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A Virginia Bank's Business Development Team is the Driving Force Behind its Increase in Earnings and Commercial Loan Growth

SIEFER REPORT

Reprinted from the Siefer Report

Thanks to healthy growth in its commercial loan division, John Marshall Bank (\$686 million, Reston, Virginia) reported a net income increase of 14.3 percent based largely on the talent and savvy of top loan professionals.

Bill Ridenour, President/CEO, attributes the profit growth to a team approach between the bank's operations and business development professionals who provide superior service to their customers.

"We think the secret of our success is that we invest our time and resources in hiring the best bankers," says Ridenour. "We focus our growth on quality longterm relationships, we stay in the local community where we know the market, and we don't try to be all things to all people."

The bank also always tries to do what is in the best interest of employees, customers, and shareholders, he says.

Ridenour reports that last year, the bank approved and funded over \$240 million in new loans, which involved 628 new accounts.

"The growth is due to a favorable local market and the addition of several new officers—and the continued expansion of market share across all five of our regions. After payoffs, net new loan growth was \$75 million, for a 15 percent growth rate."

Instead of trying to acquire and gather as many clients as possible, Ridenour says that the bank's structure focuses on building and maintaining strong relationships.

"Even though we are all part of one bank, our management is set up in five distinct regions, with each geographic area having a Regional President or Executive in charge of all business development, lending, cash management, and customer service."

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"We have also set up regional advisory boards made up of prominent representatives from business, government, non-profit, and professional organizations that give us a network into the community and keep us abreast of trends that affect local growth activity."

Also, a true community banking spirit is constantly being communicated to clients as well as to the public at large, he says.

"Our officers are all experienced bankers who live and work in the community where their customers are located. As such, they are frequently involved in activities that are of mutual interest. This mutual interest helps establish the relationship banking style that is key to our success.

"By contrast, other institutions are headquartered in other cities and states where it is difficult to understand the nuances that make up the local community."

Additionally, the bank's officers have developed a long-term commitment to the bank and community, which shines through during every client encounter.

"The average length of banking experience of our officers exceeds 20 years, and in the case of our senior management, it's over 30 years. That level of experience means that our officers have had many relationships that required them to learn the details of contract law, zoning issues, leasing transactions, cash flow variances, and real estate valuations. In addition, we have lived and operated through a number of business cycles."

Those experiences, as well as knowledge of the local community, is the value the bank brings to its client relationships, he says.

Ridenour says that the bank's client base is made up predominantly of government contractors, real estate developers, property management companies, professionals such as doctors and accountants, retailers, associations, and other non-profit entities.

Source: Bill Ridenour, President/CEO, John Marshall Bank, Reston, VA; phone (703)584-0840; e-mail bgemmill@johnmarshallbank.com.

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