180	112	68	60.7%	86	94
Non-interest expense	7,503	6,199	1,304	21.0%	3,769	3,735
Income before income taxes	5,119	3,313	1,806	54.5%	2,687	2,432
Income tax expense	1,767	1,177	590	50.1%	960	807
Net income	$ 3,352	$ 2,136	1,216	56.9%	$ 1,727	$ 1,625
Per-Share Data (1)						
Earnings per share - basic	$ 0.57	$ 0.36	$ 0.21	56.9%	$ 0.29	$ 0.28
Earnings per share - diluted	$ 0.56	$ 0.36	$ 0.20	55.1%	$ 0.29	$ 0.27
Book value per share	$ 9.50	$ 8.47	$ 1.03	12.1%	$ 9.50	$ 9.31
Selected Balance Sheet Data						
Investments	$ 37,733	$ 35,670	$ 2,063	5.8%	$ 37,733	$ 40,854
Total Loans (gross)	$ 534,309	$ 428,162	$ 106,147	24.8%	$ 534,309	$ 518,297
Total Assets	$ 596,624	$ 484,594	$ 112,030	23.1%	$ 596,624	$ 572,495
Total Deposits	$ 483,585	$ 396,561	$ 87,024	21.9%	$ 483,585	$ 464,609
Borrowings	$ 55,730	$ 37,223	$ 18,507	49.7%	$ 55,730	$ 50,728
Stockholders' Equity	$ 55,899	$ 49,861	$ 6,038	12.1%	$ 55,899	$ 54,784
Performance Ratios						
Return on average assets (annualized)	1.19%	0.93%			1.20%	1.17%
Return on average equity (annualized)	12.25%	8.80%			12.35%	12.14%
Net interest margin	4.59%	4.67%			4.57%	4.61%
Efficiency Ratio	57.81%	58.20%			57.25%	58.20%
Credit Quality Ratios						
Allowance for loan losses to gross loans	1.01%	1.10%			1.01%	1.02%
Past due loans 30-89 days to gross loans (2)	0.00%	0.20%			0.00%	0.00%
Past due loans 90 days or more to gross loans (2)	0.00%	0.00%			0.00%	0.00%
Non-accrual loans to gross loans	0.09%	0.49%			0.09%	0.10%
Net loan chargeoffs (recoveries)	$ 11	$ 1,433			$ 11	$ -
Other real estate owned	$ -	$ -			$ -	$ -
Regulatory Capital Ratios						
Total risk-based capital ratio	10.8%	11.8%			10.8%	10.8%
Tier 1 risk-based capital ratio	9.8%	10.8%			9.8%	9.9%
Leverage ratio	9.8%	10.4%			9.8%	9.7%

(1) On June 20, 2013, the Board of Directors announced a 5-for-4 stock split of the Bank's common stock in the form of a 25% stock dividend payable July 22, 2013 for shareholders of record as of July 1, 2013. All per share information for all periods presented has been retroactively adjusted to reflect the stock split.

(2) And still accruing interest