



## A COMMUNITY FOCUSED RELATIONSHIP WITH GEORGE MASON UNIVERSITY

Forming quality relationships has been the key to customer and EagleBank success since we opened our doors in 1998. I am proud to announce a new relationship, recently formed with one of our area's most respected institutions. The George Mason University Patriot Center is now called the EagleBank Arena, thanks to an alliance of community support and educational enhancement we have formed with the University. Having Mason recognize us in this way, along with the opportunity to share in the growth of the university and the community, is a great way to emphasize EagleBank's stake in the continued success and prosperity of Northern Virginia.

This long-term strategic alliance with Mason spans a broad array of substantial education-related programs, including scholarships, internships, lectures and seminar series. Supporting education means supporting future job growth and economic prosperity for the betterment of the entire community.

As a local bank serving Northern Virginia, Washington, DC and Maryland, we are delighted to work with one of the region's most prominent universities. This alliance underscores our commitment to Northern Virginia and the region, but also the creation of a multi-platform relationship between two great, local institutions. Vice Chairman of EagleBank Bob Pincus and I are excited about working with Mason President Ángel Cabrera to explore ways to enrich the lives of students, faculty, staff and all of us who are part of this local community.



Ron Paul

EagleBank Chairman and CEO





## EAGLEBANKERS HONORED

The Latin American Youth Center (LAYC) celebrated 47 years of service to the area's youth with its annual Gala on Thursday, May 7th, at the Washington Hilton. They honored Antonio Marquez, Chairman, LAYC Board of Directors, and Executive Vice President, EagleBank for his years of commitment to the youth, families, and communities supported by LAYC.



*Surrounding Tony Marquez are youth he mentored through the Center.*

**EagleBank ranked #70 in the Top 100 Public Companies by the Washington Business Journal in the June 6, 2015, print edition.**

**When the National Law Journal announced its 2015 Washington Legal Departments of the Year, our General Counsel Larry Bensignor was named the winner in the "Outside Counsel Management" category.**

**EagleBank is 5th among Top Commercial Lenders as ranked by the Washington Business Journal in the April 10, 2015, print edition.**

**Derek Whitwer, SVP Commercial Lending Team Leader, was elected to the Board of Directors of the Montgomery County Chamber of Commerce.**

**Because EagleBank is proud to serve the financial needs of so many local restaurants, we attend the RAMMY awards gala annually. Awards are presented to local restaurant winners for various achievements and recognition. This year, EagleBank won the "Joan Hisaoka Allied Member of the Year Award" for service to the industry.**



*(left to right) Jenny Shtipelman, John Richardson, John McManus, Fahed Arekat, Alexis Santin, Bob Pincus, Scott Kinlaw, and Len Rann at the Rammy Awards*



## PRESS RELEASE

### Eagle Bancorp, Inc. Announces Continued Growth And Record Earnings, With Assets Exceeding \$5.7 Billion

Excerpts from the July 23, 2015 Press Release

Eagle Bancorp, Inc. (the "Company") (NASDAQ:EGBN), the parent company of EagleBank, today announced record quarterly net income of \$20.9 million for the three months ended June 30, 2015, a 62% increase over the \$12.9 million net income (\$13.5 million on an operating basis) for the three months ended June 30, 2014. Net income available to common shareholders for the three months ended June 30, 2015 increased 62% to \$20.8 million as compared to \$12.8 million (\$13.4 million on an operating basis) for the same period in 2014.

Net income per basic and diluted common share for the three months ended June 30, 2015 was \$0.62 and \$0.61, respectively as compared to \$0.49 per basic common share and \$0.48 per diluted common share (\$0.51 per basic common share and \$0.50 per diluted common share on an operating basis) for the same period in 2014, a 27% increase per basic and diluted share (22% increase per basic common share and diluted common share on an operating basis).

For the six months ended June 30, 2015, the Company's net income was \$40.4 million, a 59% increase (55% on an operating basis) over the \$25.4 million (\$26.0 million on an operating basis) for the six months ended June 30, 2014. Net income available to common shareholders was \$40.0 million (\$1.24 per basic common share and \$1.22 per diluted common share), as compared to \$25.2 million (\$25.7 million on an operating basis) \$0.97 per basic common share and \$0.95 per diluted common share (\$0.99 per basic common share and \$0.97 per diluted common share on an operating basis) for the same six month period in 2014, a 28% increase per basic and diluted share (25% per basic common share and 26% per diluted common share on an operating basis).

Operating earnings for the three and six months ended June 30, 2014, exclude merger related expenses of \$576 thousand (\$0.02 per basic and diluted shares) related to the merger (the "Merger") with Virginia Heritage Bank ("Virginia Heritage"). Where appropriate, parenthetical references refer to operating earnings. Reconciliations of GAAP earnings to operating earnings are contained in the footnotes to the financial highlights table.

"We are extremely pleased to report our twenty-sixth consecutive quarter of record earnings, highlighted by consistent and balanced financial results," noted Ronald D. Paul, Chairman and Chief Executive Officer of Eagle Bancorp, Inc. The Company's quarterly earnings have increased for each quarter since the fourth quarter of 2008. The Company's performance in the second quarter of 2015 was again highlighted by growth in total loans and total deposits; by 39% growth in total revenue as compared to the same quarter in 2014 and by 2% growth in total revenue as compared to the first quarter of 2015; by a continuation of a favorable net interest margin, which was 4.33% for the second quarter of 2015; by continued solid asset quality measures and by further improvement in operating leverage from an already favorable position. For the second quarter in 2015, the efficiency ratio was 41.70%. The strong second quarter earnings resulted in an annualized return on average assets ("ROAA") of 1.51%, an annualized return on average common equity ("ROACE") of 12.18% and a Common Equity Tier 1 ratio of 10.37%.

To read the complete press release, visit  
[www.EagleBankCorp.com/InvestorRelations/News/PressReleases](http://www.EagleBankCorp.com/InvestorRelations/News/PressReleases).





## FOCUSED ON SECURITY

### Be Aware - Wi-Fi Security

Wi-Fi hotspots in coffee shops, libraries, airports, hotels, universities, and other public places are convenient, but often, they're not secure. If you connect to a Wi-Fi network and send information through websites or mobile apps, it might be accessed by someone else. Many websites, like banking sites, use encryption to protect your information as it travels from your computer to their server.

Most Wi-Fi hotspots don't encrypt the information you send over the internet and aren't secure. In fact, if a network doesn't require a password, it's probably not secure. If you use an unsecured network to log in to an unencrypted site, other users on the network can see what you see and what you send. Your personal information, private documents, contacts, family photos, and even your login credentials could be up for grabs. When using a Wi-Fi hotspot, log in or send personal information only to websites you know are fully encrypted.

To determine if a website is encrypted, look for https at the start of the web address (the "s" is for secure). Unlike websites, mobile apps don't have a visible indicator like https. Some apps, like your EagleBank mobile app, are secure on any network. However, it can still be a good idea to use a secure wireless network or your phone's data network (often referred to as 3G or 4G) if you plan to use a mobile app to conduct sensitive transactions. Consider changing the settings on your mobile device so that it doesn't automatically connect to nearby Wi-Fi. That way, you have more control when your device uses public Wi-Fi.

Get tips like these and more at: <http://www.onguardonline.gov/articles/OO14-tips-using-public-wi-fi-networks>



## COMMUNITY

■ Pictured is EagleBank's second grade machine-pitch baseball team. They ended a successful BCC-area spring season with a record of 7-1, thanks to a lot of energy and team spirit, and a few good coaches: EagleBank's Jake Emerson (Commercial RE), EB customer Randy Levenberg of Encore Tickets, and Andrew Schwartz, a local orthodontist.



■ EagleBank VP and Area Manager Juan Jara, also on the DC Chamber of Commerce's Board and Co-Chair of their Small Business Advisory Council, spoke at the 2015 Chamber's Champions Small Business Awards & Expo. Juan was in good company. Other speakers included the Honorable Muriel Bowser, Mayor of DC; Eleanor Holmes Norton, DC Delegate to U.S. Congress; Ana Harvey, Director, Dept. of Small and Local Business Development and several others.

■ Members of EagleBank's branch leadership team recently joined our client, Food & Friends, to help assemble over 500 bags of groceries and prepared meals. Food & Friends' mission is delivering hope to those in need. Participating were: Ed Velarde, Clarice Lopes Riberio, Youssouf Diallo, Charles Kapur, Joe Clarke, Cynthia Bailey, Rajesh Periyaptna, Juan Jara, Christian Videla, Eric Fortunato, Tim Foster.



## COMMUNITY

On Saturday, May 16th, EagleBankers participated in Chantilly Day, the marquis event of the greater Chantilly area. It is a one-day fair that celebrates community by showcasing the services, achievements, and contributions of its residents, businesses, schools and organizations. Chantilly Day is produced by the Chantilly-Centreville Chamber, a part of the Dulles Regional Chamber.



(left to right) Juan Jara, Adeleh Adli, Cynthia Bailey, Aida Tannous, Raj Periyaptna

In May, EagleBank offered a seminar called "How To Make Your Money Work for You" to a group of music producers, sound engineers and artists. The event was hosted by our client, House Studio DC. Topics covered included: banking basics, credit reports and saving – as well as more complex lessons on investment accounts, mortgages and the importance of building a good credit score.



(left to right) seminar attendees and EagleBank's Fahed Arekat and Alexis Santin

The 2015 National Capital Area Kidney Walk—Founded by The Ron and Joy Paul Foundation was held on May 16th at Freedom Plaza in Washington, DC. Twenty-one bank employees and various family members and friends joined in to help raise \$15,730. Good weather and good exercise added to the fun, friendships and energy among the participants.



(left to right) EagleBank's Mike Flynn, Bob Pincus, Ron Paul, and Jim Langmead



## CELEBRATING VALUABLE ASSETS

Our Bank's success is created by dedicated, loyal, trusted employees, and our appreciation runs deep. Thank you for sharing 10 years of your careers with EagleBank. Congratulations to the following for reaching your 10th anniversary this past Quarter:

**Tsedenia Fikru**



**Terry Clarke**



**Chris Brockett**



Maybe you'd like to work at EagleBank? For a list of open positions, go to [EagleBankCareers.SilkRoad.com](http://EagleBankCareers.SilkRoad.com) or email [HRRecruit@EagleBankCorp.com](mailto:HRRecruit@EagleBankCorp.com)



## GEORGE MASON PATRIOTS

### Peeking Further Into EagleBank's Support of Mason

EagleBank will sponsor a series of Business Leadership Development programs, all with emphasis on educating and mentoring Mason students about leadership and entrepreneurship. One such activity will be a lecture series with bank executives hosting an educational and business-focused speaker series for Mason students, faculty and alumni. EagleBank and Mason will also create an annual internship/apprentice program, which will allow qualified Mason students to participate each semester in EagleBank operations.

Additionally, Mason will provide an opportunity for EagleBank to serve as consultant to the Master's in Real Estate Development program on campus. With shared values, both organizations have a vested interest in the community, similar values, integrity and are committed to continued development of the region.



## BUSINESS FRAUD PROTECTION

### A Great Offer Just Got Better

You now have until September 30 to sign up for any of our important fraud protection services that are designed to keep your business safe from Payments Fraud. Additional services to improve account management and reconciliation are also available. Sign up now for the extra protection you may need. Your first three months are FEE-FREE if you sign up before 9/30/15. Contact your Relationship Manager or email [TreasuryServices@EagleBankCorp.com](mailto:TreasuryServices@EagleBankCorp.com) to learn more.

#### Real Estate News

Sign up for the EagleBank Presents the Bisnow Morning Brief  
[bisnow.com/morning-brief-washington-dc](http://bisnow.com/morning-brief-washington-dc)

#### Let's Be Social

Like us on Facebook  
[facebook.com/EagleBankCorp](http://facebook.com/EagleBankCorp)

Join us on LinkedIn  
[linkedin.com/company/EagleBank](http://linkedin.com/company/EagleBank)

#### Eagle Bancorp, Inc. Stock

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



## BRANCHES

### Virginia

Arlington, 4040 N. Fairfax Dr. | 703.647.6990  
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  
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, 8245 Boone Blvd. | 703.752.9360

### Maryland

Bethesda, 7815 Woodmont Ave. | 240.497.2044  
Chevy Chase, 15 Wisconsin Cir. | 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 Gerogia Ave. | 301.588.6700

### DC

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Gallery Place, 700 7th St. NW | 202.628.7300  
Georgetown, 1044 Wisconsin Ave. | 202.481.7025  
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McPherson Square, 1425 K St. NW | 202.408.8411

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