For Immediate Release
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John Marshall Bank Reports First Full Year of Profitability

Alexandria, VA – John Marshall Bank reported a profit of $4.3 million for the year ended December 31, 2010, an increase of $5.4 million as compared to a loss of $1.0 million reported for the year ended December 31, 2009. A principal factor in the increase was 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. Pre-tax income from operations of $2.7 million represented an improvement of $3.7 million as compared to the $1.0 million pre-tax loss reported during 2009. For the three months ended December 31, 2010, pre-tax income from operations was $937 thousand, compared to pre-tax operating income of $806 thousand during the three months ended September 30, 2010.

This represents the Bank's sixth consecutive quarterly profit. Through the retention of earnings, the Bank's book value per share increased from $7.81 per share as of December 31, 2009 to $9.03 per share as of December 31, 2010, an improvement of 15.6%.

Key financial results for the period include the following:

- Total assets at December 31, 2010 increased by 32.1% to $309.9 million as compared to $234.6 million as of December 31, 2009.
- Gross loans at December 31, 2010 increased by 31.4% to $274.1 million as compared to $208.5 million as of December 31, 2009.
- Total deposits at December 31, 2010 increased by 36.0% to $253.4 million as compared to $186.3 million as of December 31, 2009.
- The Bank's net interest margin remains strong, reaching 4.51% during 2010 as compared to 3.90% during 2009.
- Net interest income, the Bank's main source of income, increased 80.2% to $12.4 million during 2010, compared to $6.9 million during 2009.
- Non-interest income declined by $17 thousand during 2010 as compared to 2009, due primarily to the realization of a $247 thousand gain on the sale of securities reported during 2009, compared to a gain of $77 thousand realized during 2010. Eliminating the gain or loss on the sale of assets during both years, core non-interest income increased by 23.4% during 2010, from $154 thousand to $190 thousand.
- Non-interest expense increased by 28.3%, or $1.9 million, during 2010 as compared to 2009, reflecting increased operating expenses required to support the Bank's growth.
- Asset quality remains strong. As of December 31, 2010, non-accrual loans were .72% of total loans, compared to .50% as of as of December 31, 2009. As of December 31, 2010, the Bank's allowance for loan losses was 1.17% of total loans and covered non-accrual loans by over 1.6 times. Other real estate owned was valued at $464 thousand as of December 31, 2010.
- Capital levels remain strong and well above regulatory minimums for well capitalized banks. As of December 31, 2010, the Bank reported a total risk-based capital ratio of 12.1%, compared to 14.0% as of December 31, 2009.

John Marshall Bank is headquartered in Alexandria, Virginia and has four full-service branches located in Falls Church, Virginia, Leesburg, Virginia, Arlington, Virginia, and Rockville, Maryland. The Bank also has a limited service commercial branch located in Washington, DC, and a loan production office located in Fairfax, Virginia. 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, 2010	December 31, 2009	$ Change	% Change	December 31, 2010	September 30, 2010
Operating Results						
Net Interest Income	$ 12,355	$ 6,857	$ 5,498	80.2%	$ 3,425	$ 3,297
Less Provision for Loan Losses	(1,141)	(1,352)	211	-15.6%	(131)	(285)
Net Interest income after provision for loan losses	11,214	5,505	5,709	103.7%	3,294	3,012
Non-interest income	311	329	(18)	-5.5%	135	56
Non-interest expense	8,831	6,882	1,949	28.3%	2,493	2,262
Income (loss) before income taxes	2,694	(1,048)	3,742	n/m	936	806
Income tax expense (benefit)	(1,625)	-	(1,625)	n/m	344	298
Net income (loss)	$ 4,319	$ (1,048)	5,367	n/m	$ 592	$ 508
Per-Share Data						
Earnings (loss) per share - basic	$ 1.16	$ (0.28)			$ 0.16	$ 0.14
Earnings (loss) per share - diluted	$ 1.16	$ (0.28)			$ 0.16	$ 0.14
Book value per share	$ 9.03	$ 7.81			$ 9.03	$ 8.92
Selected Balance Sheet Data						
Investments	$ 27,360	$ 23,835	$ 3,525	14.8%	$ 27,360	$ 25,607
Total Loans (gross)	$ 274,079	$ 208,534	$ 65,545	31.4%	$ 274,079	$ 269,648
Total Assets	$ 309,871	$ 234,643	$ 75,228	32.1%	$ 309,871	$ 303,611
Total Deposits	$ 253,360	$ 186,339	$ 67,021	36.0%	$ 253,360	$ 246,477
Borrowings	$ 22,337	$ 18,718	$ 3,619	19.3%	$ 22,337	$ 23,320
Stockholders' Equity	$ 33,480	$ 28,970	$ 4,510	15.6%	$ 33,480	$ 33,055
Performance Ratios						
Return (loss) on average assets (annualized)	1.54%	-0.57%			0.75%	0.68%
Return (loss) on average equity (annualized)	13.74%	-3.57%			7.07%	6.14%
Net interest margin	4.51%	3.90%			4.42%	4.52%
Efficiency Ratio	69.72%	95.77%			70.03%	67.46%
Credit Quality Ratios						
Allowance for loan losses to gross loans	1.17%	1.10%			1.17%	1.14%
Past due loans 30-89 days* to gross loans	0.03%	0.07%			0.03%	0.30%
Past due loans 90 days or more* to gross loans	0.00%	0.00%			0.00%	0.00%
Non-accrual loans to gross loans	0.72%	0.50%			0.72%	0.48%
Net loan chargeoffs (recoveries)	$ 221	$ 365			$ (20)	$ 89
*and still accruing interest						
Regulatory Capital Ratios						
Total risk-based capital ratio	12.1%	14.0%			12.1%	12.3%
Tier 1 risk-based capital ratio	11.0%	13.0%			11.0%	11.2%
Leverage ratio	10.6%	13.6%			10.6%	10.9%

n/m = not meaningful