For Immediate Release
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John Marshall Bank Reports Strong Mid-Year Financial Results

Alexandria, VA – John Marshall Bank reported a profit of $3.2 million for the six months ended June 30, 2010, an increase of $4.4 million as compared to a loss of $1.2 million reported for the first six months of 2009. The principal factor in the increase was realization at June 30, 2010 of a $2.3 million income tax benefit related to the recognition of a deferred tax asset associated with net operating loss carry forwards from losses incurred during the Bank's start-up phase. Pre-tax income from operations of $951 thousand represented an improvement of $2.1 million as compared to the $1.2 million pre-tax loss reported during the first half of 2009. For the three months ended June 30, 2010, pre-tax income from operations was $490 thousand, compared to pre-tax operating loss of $677 thousand during the three months ended June 30, 2009. The Bank expects to incur tax expense in future periods.

This represents the Bank's fourth consecutive quarterly profit. Through the retention of earnings over the past year, the Bank's book value per share increased from $7.76 per share as of June 30, 2009 to $8.75 per share as of June 30, 2010, an improvement of 12.8%.

Key financial results for the period include the following:

- Total assets at June 30, 2010 increased by 54.2% to $286.8 million as compared to $186.0 million as of June 30, 2009.
- Gross loans at June 30, 2010 increased by 60.7% to $251.8 million as compared to $156.7 million as of June 30, 2009.
- Total deposits at June 30, 2010 increased by 68.0% to $238.2 million as compared to $141.8 million as of June 30, 2009.
- The Bank's net interest margin was very strong, reaching 4.57% during the first half of 2010 as compared to 3.37% during the first half of 2009.
- Net interest income, the Bank's main source of income, increased 113.1% to $5.6 million during the six month period ended June 30, 2010, compared to $2.6 million during the six month period ended June 30, 2009.
- Non-interest expense increased by 21.0%, or $708 thousand, for the six months ended June 30, 2010, as compared to the same period in 2009.
- Asset quality remains strong. As of June 30, 2010, non-accrual loans were .56% of total loans, compared to .37% as of March 31, 2010 and .97% as of June 30, 2009. The Bank ended the second quarter of 2010 with no loans past due 30-days or more. As of June 30, 2010, the Bank's allowance for loan losses was 1.14% of total loans and covered non-accrual loans by over two times.

John R. Maxwell, Chairman & CEO, said, "We are very pleased with our improving profitability, and continued strong growth in both loans and deposits. Asset quality, efficiency and profitability metrics are all improving and compare very favorably to our local peers. We are especially proud to have been recognized in a recent article appearing in The Washington Business Journal as one of the top commercial lenders in the area, ranking third out of twenty local banks, including many banks much larger than us. We look forward to the opening of our fourth full service branch in Rockville, MD in the coming months, and continuing our expansion in the metropolitan Washington region."

John Marshall Bank is headquartered in Alexandria, Virginia and has three full-service branches located in Falls Church, Virginia, Leesburg, Virginia and Arlington, Virginia. The Bank also has two limited service commercial branches located in Gaithersburg, Maryland and 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)

	Six-Months Ended				Quarter Ended	
	June 30, 2010	June 30, 2009	$ Change	% Change	June 30, 2010	March 31, 2010
Operating Results						
Net Interest Income	$ 5,632	$ 2,643	$ 2,989	113.1%	$ 2,976	$ 2,656
Provision for Loan Losses	(725)	(731)	6	-0.8%	(385)	(340)
Net Interest income after provision for loan losses	4,907	1,912	2,995	156.6%	2,591	2,316
Non-interest income	120	278	(158)	-56.9%	40	80
Non-interest expense	4,076	3,368	708	21.0%	2,141	1,935
Income (loss) before income taxes	951	(1,178)	2,129	n/m	490	461
Income tax expense (benefit)	(2,267)	-	(2,267)	-	(2,267)	-
Net income (loss)	$ 3,218	$ (1,178)	$ 4,396	n/m	$ 2,757	$ 461
Per-Share Data						
Earnings (loss) per share - basic	$ 0.87	$ (0.32)			$ 0.74	$ 0.12
Earnings (loss) per share - diluted	$ 0.86	$ (0.32)			$ 0.74	$ 0.12
Book value per share	$ 8.75	$ 7.76			$ 8.75	$ 7.96
Selected Balance Sheet Data						
Investments	$ 23,357	$ 24,124	$ (766)	-3.2%	$ 23,357	$ 23,525
Total Loans (gross)	$ 251,803	$ 156,710	$ 95,093	60.7%	$ 251,803	$ 222,102
Total Assets	$ 286,814	$ 185,957	$ 100,857	54.2%	$ 286,814	$ 254,768
Total Deposits	$ 238,161	$ 141,797	$ 96,364	68.0%	$ 238,161	$ 213,336
Borrowings	$ 15,698	$ 14,714	$ 984	6.7%	$ 15,698	$ 11,167
Stockholders Equity	$ 32,433	$ 28,780	$ 3,653	12.7%	$ 32,433	$ 29,497
Performance Ratios						
Return (loss) on average assets (annualized)	2.53%	-1.44%			2.11%	0.76%
Return (loss) on average equity (annualized)	21.70%	-7.92%			18.53%	6.38%
Net interest margin	4.57%	3.37%			4.65%	4.48%
Efficiency Ratio	70.86%	115.29%			70.99%	70.72%
Credit Quality Ratios						
Allowance for loan losses to gross loans	1.14%	1.18%			1.14%	1.15%
Past due loans 30-89 days to gross loans	0.00%	0.58%			0.00%	0.01%
Past due loans 90 days or more to gross loans	0.00%	0.29%			0.00%	0.00%
Non-accrual loans to gross loans	0.56%	0.97%			0.56%	0.37%
Net loan chargeoffs (000's)	$ 151	$ 193			$ 67	$ 85
Regulatory Capital Ratios						
Total risk-based capital ratio	12.7%	18.3%			12.7%	13.5%
Tier 1 risk-based capital ratio	11.6%	17.2%			11.6%	12.4%
Leverage ratio	12.0%	16.3%			12.0%	12.0%