



## “LARGE ENOUGH TO KNOW HOW. SMALL ENOUGH TO KNOW YOU.”



You may have seen the above sign on one of our branch windows or in one of our ads. As a brand campaign, it's relatively new. But as a concept, it describes EagleBank from the day we opened our doors in 1998.

Our customers enjoy the best of both worlds. We're \$7 billion strong, so we offer the full panoply of loans and deposit services. Our legal lending limit is over \$150 million. But, a customer doesn't have to sacrifice the personal attention and service you

get from a local, community bank. As always, we meet a new customer with a blank piece of paper in hand. We ask. We listen. And only then do we craft an individualized approach to solve their needs.

And as our customers grow, we grow. A few years ago, an entrepreneur came to us seeking a loan to open a small home improvement business. We saw the potential and made the loan. Today? That same customer came back—this time seeking a multi-million dollar loan to develop a commercial real estate project.

On another occasion, a young woman was referred to us by a dry-wall specialist working on her soon-to-open new store. His company banks with us, and when she was about to sign for a competitor's loan, he recommended she talk with EagleBank first. Our lender provided a much more beneficial and financially favorable loan package. And when she visited her CPA, she found out the CPA firm banked with us, too. A few months later, we set her up with an SBA loan to open her second location. She is now recommending us to friends who also have the *own-my-own-business* inspiration.

Recently, a client—a local developer/investor—requested that we consider a loan transaction on a condominium building with street-level retail. We discussed and studied the project and suggested a solution. But, as developers often do, they checked with other sources and thought they had a better loan from a larger bank. Unfortunately for the borrower, the other bank could not deliver as promised. They came back home to EagleBank and we closed the loan. It's gratifying when one realizes that we are truly *large enough to know how*, local enough to know the client and experienced enough to know the marketplace.

Just before the holidays, a large Northern Virginia company involved in a corporate buy-out came to us. They needed to open multiple accounts, set up wire services, and finalize some other time-consuming last-minute tasks...all before an end-of-year loan closing. They had approached two other large national banks who told them they could not do it in that short time frame. EagleBank could – and did. Our people went to work and all requirements were met before the December 31 deadline. The client appreciated the fact that we could efficiently tackle the large stuff – making the loan—and also tackle the small stuff. . . details that sometimes get in the way of bigger banks' processes and procedures. The client was smiling, as were we. It was all completed on time.

How can we help you?

Ronald D. Paul, Chairman and C.E.O.



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## Real Estate News

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## Eagle Bancorp, Inc. Stock

Eagle Bancorp stock is available for purchase through NASDAQ.

Symbol: **EGBN**



**EAGLE BANCORP, INC. ANNOUNCES RECORD EARNINGS REPRESENTING A 16% INCREASE FOR THE FULL YEAR 2016 AND A 15% INCREASE IN NET INCOME FOR THE FOURTH QUARTER 2016**

(Excerpts from the January 18, 2017 Press Release)

BETHESDA, MD. Eagle Bancorp, Inc. (the “Company”) (NASDAQ:EGBN), the parent company of EagleBank, today announced record quarterly net income of \$25.7 million for the three months ended December 31, 2016, a 15% increase over the \$22.3 million net income for the three months ended December 31, 2015.

Net income per basic common share for the three months ended December 31, 2016 was \$0.76 compared to \$0.67 for the same period in 2015, a 13% increase. Net income per diluted common share for the three months ended December 31, 2016 was \$0.75 compared to \$0.65 for the same period in 2015, a 15% increase.

For the year ended December 31, 2016, net income was \$97.7 million, a 16% increase over the \$84.2 million for the year ended December 31, 2015. Net income available to common shareholders was \$97.7 million (\$2.91 per basic common share and \$2.86 per diluted common share), as compared to \$83.6 million (\$2.54 per basic common share and \$2.50 per diluted common share) for the same period in 2015, a 15% increase per basic share and a 14% increase per diluted share.

“We are very pleased to report a continued trend of balanced and consistently strong financial performance” noted Ronald D. Paul, Chairman and Chief Executive Officer of Eagle Bancorp, Inc. “Our net income has increased for 32 consecutive quarters dating back to the first quarter of 2009. This strong financial performance has resulted from a combination of steady balance sheet growth, revenue growth, solid asset quality, and favorable operating leverage.” Loan balances increased 4% in the fourth quarter and deposit balances increased 3%. Mr. Paul added, “A lower net interest margin in the fourth quarter (3.96% versus 4.11% in the third quarter 2016) was due substantially to higher average liquidity as average deposit growth in the fourth quarter exceeded average loan growth by about \$275 million. Mr. Paul further added “that the Company’s operating efficiency, another key driver of financial performance remained quite strong in the fourth quarter, as noninterest expense growth was 3% while total revenue increased by 4%, which further improved the efficiency ratio to 40.22% for the most recent quarter.” To read the complete press release, visit the Investor Relations section of [www.EagleBankCorp.com](http://www.EagleBankCorp.com)



Many customers may not realize that along with all their personal and business banking needs, they can also come to EagleBank for insurance help. Our wholly-owned subsidiary, Eagle Insurance Services, offers Life, Disability, Health, Group Benefits, Property & Casualty, and Liability insurance. Reaching out to provide more value to our customers, we feel that an insurance referral buying through bankers and lenders you know and trust, may be something to consider for increased peace of mind when protecting your family, employees and business. When was the last time you did an insurance check-up? Whatever insurance coverages you now have should be re-examined periodically to make sure they still meet your growth, costs-of-living, and current needs. Please feel free to contact our insurance specialist, Ken Van Valkenburgh, VP, Insurance Manager of Eagle Insurance Services. You can reach him by phone at 240.497.2061 or by email at [KVanValkenburgh@EagleBankCorp.com](mailto:KVanValkenburgh@EagleBankCorp.com). He can provide you with some expert, no-obligation assistance analyzing your current coverages. You just may learn more about insurance products that work better for you and your business.



**BEWARE OF POP UPS!**

We are dedicated to protecting Online Banking Customers from “Account Takeover” – which is the ultimate goal of fraudsters who want to infect your organization’s computers with malware and viruses, and attempt to steal your money. Stop them in their tracks by being alert to: (1) pop ups on your EagleBank online banking page – messages asking for information such as login, social security number, date of birth, or your token information... and (2) a pop up after signing on that asks you to wait due to technical difficulties or system issues. **EAGLEBANK will never present you with a pop up for any of the above!** Call us at 301.628.4708 before, during, or after your session to report a pop up incident.

The only legitimate pop up you will ever see is when you select the “TRANSMIT” button, when approving a wire or ACH transfer. Actual sample pictured below – and there is no deviation from this exact format.



EagleBank was a sponsor for the Iranian American Women’s Foundation Conference this fall. Participating from our Residential Lending group were **Farrah Goudarzania, Shadi Kashanchi and Roshan Alavi.**



## GETTING TOGETHER!

We enjoyed a great winter outing with our summer interns, sharing a Wizard vs. Philadelphia 49ers basketball game at The Verizon Center. Pictured here, our interns and their friends and some EagleBank employees – having a good time on January 14<sup>th</sup>!



## FIDUCIARY RESPONSIBILITIES

Many of our customers who are responsible for high-balance accounts and large designated, but inactive, funds with FDIC insurance requirements know the value and safety that CDARS provides. With CDARS, you can place Certificates of Deposit with participating banks for full \$250,000 FDIC insurance coverage at each, with the added convenience of tracking all on one bank statement from EagleBank. EagleBank also offers this same concept with Demand Deposit and Money Market Deposit Accounts. For instance, Insured Cash Sweep<sup>SM</sup> (ICS) Accounts are especially helpful to associations and business organizations that manage large sums, such as membership dues and fees, or idle, non-productive corporate funds. ICS accounts provide more liquidity and efficiency by automatically sweeping funds over the \$250,000 limit into money market deposit accounts or other demand deposit accounts at participating banks to maintain complete FDIC coverage. The money management specialists at EagleBank can tell you more about ICS Demand Deposit and ICS Money Market Savings Accounts, as well as other great money management tools to keep your money moving, working, insured and efficiently tracked on one monthly statement. Want to know more? Contact your *EagleBanker*.

You may also want to ask us about **Investment Sweep Accounts**, which, unlike bank products, are not deposits, not FDIC or Federal government agency insured and are not guaranteed by EagleBank and may lose value.



## EAGLE INSURANCE SERVICES

Life • Disability • Health • Liability  
Group Benefits • Property & Casualty

**Ken Van Valkenburgh**

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*Eagle Insurance Services, a wholly owned subsidiary of EagleBank, makes referrals to The Meltzer Group, Inc., and its affiliates. Insurance and investment products are not deposits or other obligations of EagleBank, are not FDIC or Federal government agency insured, are not guaranteed by EagleBank and may be subject to investment risks and may lose value.*



## RESIDENTIAL LENDERS SUPPORT McLEAN CHARITIES

EagleBank's Residential Lending team pitched in to help sponsor and join in the festivities at the annual McLean Women's Club 50th Annual Holiday Tour and Boutique this past December. Local McLean charities benefit from this event every year through ticket sales and sponsored support from local businesses like EagleBank. Participating from the Bank's Residential Lending team were Vince Curcio, Hamid Adeli, Van Papadopoulos and Kathy Sullivan who teamed with Michelle Acari of Wylder Brothers Realty and the Club's House Tour committee.



*Senior Mortgage Bankers Hamid Adeli, Vince Curcio and Van Papadopoulos step in to help the community with sponsorship funds for the annual McLean House Tour.*



## TEAMING WITH THE SBA

PICTURED BELOW at the Hart Senate Building in DC are EagleBank SBA specialists, Melissa Salamanca and Melissa Fischer. They are flanked on the left by Ralph Buchannan, Marketing Officer for the SBA Metro DC office and on the far right by Antonio Doss, District Director of the Metro DC office. EagleBank was a sponsor of this Emerging Leaders Program graduation ceremony and both of our "Melissa's" served as subject matter experts for two of the classes over a seven-month period. Very active with the SBA, EagleBank is proud to share financial expertise that will encourage, promote and grow our local small business community.



## JOINING WSSC TO HELP SMALL BUSINESSES

EagleBank worked with Washington Suburban Sanitary Commission to help launch WSSC's new B I G (Business Investment Growth) Program. WSSC will provide funds that participating Montgomery County and Prince George's County banks will match. The BIG Program will fund and encourage small business growth and expansion in our local area. Ron Paul commented, "We are delighted to have the opportunity to partner with the WSSC and to support their efforts to work with local small and minority-owned businesses in our community."



## H.R. DEPARTMENT'S LAWRENCE DUNFORD ADDRESSES LEADERSHIP



**Independent Banker** magazine interviewed three U.S. community bank specialists who are accomplishing great things with employee leadership programs designed to inspire, educate, encourage and develop future leaders. Lawrence Dunford, VP of Training, shared the success of EagleBank's L.E.A.D. program (Lead, Empower, Achieve, Develop), which he introduced last year. Eight middle-management employees were selected for the program. They were matched with

senior executive mentors to learn more about the Bank and its leadership/management ideas and culture. The focus was on building relationships, communicating, learning more about the Bank and all functions, as well as enhancing career growth and bank success. Pictured below (L to R) are our first LEAD Graduates: Ryan Riel, Scott Kinlaw, Jeri Fellerman, Roshan Alavi, John Richardson, Charles Levingston, Derek Whitwer, and Matt Leydig.



## CELEBRATING VALUABLE ASSETS

Our Bank's success is created by dedicated, loyal, trusted employees, and our appreciation runs deep. We thank them for sharing 10 years of their careers with EagleBank. Congratulations to the following for reaching their 10<sup>th</sup> Anniversary this past quarter.



**Jay Abrahams**



**Monica Henson**



**Matt Leydig**



**Remi Majekodunmi**



**Miguel Zaldivar**



## BRANCHES

### Virginia

- Alexandria, 277 S. Washington St. | 703.956.5075
- Ballston, 4420 N. Fairfax Dr. | 571.319.4800
- Chantilly, 13986 Metrotech Dr. | 703.378.0010
- Dulles, 45745 Nokes Blvd. | 703.230.1515
- Fairfax, 11166 Fairfax Blvd. | 703.359.4100
- Merrifield, 2905 District Ave. | 571.319.4900
- Reston, 12011 Sunset Hills Rd. | 571.319.4848
- Rosslyn, 1919 N. Lynn St. | 571.319.4855
- Tysons Corner, 8245 Boone Blvd. | 703.752.9360

### Maryland

- Bethesda, 7815 Woodmont Ave. | 240.497.2044
- Chevy Chase, 5480 Wisconsin Ave. | 301.280.6800
- Park Potomac, 12505 Park Potomac Ave. | 301.444.4520
- Rockville, 110 N. Washington St. | 301.738.9600
- Rollins Ave./Rockville, 130 Rollins Ave. | 301.287.8500
- Shady Grove/Rockville, 9600 Blackwell Rd. | 301.762.3076
- Silver Spring, 8665-B Georgia Ave. | 301.588.6700

### DC

- Dupont Circle, 1228 Connecticut Ave., NW | 202.466.3161
- Gallery Place, 700 7th St., NW | 202.628.7300
- Georgetown, 3143 N St., NW | 202.481.7025
- K Street, 2001 K St., NW | 202.296.6886
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