



## Business Bankers with Balance

EagleBank was founded in 1998, by respected business leaders and experienced bankers who sensed the need for a bank focused on local businesses. That also meant

balancing business owners' financial needs with their personal banking needs. EagleBank offers a full range of personal banking products and services...with the same superior, one-on-one attention that our business clients have come to appreciate in their businesses.

Balance is the key for building lasting customer relationships. Important to all customers are residential mortgage loans. Our **Residential Lending** team truly reflects EagleBank's values. We are adaptive in an environment of ever-changing rules, regulations and compliance issues. Our experienced team of seasoned advisors is involved and connected to every borrower, from application to closing. We are relationship driven to capitalize on the loyalty and trust EagleBank has so proudly earned, which leads to opportunities for our customers and our financial growth. Your success is our success. An increased presence in our marketplace and a healthier market share add strength to our lending platform.

It is this very philosophy and differentiator that brings first-time homebuyers to our doors, then back again when they move-up, refinance, or buy a vacation home or investment property. It is what drives condo developers and new homebuilders to approach our residential mortgage team for relationships that bring new opportunities and solutions for their homebuyers. EagleBank's experienced Residential Lending experts look forward to working with you.

Our customers seek balance in their financial lives. We seek balance, too, by providing products and services that answer all the financial needs of our customers, while still maintaining our focus as a community business bank. EagleBank does not desire to become a retail mortgage banking competitor of the big banks; rather, we pride ourselves on the value of controlling the process of a loan from start to finish. We thrive by maintaining strict quality service levels. It is this balance that will continue to attract high-producing loan originators and new alliances in residential real estate. We will remain flexible, customer-focused and ready to grow...based on superior service, competitive products and enhanced customer relationships. Quality vs. quantity—the EagleBank way to grow and remain nimble.

Business Banking services from A to Z and Personal Banking with Mortgage Loan solutions from A to Z. **Balance.** Please give us a call...let's discuss how EagleBank Residential Lending can help you with all your mortgage needs, whether as a homebuilder, a homeowner or a homebuyer.

Roshan Alavi, *SVP/Residential Real Estate Lending Manager (left above)*  
Mark Deitz, *SVP, Residential Lending Area Sales Manager (center)*  
Vince Curcio, *VP, Residential Lending Production Manager (right)*

## Eagle Bancorp, Inc. Announces a 22% Increase in Earnings for the Third Quarter of 2013, with Assets Exceeding \$3.5 Billion

(Excerpts from the October 21, 2013 Press Release)

**BETHESDA, MD.** Eagle Bancorp, Inc. (the "Company") (NASDAQ:EGBN), the parent company of EagleBank, today announced record quarterly net income of \$11.8 million for the quarter ended September 30, 2013, a 22% increase over the \$9.7 million net income for the quarter ended September 30, 2012. Net income available to common shareholders for the quarter ended September 30, 2013 increased 22% to \$11.6 million (\$0.45 per basic common share and \$0.44 per diluted common share), as compared to \$9.5 million (\$0.41 per basic common share and \$0.40 per diluted common share) for the same period in 2012.

For the nine months ended September 30, 2013, the Company's net income was \$35.0 million, a 40% increase over the \$25.1 million for the nine months ended September 30, 2012.

(Continued on second page)

## Financial Release (Continued)

Net income available to common shareholders was \$34.6 million (\$1.35 per basic common share and \$1.31 per diluted common share), as compared to \$24.7 million (\$1.09 per basic common share and \$1.07 per diluted common share) for the same nine month period in 2012, a 40% increase. Per share amounts for all prior periods have been adjusted to reflect the 10% stock dividend distributed on June 14, 2013.

"We are pleased to report another quarter of strong financial performance, highlighted by continued core balance sheet growth, net interest margin gains and lower credit losses from an already favorable asset quality position," noted Ronald D. Paul, Chairman and Chief Executive Officer of Eagle Bancorp, Inc. "This quarter's net income is the 19th consecutive quarter of increasing net income dating to the first quarter in 2009. Total loans grew by close to 4% in the third quarter 2013 and total deposits grew by over 3%. The net interest margin was 4.31% in the third quarter or 4 basis points above the second quarter of 2013. The Company is particularly pleased with the low levels of annualized net charge-offs for the third quarter 2013 of just 0.20%, which continues a three quarter trend of lower quarterly net credit losses in both dollars and as a percentage of average loans," noted Mr. Paul.

The Company's total revenue of \$41.9 million was equal to that of the second quarter of 2013 and was 10% above the total revenue of \$38.2 million for the third quarter in 2012. Mr. Paul noted that "the Company has been able to sustain its primary focus on building core banking relationships, and maintaining a disciplined approach to loan and deposit pricing, and to assembling a portfolio of high

quality assets. Upholding these focal points results in more consistent and balanced financial performance and enabled the bank to offset reduced third quarter revenue from its residential lending operations."

For the third quarter of 2013, revenue from residential mortgage banking net interest income and fees was 5.9% of total revenue versus 7.6% of total revenue for the third quarter of 2012. For the first nine months of 2013, the Company produced 8.8% of total revenue from its residential mortgage division net interest income and fees, as compared to 8.6% of total revenue for the same period in 2012. The Company continues to assess its residential mortgage loan area in light of higher market interest rates and lower refinance activity.

"According to the recently reported FDIC deposit statistics, as of June 30, 2013, EagleBank has the largest market share of any community bank in the Washington metropolitan area. As compared to the prior year, the bank experienced growth in total deposits that was among the highest growth rates of banks in the area, resulting in an increase in EagleBank's market share of total deposits," noted Mr. Paul.

Lastly, Mr. Paul noted "That the Company continues to place strategic emphasis on SBA lending and EagleBank's preferred lender status. SBA sales activity in the third quarter was stronger than the same period in 2012, but was below the sales activity of the second quarter 2013. We believe SBA lending will continue to be a strong part of our business."

To read the complete press release, visit the Investor Relations tab on [www.eaglebankcorp.com](http://www.eaglebankcorp.com).

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## Mortgage Forum Speakers

**Larry Besignor**, EVP and General Counsel and **Charles Brown**, SVP and Director of Compliance represented EagleBank as panelists/speakers for the National Mortgage News 3rd Annual Mortgage Regulatory Forum in late September. Their session was "Navigating Future Regulatory Compliance Challenges and Enhancing Regulatory Relationship Management."

## EagleBank in the Community

### Taking Our Turn at Shepherd's Table

EagleBank volunteers recently served dinner at Shepherd's Table in Silver Spring. This nonprofit organization is supported by volunteers, religious organizations, government, businesses, foundations and individual donors. It offers basic services, including meals, social services, medical support, clothing and other assistance to the homeless. What a great way to unite willing volunteers in your company and take a turn at serving dinner to others who are less fortunate. Shepherd's Table is located at 8210 Dixon Ave., Silver Spring, MD, 301.585.6463.



Volunteers from EagleBank and from Arrow Bookkeeping served dinner to the homeless. Among the EagleBank group pictured here: **Barbara Millard**, **Ken Scales**, **Khanh Huynh**, **Tom Murphy**, **Olga Jean-Claude** and **Anil Pereira**.



**Barbara Millard**, Branch Service Manager at EagleBank's Silver Spring office works side-by-side serving dinner with a friend of Shepherd's Table.

### Back to School Help

Children's Program Director Emma Kupferman of DASH (District Alliance for Safe Housing) is greeted by Assistant Corporate Secretary **Marlyn Newton** and President of Community Banking **Tom Murphy** as she stops by to pick up school supplies donated by EagleBank employees. DASH provides housing opportunities and support services for homeless families in Montgomery County.



**Marlyn Newton** (left) and **Tom Murphy** hand over one of the many boxes of school supplies contributed by EagleBank Employees to **Emma Kupferman** of DASH.

### Congratulations Charles Kapur

VP, Branch Relationship Manager **Charles Kapur**, of the Reston Office is a recent graduate of the Virginia Bankers Association Banking School. Proud of you, Charles!

## EagleBank in the Community

### Fighting Breast Cancer

The Ninth Annual EagleBank Foundation Fight for Breast Cancer Golf Classic was a roaring success. The October 14th event at Trump National Golf Club raised over \$300,000. Funds are distributed locally for the benefit of research and outreach programs at Washington Metro Area hospitals and health-care facilities. Since 2005, this event has raised over \$1,650,000 in net proceeds.



**Ron Paul**, Chairman & CEO of EagleBank, and **Don Rogers**, Chairman of EagleBank Foundation (also an EagleBank Board Member and Partner at Shulman Rogers).



Winning Team (L to R): **Sean O'Shields** (The Nest Egg); **Dan Laurenzi** (VP/Commercial Banking, EagleBank); **Don Rogers** (EagleBank Foundation's Chairman); **Ronnie Mervis** (Mervis Diamond); and, not pictured, **Jeff Goettman** (CameronBlue Capital, Aegis Mobile). Winning Team's Score: 58 on a par 72 course.

### Working with SBA in Arlington

EagleBank recently hosted the second annual "Access to Working Capital"—a workshop in partnership with the Arlington Chamber of Commerce. Instrumental in this important business workshop were EagleBank's **Jeanne Dodd**, SBA Business Relationship Manager, and **Scott Miller**, Business Relationship Manager at the Bank's Rosslyn office.



L to R: **Rich Rynders**, President, Capital English Academy; EagleBank's **Jeanne Dodd**, SBA Business Relationship Manager; **Mariam Eamen**, SBA Lender Relationship Specialist; EagleBank's **Scott Miller**, Business Relationship Manager, Rosslyn; and **Jay Reiner CPA**, at Arlington Chamber event.

### Ribbon Cutting

In celebration of the renovation of The Greater Bethesda-Chevy Chase Chamber's newly refurbished offices and, especially, the "EagleBank Board Room," EagleBank's President of Community Banking **Tom Murphy** (a past president of the Chamber), was invited, along with other local dignitaries, to cut the ribbon at a reception. The B-CC Chamber Board Room carries the EagleBank name due to our long-time leadership, support and participation with the Chamber...as well as our ongoing "Platinum" level sponsorship.

## With Pride...

...we share some successes and recognitions made possible by the clients we serve, their continued loyalty and the referrals they send our way.

- Eagle Bancorp was recognized as one of this year's Washington Business Journal's **50 Fastest Growing Companies**. Companies were selected based on three years of financial performance, 2010–2012. A celebration was held at the Ritz-Carlton, Tysons Corner on 10/3/13.
- EagleBank earned the highest ranking among Washington area community banks (by deposits) and is the only local bank in the top 10 among "Biggest Banks In Town" as rated by the FDIC (statistics as of 6/30/13).
- EagleBank's Chairman and CEO **Ronald D. Paul** was named as one of the "TOP 100 Most Influential Business Leaders" in our region by the Washington Business Journal.
- **Ron Paul** co-chaired and was recognized at the 2013 annual Higher Achievement Gala for helping to "raise \$1.2M for some of the city's most promising young minds."
- President of Community Banking **Tom Murphy** was awarded the Patron Award at the Montgomery County Executive's Awards on Oct. 21. Strathmore nominated EagleBank for our patronage to the arts in the County.
- **Ron Paul** participated as a panelist before the U.S. Senate Committee on Small Business and Entrepreneurship and gave testimony on the effect of the recent government shutdown on small businesses. He previously participated on other banking issues with this same U.S. Senate Committee. Additional banking conferences or speaking engagements took him to NYC and West Palm Beach, FL, as well as to the Federal Reserve Bank in Richmond, VA.
- The Washington Metro Area District of the U.S. Small Business Administration's latest rankings show EagleBank as #1 "Top Community Lender" (by total dollars) and #5 "Top Lender" (by loan approvals) among 68 national, regional and community banks.

Be sure to visit Ron Paul's blog, "Checking In With EagleBank Chairman Ron Paul," at [www.eaglebankblog.com](http://www.eaglebankblog.com).

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## Teaching Financial Skills

**Charles Brown**, Director of Compliance, and **Tom Murphy**, President of Community Banking, participated in a ceremony at Anacostia High School to honor 27 graduates of the EagleBank Financial Scholars Program. EagleBank partnered with EverFi, Inc. to sponsor this fun, web-based program that teaches critical financial skills. It is offered at three DC high schools.

## Presidential Visit

President Obama paid a visit recently to M. Luis Construction Company in Rockville on Oct. 3, 2013. The excitement brought out two EagleBankers who work with this important client, VP/Commercial Lending Deposit Sales Officer **Yulissa Guerra-Reyes** and VP/Commercial Lending **Tim Hamilton**.



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## Banking on the Go... More Convenience Than You Know!

Online Banking, Remote Deposit, ATMs and, now, extended Mobile Banking options are keeping you in touch with your money and your EagleBank accounts while you are on the go. Ask your "EagleBanker" about the additional functionality you now have on your mobile devices and smart phones with EagleBank's Mobile Banking. Visit [www.eaglebankcorp.com](http://www.eaglebankcorp.com) for more information.

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## Alexandria Chamber Event

Chairman and CEO **Ron Paul** spoke at the Alexandria Chamber of Commerce's recent 2013 Business Awards Presentation. EagleBank also sponsored the event.

## Breaking Ground in Alexandria

Business Relationship Manager **Scott Miller** helped a local businesswoman, Stephanie Harris, obtain the SBA loan she needed to open a new learning center. The Discovery Time Learning Center will specialize in early childhood education for infants, toddlers and preschoolers in a 6,000-square-foot facility expected to open in early 2014 at 1509 Leslie Avenue.



Scott Miller (left) with Stephanie Harris of Discovery Time Learning Center.

### HOW ELSE CAN WE HELP YOUR BUSINESS GROW?

- **Eagle Commercial Ventures: 240.497.1788**
- **Eagle Insurance Services: 240.497.2061**
- **Investment Advisory Services: 240.497.1788**

Unlike bank products, insurance and investment products are not deposits, not FDIC or Federal government agency insured and are not guaranteed by EagleBank and may go down in value.

## Keep Your Business Safe: Be Aware of Downloads

Downloaded music and/or software from the Internet can cause problems for your company's computer system. It can carry viruses, Trojan horses or spyware which can cause data to be deleted. A Trojan horse could allow a hacker to break into your system at a later date with no warning.

Additionally, software and music posted on the Internet is not usually in the public domain. Even though it is on public display and may or may not carry a copyright © symbol, downloaded materials can put both your employee and your company at risk of civil and criminal action.

### Branches

Bethesda, 7815 Woodmont Ave. **MD**  
240.497.2044

Chevy Chase, 15 Wisconsin Cir.  
301.280.6800

Park Potomac, 12505 Park Potomac Ave.  
301.444.4520

Rollins Ave./Rockville, 130 Rollins Ave.  
301.287.8500

Rockville, 110 N. Washington St.  
301.738.9600

Shady Grove/Rockville, 9600 Blackwell Rd.  
301.762.3076

Silver Spring, 8665-B Georgia Ave.  
301.588.6700

Dupont Circle, 1228 Conn. Ave., NW **DC**  
202.466.3161

Gallery Place, 700 7th St., NW  
202.628.7300

Georgetown, 1044 Wisconsin Ave., NW  
202.481.7025

K Street – 2001, NW  
202.296.6886

McPherson Square, 1425 K St., NW  
202.408.8411

Ballston, 4420 N. Fairfax Dr. **VA**  
571.319.4800

Merrifield, 2905 District Ave., Suite 190  
571.319.4900

Old Town Alexandria, 277 S. Washington St.  
703.956.5075

Reston, 12011 Sunset Hills Rd.  
571.319.4848

Rosslyn, 1919 N. Lynn St.  
571.319.4855

Tysons Corner, 8601 Westwood Center Dr.,  
703.485.8011

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Bethesda, MD 20814

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Larry Bensignor, 240.497.1788

Eagle Insurance Services  
Ken Van Valkenburgh, 240.497.2061

Investment Advisory Services  
Larry Bensignor, 240.497.1788

MD Lending Team, 240.497.2049  
DC Lending Team, 202.292.1624  
VA Lending Team, 703.485.8031

Operations Center, Tech Rd., Silver Spring  
301.986.1800

Residential Mortgage Lending  
301.738.7200

### Hot Numbers

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Vice Chairman

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Ginny Heine 240.497.2951  
EVP, Chief C&I Lending Officer

Tony Marquez 240.497.1799  
EVP, Chief Real Estate Lending Officer

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Sales Manager

Alexis Santin 202.292.1610  
VP, Treasury Management Director

Jane Cornett 240.497.2041  
Corporate Secretary

Branches/Switchboard 301.986.1800

Online Banking 301.628.4708



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### Eagle Bancorp, Inc. Stock

Eagle Bancorp stock is available for purchase through NASDAQ. Symbol: EGBN

#### Area Market Makers

Koonce Securities Inc.; Sandler O'Neill;  
Janney Montgomery Scott