For Immediate Release
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John Marshall Bank Reports Quarterly Financial Results

Reston, VA – John Marshall Bank (OTCQB: JMSB) (the "Bank") reported net income of $5.8 million for the nine months ended September 30, 2014, an increase of $642 thousand, or 12.4%, as compared to net income of $5.2 million reported for the nine months ended September 30, 2013. Net income per diluted share declined 23.0% to $0.67 per share during the first nine months of 2014, compared to $0.87 per share during the same period in 2013. The decline in net income per diluted share is primarily attributed to the dilutive effect of the Bank's November 2013 common stock offering of 2.4 million shares at $13.50 per share. As of September 30, 2014, the Bank's tangible book value per share was $11.73, up 19.3% compared to $9.83 as of September 30, 2013.

The Bank's nine month results produced an annualized return of 1.10% on average assets and 8.24% on average equity, compared to 1.18% and 12.42%, respectively, for the same period a year ago.

The Bank's capital ratios remain well above regulatory minimums for well capitalized banks. As of September 30, 2014, the Bank's total risk-based capital ratio was 14.4%, compared 10.6% at September 30, 2013.

The increase in the Bank's capital ratios, and declines in return on average assets and average equity, are similarly reflective of the impact of the November 2013 common stock offering.

Balance Sheet Review

At September 30, 2014, total assets were $758.3 million, an increase of $95.7 million, or 14.4%, from total assets of $662.5 million at December 31, 2013, and an increase of $130.8 million, or 20.9% from total assets of $627.4 million at September 30, 2013. Gross loans increased $79.6 million, or 13.9%, to $653.1 million at September 30, 2014, compared to $573.4 million at December 31, 2013. Year-over-year loan growth, from September 30, 2013 to September 30, 2014, was $105.2 million, or 19.2%. The Bank's investment portfolio increased to $62.9 million at September 30, 2014, compared to $55.2 million at December 31, 2013, and $40.5 million at September 30, 2013. It should be noted that during the first and second quarters of 2014 the Bank reclassified $48 million of its investment securities portfolio from available-for-sale to held-to-maturity. As of September 30, 2014 the Bank held $48.3 million of its investment portfolio as held-to-maturity, and $9.5 million as available-for-sale. The reclassification will help protect the Bank's book value from deterioration in a rising interest rate environment.

Total deposits were $598.1 million at September 30, 2014, representing an increase of 16.1%, or $83.2 million, compared to December 31, 2013. Year-over-year deposit growth, from September 30, 2013 to September 30, 2014, was $82.7 million, or 16.0%. Total borrowings, consisting of Federal Home Loan Bank advances and customer repurchase agreements, were $58.3 million at September 30, 2014, an increase of 11.4%, or $6.0 million, compared to December 31, 2013. Year-over-year, from September 30, 2013 to September 30, 2014, total borrowings increased by $5.8 million, or 11.0%.

During the first nine months of 2014 certificates of deposit obtained through a deposit listing service provided by QwickRate, Inc. declined by $6.9 million. Year-over-year, QwickRate certificates of deposit declined by $14.1 million. Brokered certificates of deposit declined by $596 thousand during the first nine months of 2014 and declined by $1.7 million, or 9.2% since September 30, 2013. Federal Home Loan Bank advances increased by $7.0 million during the first nine months of 2014, and by $3.0 million, or 7.0%, compared to September 30, 2013. Core customer funding sources increased by $89.6 million during the first nine months of 2014, and by $101.3 million, or 21.2%, compared to September 30, 2013.

Total shareholders' equity was $97.4 million at September 30, 2014, an increase of $6.7 million, or 7.4%, compared to December 31, 2013. Year-over-year, total shareholders' equity increased by $39.6 million, or 68.4%, compared to

September 30, 2013. The increase in shareholders' equity over the past year is attributed to net income retained during the period, net proceeds of $30.9 million from the Bank's November 2013 stock offering, and net proceeds from the exercise of 20,150 employee stock options during the past twelve months. Total common shares outstanding increased from 5,884,811 at September 30, 2013 to 8,304,961 at September 30, 2014.

Income Statement Review

Net interest income

Net interest income, the Bank's primary source of revenue, was $22.0 million for the nine months ended September 30, 2014, up 12.7% from $19.5 million for the nine months ended September 30, 2013. The net interest margin was 4.23% during the first nine months of 2014, compared to 4.50% during the first nine months of 2013. The decline in the net interest margin from year-to-year is primarily attributed to a decline in the Bank's yield on earning assets to 4.86% during the first nine months of 2014 from 5.18% during the first nine months of 2013, which is substantially the result of a 21 basis point year-to-year decline in loan yields. In addition, there was a $16.6 million increase in average interest-bearing deposits in other banks, at a yield of 0.25%, during the first nine months of 2014. The large increase in interest-bearing deposits at other banks is primarily attributed to net proceeds from the Bank's November 2013 stock offering, and an $88.5 million increase in total deposits and borrowings over the past twelve months.

Notwithstanding the decline in the net interest margin over the past year, net interest income increased by 12.7% during the first nine months of 2014, compared to the first nine months of 2013, resulting primarily from a $115.2 million, or 19.9%, increase in average earning assets during the first nine months of 2014, compared to the first nine months of 2013.

Provision for loan losses

The Bank recognized a provision for loan losses of $716 thousand during the first nine months of 2014, compared to a provision of $549 thousand during the first nine months of 2013. The increase in the provision for loan losses primarily reflects the relative growth of the Bank's loan portfolio of $79.6 million during the first nine months of 2014, compared to $49.3 million during the first nine months of 2013. In addition, the Bank reported net loan charge-offs of $261 thousand during the first nine months of 2014, compared to $11 thousand during the first nine months of 2013. The loan charge-offs reported in 2014 were on two commercial loans that had been in non-accrual status and fully reserved in prior periods.

Noninterest income

The Bank's primary source of noninterest income is service charges on deposit accounts. Loan fees are included in interest income on the loan portfolio and not reported as noninterest income. For the nine months ended September 30, 2014, the Bank reported total noninterest income of $340 thousand, compared to $276 thousand during the first nine months of 2013, an increase of 23.2%.

Noninterest expense

The largest component of the Bank's noninterest expense is employee salaries and benefits. Salary and employee benefits expense increased by 14.9%, to $7.5 million, during the first nine months of 2014 compared to $6.5 million during the first nine months of 2013. All other operating expenses increased by 6.8%, or $323 thousand, to $5.1 million, during the first nine months of 2014, compared to $4.7 million during the first nine months of 2013.

The increase in salary and benefits expense was due to additional staffing required to support the Bank's growth and branch expansion. The increase in other operating expenses was due primarily to increased occupancy and equipment expenses associated with our Alexandria regional office, which opened in December 2013, and increased data processing and technology related expenses associated with a growing customer base.

Asset Quality Review

Asset quality remains exceptionally strong and is significantly better than the Bank's peers. As of September 30, 2014, non-performing assets were 0.09% of total assets, compared to 0.04% at December 31, 2013 and 0.10% at September 30, 2013. The Bank's allowance for loan losses covered non-performing loans by 9.6 times as of September 30, 2014, compared to 21.4 times at December 31, 2013 and 8.9 times at September 30, 2013.

Non-performing loans increased from $268 thousand at December 31, 2013 to $645 thousand at September 30, 2014. This was due to the addition of four commercial loan relationships totaling $645 thousand to non-performing status during the second and third quarters of 2014. One of the relationships, totaling $291 thousand, is well secured and the collateral is in the process of being sold by the borrower. Another loan, totaling $174 thousand has since been paid in full through a foreclosure sale of the underlying collateral. The remaining loans totaling $180 thousand have been fully reserved and are in the process of collection negotiations with the borrowers. In addition, two non-performing loans with a balance of $263 thousand were charged off during the third quarter of 2014. As of September 30, 2014 the Bank had total troubled debt restructurings of $1.5 million, compared to $2.2 million at September 30, 2013. All restructured loans were performing in accordance with modified terms as of September 30, 2014.

John Marshall Bank is headquartered in Reston, Virginia and has five full-service branches located in Reston, Leesburg, Arlington, Alexandria and Rockville. The Bank also has a limited-service commercial branch located in Washington, DC. 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

Balance Sheets
(In thousands, except share and per share data)

	September 30 2014	December 31 2013	September 30 2013	% Change Current Year	% Change Year Over Year
Assets	(Unaudited)	(Audited)	(Unaudited)		
Cash and due from banks	$ 13,623	$ 5,978	$ 7,756	127.9%	75.6%
Interest-bearing deposits in banks	24,896	23,198	30,505	7.3%	-18.4%
Securities available-for-sale, at fair value	9,476	48,743	33,678	-80.6%	-71.9%
Securities held-to-maturity, fair value of $48,745 at 9/30/2014, $2,625 at 12/31/2013 and $2,840 at 9/30/2013	48,315	2,466	2,653	1859.2%	1721.1%
Restricted securities, at cost	5,131	4,005	4,138	28.1%	24.0%
Loans, net of allowance for loan losses of $6,203 at 9/30/2014; $5,748 at 12/31/2013 and $5,589 at 9/30/2013	645,555	566,729	541,416	13.9%	19.2%
Bank premises and equipment, net	2,982	3,112	2,551	-4.2%	16.9%
Accrued interest receivable	1,938	1,894	1,620	2.3%	19.6%
Other assets	6,361	6,415	3,131	-0.8%	103.2%
Total assets	$ 758,277	$ 662,540	$ 627,448	14.4%	20.9%
Liabilities and Shareholders' Equity					
Liabilities					
Deposits:					
Non-interest bearing demand deposits	$ 98,019	$ 84,350	$ 92,810	16.2%	5.6%
Interest bearing demand deposits	192,924	145,354	127,241	32.7%	51.6%
Savings deposits	8,456	5,073	8,213	66.7%	3.0%
Time deposits	298,678	280,149	287,154	6.6%	4.0%
Total deposits	598,077	514,926	515,418	16.1%	16.0%
Repurchase agreements	12,275	13,305	9,482	-7.7%	29.5%
Federal Home Loan Bank advances	46,000	39,000	43,000	17.9%	7.0%
Accrued interest payable	177	132	175	34.1%	1.1%
Other liabilities	4,366	4,509	1,551	-3.2%	181.5%
Total liabilities	660,895	571,872	569,626	15.6%	16.0%
Shareholders' Equity					
Common stock, voting, par value $5 per share; authorized 10,000,000 shares; issued and outstanding, 8,304,961 shares at 9/30/2014, 8,286,336 at 12/31/2013, and 5,884,811 at 9/30/2013	41,525	41,432	29,424	0.2%	41.1%
Additional paid-in capital	38,957	38,605	19,559	0.9%	99.2%
Retained earnings	17,097	11,269	9,368	51.7%	82.5%
Accumulated other comprehensive loss	(197)	(638)	(529)	69.1%	-62.8%
Total shareholders' equity	97,382	90,668	57,822	7.4%	68.4%
Total liabilities and shareholders' equity	$ 758,277	$ 662,540	$ 627,448	14.4%	20.9%

John Marshall Bank

Statements of Income
(Dollar amounts in thousands, except per share data)

	For the Three Months Ended September 30			For the Nine Months Ended September 30		
	2014 (Unaudited)	2013 (Unaudited)	% Change	2014 (Unaudited)	2013 (Unaudited)	% Change
Interest and Dividend Income						
Interest and fees on loans	$ 8,344	$ 7,478	11.6%	$ 24,118	$ 21,773	10.8%
Interest on investment securities, taxable	264	149	77.2%	787	446	76.5%
Interest on investment securities, tax-exempt	23	20	15.0%	66	54	22.2%
Dividends	64	32	100.0%	164	103	59.2%
Interest on deposits in banks	19	17	11.8%	61	31	96.8%
Total interest and dividend income	8,714	7,696	13.2%	25,196	22,407	12.4%
Interest Expense						
Deposits	1,029	894	15.1%	2,901	2,556	13.5%
Federal Home Loan Bank advances	91	117	-22.2%	283	331	-14.5%
Other short-term borrowings	14	9	55.6%	42	24	75.0%
Total interest expense	1,134	1,020	11.2%	3,226	2,911	10.8%
Net interest income	7,580	6,676	13.5%	21,970	19,496	12.7%
Provision for loan losses	270	172	57.0%	716	549	30.4%
Net interest income after provision for loan losses	7,310	6,504	12.4%	21,254	18,947	12.2%
Noninterest Income						
Service charges on deposit accounts	118	83	42.2%	299	234	27.8%
Other service charges and fees	13	12	8.3%	41	42	-2.2%
Total noninterest income	131	95	37.9%	340	276	23.2%
Noninterest Expenses						
Salaries and employee benefits	2,581	2,232	15.6%	7,487	6,516	14.9%
Occupancy expense of premises	400	362	10.5%	1,181	1,066	10.8%
Furniture and equipment expenses	267	234	14.1%	739	655	12.8%
Other operating expenses	1,032	927	11.3%	3,146	3,022	4.1%
Total noninterest expenses	4,280	3,755	14.0%	12,553	11,259	11.5%
Income before income taxes	3,161	2,844	11.1%	9,041	7,964	13.5%
Income tax expense	1,110	1,009	10.0%	3,212	2,777	15.7%
Net income	$ 2,051	$ 1,835	11.8%	$ 5,829	$ 5,187	12.4%
Earnings Per Share						
Basic	$ 0.25	$ 0.31	-19.4%	$ 0.70	$ 0.88	-20.5%
Diluted	$ 0.24	$ 0.31	-22.6%	$ 0.67	$ 0.87	-23.0%

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Loan, Deposit and Borrowing Detail
(Dollar amounts in thousands)

	September 30, 2014		December 31, 2013		September 30, 2013		Percentage Change	
Loans	**$ Amount**	**% of Total**	**$ Amount**	**% of Total**	**$ Amount**	**% of Total**	**Last 9 Mos**	**Last 12 Mos**
Mortgage loans on real estate								
Commercial	$ 419,616	64.2%	$ 366,276	63.9%	$ 368,326	67.2%	14.6%	13.9%
Construction and land development	129,184	19.8%	82,286	14.3%	68,513	12.5%	57.0%	88.6%
Residential	25,880	4.0%	19,515	3.4%	20,102	3.7%	32.6%	28.7%
Total mortgage loans on real estate	$ 574,680	88.0%	$ 468,077	81.6%	$ 456,941	83.4%	22.8%	25.8%
Commercial loans	77,102	11.8%	104,032	18.1%	89,670	16.4%	-25.9%	-14.0%
Consumer loans	1,283	0.2%	1,325	0.2%	1,245	0.2%	-3.2%	3.1%
Total loans	$ 653,065	100.0%	$ 573,434	100.0%	$ 547,856	100.0%	13.9%	19.2%
Less: Allowance for loan losses	(6,203)		(5,748)		(5,589)			
Net deferred loan fees	(1,307)		(957)		(851)			
Net loans	$ 645,555		$ 566,729		$ 541,416			

	September 30, 2014		December 31, 2013		September 30, 2013		Percentage Change	
Deposits	**$ Amount**	**% of Total**	**$ Amount**	**% of Total**	**$ Amount**	**% of Total**	**Last 9 Mos**	**Last 12 Mos**
Noninterest-bearing demand deposits	$ 98,019	16.4%	$ 84,350	16.4%	$ 92,810	18.0%	16.2%	5.6%
Interest-bearing demand deposits:								
NOW accounts	11,050	1.9%	10,903	2.1%	6,890	1.3%	1.3%	60.4%
Money market accounts	181,874	30.4%	134,451	26.1%	120,350	23.4%	35.3%	51.1%
Savings accounts	8,456	1.4%	5,073	1.0%	8,213	1.6%	66.7%	3.0%
Certificates of deposit								
$100,000 or more	160,429	26.8%	140,934	27.4%	136,429	26.5%	13.8%	17.6%
Less than $100,000	29,627	5.0%	28,252	5.5%	29,529	5.7%	4.9%	0.3%
QwickRate® Certificates of deposit	13,905	2.3%	20,761	4.0%	28,036	5.4%	-33.0%	-50.4%
CDARS®	77,801	13.0%	72,690	14.1%	74,540	14.5%	7.0%	4.4%
Brokered deposits	16,916	2.8%	17,512	3.4%	18,621	3.6%	-3.4%	-9.2%
Total deposits	$ 598,077	100.0%	$ 514,926	100.0%	$ 515,418	100.0%	16.1%	16.0%
Borrowings								
Customer repurchase agreements	$ 12,275	21.1%	$ 13,305	25.4%	$ 9,482	18.1%	-7.7%	29.5%
Federal Home Loan Bank advances	46,000	78.9%	39,000	74.6%	43,000	81.9%	17.9%	7.0%
Total borrowings	$ 58,275	100.0%	$ 52,305	100.0%	$ 52,482	100.0%	11.4%	11.0%
Total deposits and borrowings	$ 656,352		$ 567,231		$ 567,900		15.7%	15.6%
Core customer funding sources (1)	$ 579,531	88.3%	$ 489,958	86.4%	$ 478,243	84.2%	18.3%	21.2%
Wholesale funding sources (2)	76,821	11.7%	77,273	13.6%	89,657	15.8%	-0.6%	-14.3%
Total funding sources	$ 656,352	100.0%	$ 567,231	100.0%	$ 567,900	100.0%	15.7%	15.6%

(1) Includes CDARS(r), which are all reciprocal deposits maintained by Bank customers, and repurchase agreements, which represent sweep accounts tied to customer operating accounts.
(2) Consists of QwickRate(r) certificates of deposit, brokered deposits and Federal Home Loan Bank advances

John Marshall Bank
Average Balances Sheets, Interest and Rates
(Dollar amounts in thousands)

	Three Months Ended September 30, 2014			Three Months Ended September 30, 2013		
	Average Balance	Interest Income-Expense	Average Yields /Rates	Average Balance	Interest Income-Expense	Average Yields /Rates
Assets						
Securities	$ 62,385	$ 350	2.23%	$ 38,359	$ 201	2.08%
Loans, net of unearned income	630,511	8,345	5.25%	543,581	7,478	5.46%
Interest-bearing deposits in other banks	32,154	19	0.23%	27,242	17	0.25%
Total interest-earning assets	$ 725,050	$ 8,714	4.77%	$ 609,182	$ 7,696	5.01%
Other assets	14,658			6,957		
Total assets	$ 739,708			$ 616,139		
Liabilities & Shareholders' equity						
Interest-bearing deposits						
NOW accounts	$ 10,332	$ 7	0.27%	$ 7,079	$ 5	0.28%
Money market accounts	171,599	245	0.57%	117,981	147	0.49%
Savings accounts	10,201	14	0.54%	8,085	10	0.49%
Time deposits	297,439	763	1.02%	284,131	732	1.02%
Total interest-bearing deposits	$ 489,571	$ 1,029	0.83%	$ 417,276	$ 894	0.85%
Securities sold under agreement to repurchase and federal funds purchased	$ 13,067	$ 14	0.43%	$ 8,849	$ 9	0.40%
Other borrowed funds	36,098	91	1.00%	45,326	117	1.02%
Total interest-bearing liabilities	$ 538,736	$ 1,134	0.84%	$ 471,451	$ 1,020	0.86%
Demand deposits and other liabilities	104,195			87,552		
Total liabilities	$ 642,931			$ 559,003		
Shareholders' equity	96,777			57,136		
Total liabilities and shareholders' equity	$ 739,708			$ 616,139		
Interest rate spread			3.93%			4.15%
Net interest income and margin		$ 7,580	4.15%		$ 6,676	4.35%

	Nine Months Ended September 30, 2014			Nine Months Ended September 30, 2013		
	Average Balance	Interest Income-Expense	Average Yields /Rates	Average Balance	Interest Income-Expense	Average Yields /Rates
Assets						
Securities	$ 59,543	$ 1,017	2.28%	$ 40,147	$ 603	2.01%
Loans, net of unearned income	601,649	24,118	5.36%	522,460	21,773	5.57%
Interest-bearing deposits in other banks	32,643	61	0.25%	16,018	31	0.26%
Total interest-earning assets	$ 693,835	$ 25,196	4.86%	$ 578,625	$ 22,407	5.18%
Other assets	12,042			6,659		
Total assets	$ 705,877			$ 585,284		
Liabilities & Shareholders' equity						
Interest-bearing deposits						
NOW accounts	$ 9,936	$ 19	0.26%	$ 7,144	$ 14	0.26%
Money market accounts	156,665	650	0.55%	112,707	417	0.49%
Savings accounts	9,003	32	0.48%	5,343	15	0.38%
Time deposits	287,715	2,200	1.02%	266,273	2,110	1.06%
Total interest-bearing deposits	$ 463,319	$ 2,901	0.84%	$ 391,467	$ 2,556	0.87%
Securities sold under agreement to repurchase and federal funds purchased	$ 13,232	$ 42	0.42%	$ 7,838	$ 24	0.41%
Other borrowed funds	35,799	283	1.06%	44,874	331	0.99%
Total interest-bearing liabilities	$ 512,350	$ 3,226	0.84%	$ 444,179	$ 2,911	0.88%
Demand deposits and other liabilities	98,928			85,255		
Total liabilities	$ 611,278			$ 529,434		
Shareholders' equity	94,599			55,850		
Total liabilities and shareholders' equity	$ 705,877			$ 585,284		
Interest rate spread			4.02%			4.30%
Net interest income and margin		$ 21,970	4.23%		$ 19,496	4.50%

John Marshall Bank
Financial Highlights (Unaudited)
(Dollar amounts in thousands, except per share data)

	At or For the Three Months Ended September 30		At or For the Nine Months Ended September 30	
	2014	**2013**	**2014**	**2013**
Per share Data and Shares Outstanding (1)				
Earnings per share - basic	$ 0.25	$ 0.31	$ 0.70	$ 0.88
Earnings per share - diluted	$ 0.24	$ 0.31	$ 0.67	$ 0.87
Tangible book value per share	$ 11.73	$ 9.83	$ 11.73	$ 9.83
Weighted average common shares (basic)	8,302,904	5,884,795	8,295,090	5,884,789
Weighted average common shares (diluted)	8,706,390	5,961,721	8,695,106	5,956,261
Common shares outstanding at end of period	8,304,961	5,884,811	8,304,961	5,884,811
Performance Ratios				
Return on average assets (annualized)	1.10%	1.18%	1.10%	1.18%
Return on average equity (annualized)	8.41%	12.74%	8.24%	12.42%
Yield on earning assets (annualized)	4.77%	5.01%	4.86%	5.18%
Cost of interest bearing liabilities (annualized)	0.84%	0.86%	0.84%	0.88%
Net interest spread	3.93%	4.15%	4.02%	4.30%
Net interest margin	4.15%	4.35%	4.23%	4.50%
Noninterest income as a percentage of average assets (annualized)	0.07%	0.06%	0.06%	0.06%
Noninterest expense to average assets (annualized)	2.30%	2.40%	2.38%	2.56%
Efficiency ratio	55.5%	55.1%	56.3%	56.7%
Asset Quality				
Loans 30-89 days past due and accruing interest	$ 1,287	$ -	$ 1,287	$ -
Non-performing assets (2)	$ 645	$ 628	$ 645	$ 628
Non-performing assets to total assets	0.09%	0.10%	0.09%	0.10%
Allowance for loan losses to total loans	0.95%	1.02%	0.95%	1.02%
Allowance for loan losses to non-performing loans	9.6	8.9	9.6	8.9
Net loan chargeoffs (recoveries)	$ 262	$ -	$ 261	$ 11
Net charge-offs to average loans (annualized)	0.16%	0.00%	0.06%	0.00%
Troubled debt restructurings (total)	$ 1,523	$ 2,177	$ 1,523	$ 2,177
Performing in accordance with modified terms	$ 1,523	$ 1,549	$ 1,523	$ 1,549
Not performing in accordance with modified terms	$ -	$ 628	$ -	$ 628
Other real estate owned	$ -	$ -	$ -	$ -
Regulatory Capital Ratios				
Total risk-based capital ratio	14.4%	10.6%	14.4%	10.6%
Tier 1 risk-based capital ratio	13.5%	9.7%	13.5%	9.7%
Leverage ratio	13.2%	9.5%	13.2%	9.5%
Other Information				
Effective income tax rate	35.1%	35.5%	35.5%	34.9%
Tangible equity / tangible assets	12.8%	9.2%	12.8%	9.2%
Average tangible equity / average tangible assets	13.1%	9.3%	13.4%	9.5%
Number of full time equivalent employees	91	78	91	78
# Full service branch offices	5	5	5	5
# Loan production or limited service branch offices	1	2	1	2

(1) Shares and per share amounts for all periods have been adjusted to reflect a 5 for 4 stock split in the form of a 25% stock dividend paid on July 22, 2013.
(2) Non-performing assets consist of non-accrual loans, loans 90 day or more past due and still accruing interest, and foreclosed properties. Does not include troubled debt restructurings ("TDRs") which were accruing interest at the date indicated.