

2012 ANNUAL REPORT



# MAKING CONNECTIONS THAT COUNT

We Start with Relationships First



Ronald Paul, Chairman and CEO (right) and Robert Pincus, Vice Chairman (left). View of Key Bridge connecting Virginia and Washington, DC, from the Waterview Building, Arlington, VA, also the location of EagleBank's Rosslyn Branch.

## RELATIONSHIPS F·I·R·S·T

EagleBank's new tagline is our foundation and focus. It is an acronym that describes the attributes that set us apart. It is also our pledge that we will always put relationships first.

**FLEXIBLE** We offer banking solutions that are flexible, not one size fits all. We ask what your needs are. Then we take it from there. It is what our customers expect and deserve.

**INVOLVED** We are deeply involved in the communities where we live and work. We dedicate our time and resources to improving our area's economic health and quality of life.

**RESPONSIVE** We offer responsive, relationship banking that comes from being accessible, local, and knowledgeable. Whatever the question, whatever the need, we will be there.

**STRONG** We have the financial strength that enables us to serve our customers and satisfy our shareholders. The strength of our assets is matched by the strength of our relationships.

**TRUSTED** We know that trust must be earned and that in building trust, we are building relationships. Customers trust us to stand by them and turn challenges into opportunities.

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Cover: View of Memorial Bridge from Washington, DC to Virginia. Even though multiple bridges span the Potomac River, making it easy for Virginians to bank with EagleBank in Washington, DC and Maryland, we wanted the connections to be closer with our Northern Virginia branches.

# TO OUR SHAREHOLDERS

March 2013

We are pleased to inform you that 2012 was another very successful year for Eagle Bancorp, Inc., with record earnings for the fourth consecutive year. In fact, we have reported record earnings now for 16 consecutive quarters. In summary:

- Net income increased 44% over our record 2011 level, to \$35.3 million.
- Assets grew to \$3.4 billion.
- Deposits were up 21%, to \$2.9 billion.
- Our loan portfolio expanded 21%, to \$2.5 billion.
- Credit quality remained strong.

The FDIC recognized EagleBank as the largest community bank in Metro Washington, measured by deposits. The US Small Business Administration recently recognized EagleBank as the leading community bank lending to small businesses in the Washington District. And Wall Street recognized our success, with our stock price increasing 37.3%.

The details also speak for themselves.

Earnings per Share were \$1.61 for the year, up from \$1.14 in 2011 and \$0.77 for 2010. We are very pleased to have achieved the 41% increase in Earnings per Share given the impact of the additional shares issued in conjunction with the capital raised during the year, as discussed below. Return on Average Equity was 14.14% for the year, up from 11.71% in 2011. Return on Average Assets was 1.18% vs. 0.97% in the prior year.

The growth in earnings is driven by our ability to continually improve in so many aspects of our business—including a superior net interest margin, outstanding credit quality, balanced growth in loans and deposits, improved non-interest fee income and an excellent efficiency ratio indicating a high level of productivity. The Company ended the year with total assets of \$3.4 billion. The loan portfolio was \$2.5 billion at year end, with annual growth of 21%. Deposits ended the year at \$2.9 billion, which also reflected a 21% increase for the year and included significant growth in the fourth quarter. The Bank continues to have a very favorable deposit mix, with a resulting benefit to the

overall cost of funds. This, along with a continued disciplined approach to loan pricing, provided for a Net Interest Margin for the year of 4.32%, as compared to 3.99% for the prior year.

As we continually mention, our goal is to consistently increase the profitability of the Company, not just grow the balance sheet.

Non-Interest Income grew significantly during 2012 to reach 14% of total revenue. The Residential Lending division was the major contributor to this growth, as it originated \$1.5 billion of loans during the year, up from \$864 million in 2011. Gains on the sale of these loans increased 146% over 2011, as the Bank continues to benefit from the strategic decision made in 2010 to expand this line of business. Revenue from service charges, insurance referrals, treasury management services and other fee income sources also demonstrated strong growth, up 20% for the year.

We realize that all of these financial statistics are the result of the continued growth of our customer base and market presence in the Washington, DC Metropolitan Area. Our success is based on our ability to develop strong bonds with our customers, both in the expansion of existing relationships and the building of new relationships. This is a continuation and confirmation of our original philosophy that our customers value a bank that provides outstanding service, customized financial products, access to local senior management decision-makers and one that fulfills its commitment to the community...regardless of the size or complexity of the transaction.

During 2012, we also continued the progress of our expansion strategy in Northern Virginia as we opened two branches in Fairfax County during the year, in Reston and Merrifield. In addition, we established, in Reston, a Regional Lending Center for our Commercial and Real Estate Lending Departments and a new office for the Residential Lending Division. In March of 2013, we opened our newest branch in Old Town Alexandria, bringing us to a total of 18 branches. We also continue to attract highly qualified lenders and business development officers who have strong ties in the Northern Virginia business community.

Another significant achievement during 2012, and one of which we are extremely proud, is that EagleBank became the largest community bank in the Washington area as measured by deposits. We have reached this market share position by consistently outperforming our peer group. The growth in deposits for the full year of 2012 was \$505 million and was balanced by \$437 million of growth in our loan portfolio and increases in our securities portfolio and liquidity. Despite being the largest community bank, we have only 1.62% of market share; therefore, the Bank has tremendous potential for continued, additional growth in one of the strongest regional economies in the country.

Based on the Board's commitment to always maintaining a strong balance sheet and capital position, in May, we initiated a capital raise through an "At The Market" Equity Offering of common stock. We sold common shares through a disciplined and patient approach and were able to raise \$35 million over a 5-month period concluding in late October. Immediately thereafter, we completed an additional \$10 million underwritten offering. A total of 2,604,186 shares were issued through the two offerings. The net result was that with the additional capital, and the record earnings during the year, at December 31, 2012, the Company had total capital of \$350 million, with a Total Risk Based Capital Ratio of 12.20% and a total Tangible Capital Ratio of 8.50%. All of our capital ratios are significantly in excess of the regulatory requirements to be considered well capitalized.

Based upon the strong capital position and our overall financial performance, the Company continues to receive favorable recognition within the banking industry. Bank management speaks at many industry conferences and the Bank is rated at the highest level by independent rating agencies such as IDC and Bauer Financial. EagleBank was ranked as the 24th best performing bank in the US during 2012 in the \$500 million to \$5 billion category by SNL Financial. We are equally pleased to note that during the year of 2012, the price of our common stock increased by 37.3%, well above general equity market and financial sector indices. The market capitalization is currently in excess of \$500 million.

Sincerely,



Ronald D. Paul  
Chairman of the Board,  
President & Chief Executive Officer

EagleBank is extremely proud of its role as one of the leading community banks in the Washington, DC Metropolitan Area. We continue to work with industry leaders and our elected officials at a national and local level to demonstrate the key role that community bank lending plays in stimulating economic growth and employment. During 2012, EagleBank played a lead role in the development of the Small Business Plus! Program in Montgomery County, MD, which led to increased small business lending and employment in that County. The Bank is also involved in small business lending programs sponsored by the State of Maryland and the District of Columbia and was recently ranked as the leading community bank by the Washington District office of the US Small Business Administration.

Another facet of our leadership in the community is our philanthropic activities including the volunteer service of many officers and employees and the many contributions to local charities and civic groups, including those made to cancer related education, research and treatment made possible by the activities of the EagleBank Foundation.

The economy is still fragile, and while improving, is doing so at a snail's pace. We believe in the strength of our market—the Washington, DC Metropolitan Area—despite the issues currently facing our local and federal governments. Interest rates remain at historic lows, and all indications appear for them to stay at these levels for the foreseeable future. However, we remain disciplined in our approach to risk management, performing constant evaluation of our balance sheet and not over-reacting to the current low-rate environment. We will continue to be nimble in our response to changes in our market. This combination of being disciplined but also dynamic has led us to our current level of success. We will not deviate from this long-term approach.

We sincerely appreciate the support of our shareholders, as well as our customers, directors and employees, and the community at large. The unique relationship we have with each of you is what drives the success of EagleBank. We anticipate and look forward to growing and strengthening these relationships during 2013.



Robert P. Pincus  
Vice Chairman

## SIX-YEAR SUMMARY OF SELECTED FINANCIAL DATA

The following table shows selected historical consolidated financial data for Eagle Bancorp (the "Company"). It should be read in conjunction with the Company's audited consolidated financial statements appearing in our Form 10-K.

	YEAR ENDED DECEMBER 31,						5 year
<i>(dollars in thousands except per share data)</i>	2012	2011	2010	2009	2008	2007	growth rate
<b>BALANCE SHEET - PERIOD END</b>							
Securities	\$ 310,514	\$ 324,053	\$ 237,576	\$ 245,644	\$ 169,079	\$ 87,117	29%
Loans held for sale	226,923	176,826	80,571	1,550	2,718	2,177	153%
Loans	2,493,095	2,056,256	1,675,500	1,399,311	1,265,640	716,677	28%
Allowance for credit losses	37,492	29,653	24,754	20,619	18,403	8,037	36%
Intangible assets, net	3,785	4,145	4,188	4,379	2,533	236	
Total assets	3,409,441	2,831,255	2,089,370	1,805,504	1,496,827	846,400	32%
Deposits	2,897,222	2,392,095	1,726,798	1,460,274	1,129,380	630,936	36%
Borrowings	140,638	152,662	146,884	150,090	215,952	128,408	2%
Total liabilities	3,059,465	2,564,544	1,884,654	1,617,183	1,354,456	765,234	32%
Preferred shareholders' equity	56,600	56,600	22,582	22,612	36,312	-	
Common shareholders' equity	293,376	210,111	182,134	165,709	106,059	81,166	29%
Total shareholders' equity	349,976	266,711	204,716	188,321	142,371	81,166	34%
Tangible common equity (1)	289,591	205,966	177,946	161,330	103,526	80,930	29%
<b>STATEMENT OF OPERATIONS</b>							
Interest income	\$ 141,943	\$ 119,124	\$ 96,658	\$ 84,338	\$ 65,657	\$ 57,077	20%
Interest expense	14,414	20,077	19,832	24,809	23,676	23,729	-9%
Provision for credit losses	16,190	10,983	9,308	7,669	3,979	1,643	58%
Noninterest income	21,364	13,501	9,242	7,297	4,366	5,186	33%
Noninterest expense	76,531	63,276	51,005	42,773	30,817	24,921	25%
Income before taxes	56,172	38,289	25,755	16,384	11,551	11,970	36%
Income tax expense	20,883	13,731	9,098	5,965	4,123	4,269	37%
Net income	35,289	24,558	16,657	10,419	7,428	7,701	36%
Preferred dividends	566	1,511	1,299	2,307	177	-	
Net income available to common shareholders	34,723	23,047	15,358	8,112	7,251	7,701	35%
<b>PER COMMON SHARE DATA (2)</b>							
Net income, basic	\$ 1.65	\$ 1.16	\$ 0.78	\$ 0.55	\$ 0.63	\$ 0.73	18%
Net income, diluted	1.61	1.14	0.77	0.55	0.62	0.71	18%
Dividends declared	-	-	-	-	0.11	0.22	
Book value	12.78	10.53	9.25	8.48	8.34	7.59	11%
Tangible book value (3)	12.62	10.32	9.03	8.26	8.14	7.57	11%
Common shares outstanding	22,954,889	19,952,844	19,700,387	19,534,226	12,714,355	10,693,447	17%
Weighted average common shares outstanding	21,032,624	19,835,534	19,648,591	14,643,294	11,556,569	10,531,236	15%
<b>RATIOS</b>							
Net interest margin	4.32%	3.99%	4.09%	3.85%	4.05%	4.37%	
Efficiency ratio (4)	51.40%	56.22%	59.26%	64.01%	66.49%	66.54%	
Return on average assets	1.18%	0.97%	0.86%	0.65%	0.69%	0.96%	
Return on average common equity	14.14%	11.71%	8.74%	6.52%	8.04%	10.03%	
Total capital (to risk weighted assets)	12.20%	11.84%	11.64%	13.57%	11.93%	11.21%	
Tier 1 capital (to risk weighted assets)	10.80%	10.33%	9.91%	11.82%	9.78%	10.20%	
Tier 1 capital (to average assets)	10.44%	8.21%	9.32%	10.29%	9.22%	9.46%	
<b>ASSET QUALITY</b>							
Nonperforming assets and loans 90+ past due	\$ 35,983	\$ 36,019	\$ 31,988	\$ 27,131	\$ 26,366	\$ 5,324	
Nonperforming assets and loans 90+ past due to total assets	1.06%	1.27%	1.53%	1.50%	1.76%	0.63%	
Allowance for credit losses to loans	1.50%	1.44%	1.48%	1.47%	1.45%	1.12%	
Allowance for credit losses to nonperforming assets	104.19%	82.33%	77.39%	76.00%	69.80%	150.96%	
Net charge-offs	\$ 8,351	\$ 6,084	\$ 5,172	\$ 5,454	\$ 1,123	\$ 979	
Net charge-offs to average loans	0.37%	0.32%	0.35%	0.42%	0.12%	0.15%	

(1) Tangible common shareholders' equity, a non-GAAP financial measure, is defined as total common shareholders' equity reduced by goodwill and other intangible assets.

(2) Presented giving retroactive effect to the 10% stock dividend paid on the common stock on October 1, 2008.

(3) Tangible book value per common share, a non-GAAP financial measure, is defined as tangible common shareholders' equity divided by total common shares outstanding.

(4) Computed by dividing noninterest expense by the sum of net interest income and noninterest income.

# MAKING CONNECTIONS THAT COUNT

## We Start With Relationships First

At EagleBank, we make connections that count. Like connecting customers with customized banking solutions to help grow their businesses. Or matching the right employees with the right positions to best use their talents and meet customers' needs. Or bringing the Bank and the community together to support charitable causes that make our area a better place in which to live.

Whether we are making connections to our customers, employees, shareholders, or the community, we always start the same way. With relationships first.

In 2012, EagleBank again experienced exceptional growth by putting relationships first. With 16 consecutive quarters of increasing record profits and earnings per share, we not only survived, but thrived in the challenging economic times that continue to plague so many of our peers. By making every relationship and connection count, our total assets grew 20% to \$3.4 billion in 2012. Our net income reached \$35.3 million—a 44% increase over 2011. Deposits and total loans both increased 21%.

The FDIC recognized EagleBank's financial strength in 2012. We were ranked as the largest community bank in the Washington Metropolitan Area by deposit market share. EagleBank was the only local bank ranked in the area's top ten. The US Small Business Administration also ranked EagleBank as the number one local community bank in new small business loans and third overall among Washington area lenders. Rankings and recognition for our financial success are gratifying, but it is what is behind the numbers that gives us our meaning and mission. Our growth

is driven by balanced financial performance across all of the Bank's core elements and by a corporate culture where there is a shared passion for all that we do.

With the largest market capitalization of any Maryland-based, Washington area community bank, EagleBank has the financial and human resources to reach more people in more places. In 2012, we strengthened our presence in Northern Virginia by adding new branches, opening a regional headquarters with expanded commercial and real estate lending departments, and also opening a new residential lending office. By adding commercial and residential lenders, business development officers, and branches, we are perfectly positioned to implement our growth strategy in this vital market.

As with our Northern Virginia branches, our locations in Washington, DC and Maryland continue to add new relationships based on our local accessibility, responsiveness, and market knowledge. All of our 18 branches now have a Branch Service Manager to concentrate on operational functions and a Branch Relationship Manager to focus on existing and new relationships. Having two key branch officers is part of EagleBank's efforts to improve our efficiency and better serve our customers.

# No.1

Deposit market share among community banks based in the Washington, DC Metropolitan Area

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# \$3.4

Billion in total assets

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# 16

Consecutive quarters of record net income

Everyone at EagleBank, from our executive team to our branch personnel, is focused on building long-term relationships. We encourage the use of multiple banking products and services to broaden our ties with customers. The Bank has had great success in growing our fee-based income from our various residential mortgage products. Through the efforts of our experienced home mortgage lenders, our residential loan production exceeded \$1.5 billion in 2012. We also continued to build fee-based income by offering customers investment advisory services and a range of insurance options through our referral relationships.

EagleBank is committed to making connections with a variety of industry segments in the markets we serve. In 2012, we developed a customized checking account product, as well as promoted an array of services to meet the banking needs of medical professionals. We also deepened our commitment to non-profits and trade associations by hiring a dedicated non-profit banking specialist. As with our existing relationships, our success in attracting new relationships is based on having knowledgeable, experienced local bankers with the flexibility and focus to help customers achieve their goals.

In putting relationships first, EagleBank puts our community first. As a leading community bank and corporate citizen, we are dedicated to improving our area's economic health and quality of life. The effort we put into encouraging local municipalities to bank locally came to fruition in 2012. EagleBank was one of a select number of Montgomery County, Maryland-based banks to qualify for a new public-private partnership. Under the "Small Business Plus!" program, the County deposits funds into EagleBank and other qualified banks. We, in turn, double those amounts to make loans to support County-based businesses. It is yet another example of EagleBank's role as a leader in the DC Metro Area, as we strive to strengthen local economies and support local charitable, cultural, and civic endeavors.

In 2012, we introduced our new tagline *Relationships F-I-R-S-T*. It is both an acronym and a pledge that even as we grow, we remain committed to our core values of being *Flexible, Involved, Responsive, Strong, and Trusted*. We know that what drives profits are people, and as we continue to expand our reach and make connections that count, we always start with relationships first.

# MAKING CONNECTIONS WITH CUSTOMIZED PRODUCTS & LOCAL PARTNERSHIPS

With our Bethesda, Maryland headquarters and our seven Montgomery County branches, EagleBank's Maryland connections get stronger every day. Our relationships in this market run deep. Customers feel comfortable stopping by to meet with our Chairman and any of our bank officers. Many of the employees who helped us get our start are still with us to welcome new members to our team. Our original shareholders are our neighbors and friends and their loyalty is matched by new investors who are drawn to us by our growth, stability, and strength. We built our foundation by starting with relationships first, and it is the source of our continued success.

## **CUSTOMIZED PRODUCTS, PROVEN CAPABILITIES**

As market conditions change and new challenges arise, we have proven our capability to meet and anticipate the needs of growing Maryland businesses. The real estate industry has always been a focus of EagleBank. Builders and developers trust that despite a challenging economy, they can count on us for customized products and flexible lending solutions to help them achieve their goals. Easy access to EagleBank's local decision-makers is often the difference between a successful transaction and a missed opportunity for our customers.

EagleBank continues to originate both real estate and business loans that require creative solutions and innate market knowledge. With our increased financial strength and ability to make significantly larger loans, EagleBank signs are seen on highly visible construction projects in Maryland and throughout

the Washington, DC Metro Area. But, it is the financing of small and medium size projects that is the essence of what we do. In fact, our average commercial real estate loan is under \$2 million. We are equally responsive to start-ups and smaller businesses trying to gain a foothold in the market. Our average loan size to operating businesses is under \$750,000. Residential real estate borrowers in Maryland also benefit from EagleBank's lending expertise through our residential lending office in Potomac, Maryland.

## **PRESCRIPTION FOR FINANCIAL HEALTH**

At EagleBank, we are skilled at identifying specific business needs and designing customized financial solutions to meet them. In 2012, we began promoting services to meet the unique needs of physicians and medical practices. Medical Package Checking helps medical professionals maximize cash flow, and Merchant Services offer cost-effective payment processing solutions. With our strong connections to Maryland-based physicians and medical practices, EagleBank has a receptive audience for products that help manage receivables and payables, improve cash flow, and reduce operating costs. Medical professionals in all of our market areas benefit from our prescription for financial health.

Whatever the business, whatever the need, EagleBank offers a wide-range of flexible banking products and services that are competitive with any bank, large or small.





EagleBank Park Potomac Branch, Potomac, Maryland. The branch lobby features a ceiling eagle mural by ATS Studios. With our seven Montgomery County branches and our Bethesda, Maryland headquarters, EagleBank's Maryland connections get stronger every day.

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### **LOCAL PARTNERS, BIG BENEFITS**

EagleBank works hand-in-hand with local municipalities, associations, and charitable organizations to benefit our area's economy and quality of life. In 2012, we participated in the Montgomery County, Maryland "Small Business Plus!" program. Under this program, EagleBank received over \$6 million in County deposits. We then agreed to double this amount to provide more than \$12 million in new loans to small County businesses so they can grow, create jobs, and stimulate the economy.

In addition to investing in the health of our economy, EagleBank invests in the health of local residents through our ongoing

support of community health initiatives. EagleBank is proud to be on the Montgomery County Medical Society's Advisory Board and participate in their expos and events. EagleBank is also represented on the board of the Shady Grove Adventist Hospital Foundation. We support the Foundation's fundraising efforts for the hospital's cancer care services and other programs.

In Maryland and throughout the DC Metro Area, both the Bank and our employees donate time and funds to a myriad of activities that benefit the communities where we live and work.



EagleBank client Osteopathic Center for Healing, Dr. Neil Spiegel, Rockville, Maryland. Physicians and medical professionals in all of our market areas benefit from customized financial solutions designed to meet their specific needs.



“EagleBank has been a tremendous charitable partner with the Shady Grove Adventist Hospital Foundation. In particular, through its annual *EagleBank Foundation Fight Against Breast Cancer Golf Classic*, the Bank has advanced the Hospital’s efforts against this terrible disease. We are very grateful for their support.”

— William H. Smith  
Chief Development Officer  
Shady Grove Adventist Hospital Foundation

# MAKING CONNECTIONS WITH STRATEGIC LOCATIONS & EXPANDED SERVICES

EagleBank's strategic growth in Northern Virginia is thoughtful, timed to take advantage of opportunities, designed to increase market share, and always starts with relationships first. Our Virginia offices are staffed with experienced, local bankers who know the market. They also have the passion, dedication, and entrepreneurial spirit that is the essence of EagleBank. Even though several bridges span the Potomac River, making it easy for Virginians to bank with us in Washington, DC and Maryland, we wanted the connections to be closer. We are committed to strengthening our presence in Virginia with the right people and in the places where our banking relationships can prosper.

## NEW BRANCHES, NEW RELATIONSHIPS

From the foundation of our Tysons Corner branch, we opened branches in Rosslyn and Ballston, followed in 2012 by our Reston and Merrifield locations. But, we're not done. We opened our sixth Virginia branch in Old Town Alexandria in 2013, and more strategic growth is planned for the future.

Our Virginia branches are located in areas offering different opportunities for building customer relationships. For example, our Merrifield branch is located in the vibrant new Mosaic District with exciting choices for dining, shopping, and entertainment. EagleBank is contributing to the success of this redeveloped area by meeting the banking needs of many of the restaurants, retailers, and businesses that support the local economy by providing jobs and services. This is EagleBank's role as a leading community bank—connecting to restaurants, retailers, non-profits, builders, consulting firms, medical practices, government contractors, and other growing businesses in Virginia and throughout the Metro Area.

## EXPANDED SERVICES & OPPORTUNITIES

EagleBank's new Virginia headquarters in Reston Town Center is where you'll find our active commercial lenders. Experienced in the ins and outs of business and real estate lending, they offer the full spectrum of services to build relationships. As with all EagleBank bankers, they come to the table without preconceived notions and have the flexibility, knowledge, and resources to customize loan and money-management solutions to fit our customers' specific needs.

Along with offering the services of commercial bankers, our Virginia customers now have convenient access to residential mortgage lenders with EagleBank's new residential lending office in our Reston branch. The Reston residential lending office focuses its efforts on working directly with borrowers and builders in the Northern Virginia and Washington, DC markets. Like our residential lending office in Maryland, our Virginia office offers competitive interest rates and a variety of products for home mortgages. Wherever our customers live, they can count on EagleBank for our full-service mortgage capabilities, from application to closing.

## GOOD WORKS, BOOKS & GALAS

Just as EagleBank supports local business in Northern Virginia, we also support local community service efforts. The Bank was one of the sponsors of Inova Gala 2012 held at The Ritz-Carlton, Tysons Corner. The Gala benefits Inova's hospitals, services, and research.

Once again, the EagleBank Foundation Annual Fight Against Breast Cancer Golf Classic, held in October 2012 at the Trump



EagleBank branch, Merrifield's Mosaic District, Fairfax, Virginia. Mosaic District clients include sweetgreen, Taylor Gourmet, and CAVA Mezza Grill, among others. EagleBank contributes to the success of this redeveloped area by meeting the banking needs of many of the restaurants, retailers, and businesses that support the local economy by providing jobs and services.

National Golf Club in Potomac Falls, Virginia, raised over \$330,000 for local health care institutions' fight against this disease. In the past eight years, the event has raised over \$1.5 million to support such a worthy cause. At EagleBank, we have always made the health of residents in the Washington, DC Metro Area a priority in our philanthropic efforts.

EagleBank not only contributes financially to charitable endeavors, but EagleBank employees individually volunteer their time. In 2012, the EagleBank Summer Reading

Party was held at the Columbia Grove Apartments Community Center in Arlington, Virginia. EagleBank organized the event in conjunction with the Arlington Partnership for Affordable Housing. EagleBank branch managers and employees collected over 300 books and then distributed them to underprivileged children.

Whether we are opening new branches or being good corporate citizens, EagleBank is committed to contributing to the economic health and well being of Northern Virginia.



“At sweetgreen, we believe in going beyond the transaction and creating a positive experience for every customer. EagleBank shares this same philosophy of putting relationships first.”

— Nathaniel Ru, Jonathan Neman and  
Nicolas Jammet  
Co-Founders, Sweetgreen Restaurants

# MAKING CONNECTIONS WITH CREATIVE SOLUTIONS & COMMUNITY SUPPORT

EagleBank is proud to have a strong presence in the Nation's Capital. Washington, DC is a dynamic community with monuments, museums, federal buildings, high-rise and historic office structures, and a population as diverse as its architecture and neighborhoods. It is also a financial center where businesses can choose from an abundance of banking options. With five branches serving a wide array of customers, EagleBank has made its mark on the District of Columbia. Local businesses, from builders and bakers to theaters, clinics, and consulting firms, prefer to deal with a local community bank that puts relationships first.

## SOLUTIONS IN ALL SHAPES & SIZES

From Downtown to Georgetown, from Nationals Park to the Potomac River, EagleBank is honored to be a part of Washington, DC's revitalization. We design banking solutions in all shapes and sizes for our wide range of clients and their varying needs.

Creativity and collaboration are the name of the game when government resources combine with private funding to finance a revitalization project. Recently, the District's Shaw area has seen healthy construction in which EagleBank is playing a prominent part. One unique project is Progression Place, where the first four floors are occupied by the new national headquarters of the

United Negro College Fund and funded in part by federal New Markets Tax Credits. Above it, EagleBank is also the lender for floors five through eight that are being built out for office space. Next door is the newly renovated Howard Theatre for which EagleBank was the project lender. After extensive renovations, this historic theater reopened in April 2012. The project was a true community effort combining an EagleBank loan with federal funding, as well as District of Columbia grants and state historic tax credits.

## FINANCING FOR FAMILY HOMEBUILDING

In addition to our involvement in multiple redevelopment projects in Washington, DC, EagleBank is also active in single family homebuilding that spans the price spectrum. In the family-friendly Palisades neighborhood, along MacArthur Boulevard and the Potomac River, we financed the building of 34 townhouses. Wormley Row, located in the heart of Georgetown on Prospect Street, is another EagleBank endeavor with the Bank financing the construction of six Victorian-style luxury townhouses.

Whether we are providing funds for historic renovations, new office construction, mixed use projects, or family homebuilding, EagleBank is there with flexible financing and the willingness to do whatever it takes to make it work.



EagleBank client Howard Theatre, Washington, DC. EagleBank helped provide the funding for the restoration of this historic theater in the District's Shaw neighborhood. From Downtown to Georgetown, from Nationals Park to the Potomac River, EagleBank is honored to be a part of Washington, DC's revitalization.



The Washington Harbour Ice Rink, Georgetown, Washington, DC. EagleBank Washington Harbour clients include MRP Realty and Rockpoint Group (owners of The Washington Harbour), Farmers Fishers Bakers, Nick's Riverside Grill, and Tony & Joe's. Local businesses, from builders and bakers to theaters, clinics, and consulting firms, prefer to deal with a bank that puts relationships first.

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### CLINICS, CULTURE & COMMUNITY

EagleBank is committed to helping those who help others. With EagleBank as its lender, Whitman-Walker Health, in the District, has thrived as a non-profit community health center with clinics specializing in HIV/AIDS care. In October 2012, EagleBank employees participated as a team in AIDS Walk Washington, a 5K walk and run to raise funds for HIV/AIDS services at Whitman-Walker.

Washington, DC is a melting pot of cultures, religions, and ethnicities. EagleBank formed a client relationship with Operation Understanding DC to fund its award-winning program that promotes understanding and cooperation among African American and Jewish students. With EagleBank's assistance, the organization was able to send a group of students on their

2012 "Summer Journey" from New York City to the Deep South to share culturally diverse experiences.

As part of the Washington, DC community, we feel a responsibility to help preserve its historical and cultural landmarks. The National Mall, with its monuments, memorials, and cherry trees is a national treasure. The Trust for the National Mall is dedicated to restoring and improving this important landmark. EagleBank is proud to support the Trust's efforts, including serving as a Gold Sponsor of the Trust's 5<sup>th</sup> Annual Benefit Luncheon in May 2012 to raise funds and awareness for their mission.

The Nation's Capital will continue to be a priority for EagleBank, both as leading community bank and a good corporate citizen.





“EagleBank has always shared our goals for our business and for the community. Whether the Bank is providing financing for our real estate projects or joining us in our efforts on behalf of the Trust for the National Mall, we look forward to continuing our mutually rewarding, value-added relationship.”

— John E. (“Chip”) Akridge, III  
Founder and Chairman  
Akridge, Commercial Real Estate  
and Trust for the National Mall



EagleBank client OPX PLLC, Architecture, Interiors, and Sustainable Design, Dupont Circle, Washington, DC. EagleBank offers customized banking services in all shapes and sizes for our wide range of clients and their varying needs. With five Washington, DC branches, EagleBank has made its mark on the District of Columbia.

# CONNECTING TO FUTURE SUCCESS

## We Start With Relationships First

At EagleBank, we cannot see where we are going until we can look back to where we have been. The year 2012 was a banner year for the Bank. By building relationships and making connections, we reached new heights in the strength of our assets, loans, and earnings.

We moved up in both national and local rankings and were recognized for our consistency and financial accomplishments. We also continued in our efforts to serve customers, satisfy shareholders, retain and attract employees, and contribute to the communities where we live and work.

As we look forward to our fifteenth anniversary in 2013, we are grateful for the nearly 400 employees who contribute to our success. From EagleBank Chairman & Chief Executive Officer Ronald Paul and Vice Chairman Robert Pincus, to our experienced local bankers and support staff, they all work tirelessly to make EagleBank the Washington area's leading and most accessible community bank.

As an ambassador for not only EagleBank but for all local community banks, 2012 was also a banner year for our Chairman and CEO, Ron Paul. He often spoke at conferences and seminars to share EagleBank's success story as well as his banking expertise. He also met frequently with government officials to advocate for the benefits of banking locally.

Over the years, Ron Paul has received numerous awards for his contribution as a community banker and his passion for philanthropy. Perhaps none of these honors is as significant as his being named a 2012 Community Banker of the Year by

*American Banker* magazine. In recognizing Ron Paul as one of only three community bankers nationwide to receive this distinction, *American Banker* stated, "Since founding Eagle in 1998, Paul has steadily built the company into an outstanding performer and one of the most active lenders in the Washington area...".

Ron Paul will be the first to tell you that the credit for EagleBank's success is not his alone. In addition to our loyal and dedicated employees, it belongs to our customers who rely on us to treat their businesses as our own and to our shareholders who trust us to safeguard their investment. It also belongs to our Board of Directors and Advisory Boards who guide us with their expertise and market knowledge. Lastly, we give credit to the communities that we serve in the Washington Metropolitan Area. We are grateful to be living in an area where the economy remains strong in contrast to other markets and where our unique style of community banking has been so well received. The Washington area is not a part of our business. It is our business.

Making connections that count brought us to where we are today and are vital for our continued success. As we look forward to the future with confidence, we know that wherever these connections take us, they will always start the same way. With relationships first.

## EAGLEBANK BRANCH LOCATIONS

### MARYLAND

#### Bethesda

7815 Woodmont Avenue  
Bethesda, MD 20814  
T: 240.497.2044  
F: 301.986.8529

#### Chevy Chase

15 Wisconsin Circle  
Chevy Chase, MD 20815  
T: 301.280.6800  
F: 301.280.6810

#### Park Potomac

12505 Park Potomac Avenue  
Potomac, MD 20854  
T: 301.444.4520  
F: 301.444.4525

#### Rockville

110 North Washington Street  
Rockville, MD 20850  
T: 301.738.9600  
F: 301.738.1210

#### Rollins Avenue

130 Rollins Avenue  
Rockville, MD 20852  
T: 301.287.8500  
F: 301.468.5601

#### Shady Grove

9600 Blackwell Road  
Rockville, MD 20850  
T: 301.762.3076  
F: 301.762.2234

#### Silver Spring

8665-B Georgia Avenue  
Silver Spring, MD 20910  
T: 301.588.6700  
F: 301.589.5064

### VIRGINIA

#### Ballston

4420 N. Fairfax Drive  
Arlington, VA 22203  
T: 571.319.4800  
F: 571.319.4808

#### Merrifield

2905 District Avenue  
Fairfax, VA 22031  
T: 571.319.4900  
F: 571.319.4911

#### Old Town Alexandria

277 S. Washington Street  
Alexandria, VA 22314  
T: 703.956.5075  
F: 703.956.5077  
*Opened March 2013*

#### Reston

12011 Sunset Hills Road  
Reston, VA 20190  
T: 571.319.4848  
F: 571.319.4847

#### Rosslyn

1919 N. Lynn Street  
Arlington, VA 22209  
T: 571.319.4855  
F: 571.319.4866

#### Tysons Corner

8601 Westwood Center Drive  
Vienna, VA 22182  
T: 703.485.8011  
F: 703.356.4951

### WASHINGTON, DC

#### Dupont Circle

1228 Connecticut Avenue, NW  
Washington, DC 20036  
T: 202.466.3161  
F: 202.466.4931

#### Gallery Place

700 7th Street, NW  
Washington, DC 20001  
T: 202.628.7300  
F: 202.628.6116

#### Georgetown

1044 Wisconsin Avenue, NW  
Washington, DC 20007  
T: 202.481.7025  
F: 202.298.6575

#### K Street

2001 K Street, NW  
Washington, DC 20006  
T: 202.296.6886  
F: 202.296.0212

#### McPherson Square

1425 K Street, NW  
Washington, DC 20005  
T: 202.408.8411  
F: 202.408.8644

### OTHER OFFICES

#### Commercial Deposit Services

2001 K Street, NW  
Suite 204  
Washington, DC 20006  
T: 202.292.1630  
F: 202.292.1654

### Commercial Lending

7830 Old Georgetown Road  
Bethesda, MD 20814  
T: 240.497.2049  
F: 301.718.8973

2001 K Street, NW  
Suite 204  
Washington, DC 20006  
T: 202.292.1624  
F: 202.292.1652

11911 Freedom Drive  
Suite 610  
Reston, VA 20190  
T: 703.485.8031  
F: 703.356.4951

### Residential Mortgage Lending

12505 Park Potomac Avenue  
Suite 510  
Potomac, MD 20854  
T: 301.738.7200  
F: 301.444.4529

12011 Sunset Hills Road  
Reston, VA 20190  
T: 571.319.4837  
F: 301.841.9831

### Eagle Insurance Services, LLC

7830 Old Georgetown Road  
Bethesda, MD 20814  
T: 240.497.2061  
F: 301.986.0680

### Investment Advisory Services

7815 Woodmont Avenue  
Bethesda, MD 20814  
T: 240.497.1788  
F: 301.841.9872

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## BOARD OF DIRECTORS

### **RONALD D. PAUL \***

Chairman, President & Chief Executive Officer of Eagle Bancorp, Inc.  
Chairman & Chief Executive Officer of EagleBank  
President of Ronald D. Paul Companies

### **ROBERT P. PINCUS \***

Vice Chairman of Eagle Bancorp, Inc.  
Vice Chairman of EagleBank  
Chairman of Blackstreet Capital Fund I & II

### **LESLIE M. ALPERSTEIN, Ph.D. \***

President of Washington Analysis, LLC

### **DUDLEY C. DWORKEN \***

Managing Partner of Dworken Associates, LLC &  
JDJ Investments, LLC

### **STEVEN L. FANAROFF \*\***

Managing Director of Fanaroff & Steppa, LLC

### **HARVEY M. GOODMAN \***

President of Goodman-Gable-Gould/  
Adjusters International

### **BENSON KLEIN, ESQUIRE \*\***

Principal of Ward & Klein, Chartered

### **SUSAN LACZ \*\***

Principal & Chief Executive Officer of  
Ridgewells Caterers

### **BRUCE H. LEE \*\***

President of Lee Development Group

### **NORMAN R. POZEZ \***

Chairman & Chief Executive Officer of  
Uniwest Companies

### **DONALD R. ROGERS, ESQUIRE \***

Principal of Shulman, Rogers, Gandal,  
Pordy & Ecker, P.A.

### **JAMES A. SOLTESZ, P.E. \*\***

President & Chief Executive Officer of  
Loiederman Soltesz Associates, Inc.

### **BENJAMIN M. SOTO, ESQUIRE \*\***

President & Chief Executive Officer of  
Premium Title & Escrow, LLC

### **LELAND M. WEINSTEIN \***

President of Syscom Services, Inc.

\* Director of EagleBank and Eagle Bancorp, Inc.

\*\* Director of EagleBank only

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## EAGLEBANK ADVISORY BOARDS

EagleBank continues to grow thanks to our community banking strategy in which our Advisory Boards play a key role. The advice, experience, and business expertise of our Advisory Board Members are valuable resources for EagleBank.

**ALBERT A. D'ALESSANDRO**, Chairman-All Advisory Boards  
Financial Solutions, LLC

### DISTRICT OF COLUMBIA ADVISORY BOARD MEMBERS

**JOHN AKRIDGE, IV**  
Height Analytics

**GREGORY J. CASTEN**  
OceanPro Industries, LTD

**ZEID MASRI**  
SilverHaze Partners, LLC

**BRIAN C. ATHEY**  
Congressional Capital, LLC

**GEORGE CHOPIVSKY, III**  
Simpson Housing, L.P.

**BRAD L. MENDELSON, CPA, MST**  
Mendelson & Mendelson

**DONALD BLANCHON**  
Whitman-Walker Health

**BARRY N. DICKSTEIN**  
Houlihan Lokey

**ERIC H. WEST**  
West, Lane & Schlager Realty

**CHRISTOPHER M. BROWN**  
Ackerman Brown Law

**LYNDA ELLIS**  
Capitol Concierge

### MARYLAND ADVISORY BOARD MEMBERS

**ANTHONY A. CANTALUPO, JR., ESQUIRE**  
The Cantalupo Law Group, PA

**DAVID M. MAGED, ESQUIRE**  
Pinnacle Title & Escrow, Inc.

**JEFFREY E. WEINTRAUB, CPA**  
Dixon Hughes Goodman, LLP

**JAY A. EICHBERG**  
Eichberg Construction Co.

**MAUREEN WEST MCCARTHY, CPA**  
Medical Business Advisors, LLC

**MARC WERTHEIMER, ESQUIRE**  
Selzer Gurvitch Rabin Wertheimer  
Polott & Obecny, P.C.

**JOANN KAY**  
Kay Brothers Management Company

**LARRY E. WALKER**  
The Walker Group

### NORTHERN VIRGINIA ADVISORY BOARD MEMBERS

**DOUGLAS C. BOGGS, ESQUIRE**  
Patton Boggs

**SUSAN M. GABAY**  
Bluestone Capital Partners

**ROBERT MALM**  
BeaconCrest Homes

**KRISTINA BOUWEIRI**  
Reston Limousine

**HARRY M. GLAZER, ESQUIRE**  
Kelley Drye & Warren, LLP

**WADE TETSUKA, CPA**  
U.S. Transactions Corp.

**ENRICO C. CECCHI, ESQUIRE**  
IDI Group Companies

**JEFFREY R. HOULE**  
DLA Piper

**RICHARD C. THOMAS**  
Clark's Litho

**MATT CURRY**  
Curry's Auto Service

**HARRY KLAFF**  
Jones Lang LaSalle



EagleBank Senior Officers and Business Development/Relationship Team Leaders at EagleBank client Akridge's property, 7550 Wisconsin Avenue, Bethesda, MD, (left to right) Vincent Curcio, VP/Residential Lending, VA; Douglas Vigen, SVP/Commercial Real Estate Lending, VA; Jane Cornett, Corporate Secretary; John Richardson, SVP/C&I Lending, DC; Janice Williams, EVP/Chief Credit Officer; Thomas Murphy, President of Community Banking; Mark Deitz, VP/Residential Lending, MD; James Langmead, EVP/Chief Financial Officer; Susan Schumacher, SVP/Commercial Deposit Services; Andrew Bridge, SVP/Business Development.

## EXECUTIVE OFFICERS

### **RONALD D. PAUL \***

Chairman, President & Chief Executive Officer of Eagle Bancorp, Inc. and Chairman & Chief Executive Officer of EagleBank

### **SUSAN G. RIEL \***

Executive Vice President of Eagle Bancorp, Inc. and Senior Executive Vice President & Chief Operating Officer of EagleBank

### **THOMAS D. MURPHY \*\***

President of Community Banking of EagleBank

### **LAURENCE E. BENSIGNOR, ESQUIRE \***

Executive Vice President & General Counsel of Eagle Bancorp, Inc. and EagleBank

### **MICHAEL T. FLYNN \***

Executive Vice President & Chief Operating Officer of Eagle Bancorp, Inc.

### **VIRGINIA N. HEINE \*\***

Executive Vice President & Chief Commercial & Industrial Lending Officer of EagleBank

### **JAMES H. LANGMEAD, CPA \***

Executive Vice President & Chief Financial Officer of Eagle Bancorp, Inc. and EagleBank

### **ANTONIO F. MARQUEZ \*\***

Executive Vice President & Chief Commercial Real Estate Lending Officer of EagleBank

### **JANICE L. WILLIAMS, ESQUIRE \*\***

Executive Vice President & Chief Credit Officer of EagleBank

\* Officer of EagleBank and Eagle Bancorp, Inc.

\*\* Officer of EagleBank only



Laurence Bensignor, EVP/General Counsel; Joseph Clarke, SVP/Retail Banking; Roshan Alavi, SVP/Residential Lending; Virginia Heine, EVP/Chief C&I Lending Officer; Ronald Paul, Chairman & CEO; Kenneth Van Valkenburgh, VP/Insurance Sales; Susan Riel, SEVP/Chief Operating Officer of EagleBank; Ryan Riel, SVP/Commercial Real Estate Lending, MD & DC; Michael Flynn, EVP/Chief Operating Officer of Eagle Bancorp; Jessica Tencza, SVP/C&I Lending, VA; Antonio Marquez, EVP/Chief CRE Lending Officer.

## OFFICERS

### **SUSAN O. KOOKER**

EVP/Chief Risk Officer

### **KIM RAY**

EVP/Senior Operations Officer

### **ROSHAN A. ALAVI**

SVP/Residential Real Estate Lending Manager

### **J. MERCEDES ALVAREZ**

SVP/Director of Marketing

### **JOHN A. BETTINI**

SVP/Commercial Loan Officer

### **ANDREW S. BRIDGE**

SVP/ Business Development Sales Manager

### **CHARLES E. BROWN**

SVP/Director of Compliance

### **JOSEPH L. CLARKE**

SVP/Retail Banking Manager

### **THOMAS G. DURRER**

SVP/Commercial Loan Officer

### **ELIZABETH A. FERRENZ**

SVP/Director of Branch Operations

### **KAI M. HILLS**

SVP/Business Development Officer

### **MARY STUART B. KILNER**

SVP/Commercial Loan Officer

### **LINDA M. LACY**

SVP/Information Technology Manager

### **JODEE LICHTENSTEIN**

SVP/Special Assets Group Manager

### **JOHN S. POWELL**

SVP/Sales and Sales Coaching Manager

### **LISA J. PUNT**

SVP/Director of Human Resources

### **JOHN B. RICHARDSON**

SVP/Group Leader/Commercial Lending—Washington, DC

### **RYAN A. RIEL**

SVP/ Group Leader/Commercial Real Estate Lending—Maryland/Washington, DC

### **SUSAN J. SCHUMACHER**

SVP/Commercial Deposit Services Manager

### **JESSICA L. TENCZA**

SVP/Group Leader/Commercial Lending—Northern Virginia

### **KEVIN B. THOMAS**

SVP/Director of Internal Audit

### **DOUGLAS L. VIGEN**

SVP/Group Leader/Commercial Real Estate Lending—Northern Virginia

### **TERRENCE D. WEBER**

SVP/Controller

## OFFICERS

**JAY R. ABRAHAMS**

VP/Reporting & Planning Manager

**MARIA G. ACOSTA**

VP/Commercial Deposit Services Officer

**ALLAN L. ACREE**

VP/Commercial Real Estate Loan Officer

**M. JACQUELINE AMES**

VP/Business Development Officer

**MARY L. ANDERSON**

VP/Business Development Officer

**TIMOTHY A. ANNETT**

VP/Commercial Real Estate Loan Officer

**EILEEN F. ASCHER**

VP/SBA Loan Officer

**ANDREA RC BERKELEY**

VP/Commercial Real Estate Loan Officer

**MICHAEL A. BROOKS**

VP/Loan Servicing & Administration  
Manager

**KAREN MICHELLE BRYAN**

VP/Commercial Deposit Services Officer

**JENIFER J. BUSH**

VP/Commercial Real Estate Loan Officer

**JUDY L. CALLAWAY**

VP/Commercial Deposit Services Officer

**MICHELE L. CAPONE**

VP/Workout, Liquidation & Recovery Officer

**HORACIO CHACON**

VP/Commercial Loan Officer

**TERRY L. CLARKE**

VP/MIS Project Manager

**ROSEMARY CRUZ**

VP/B2B Team Leader

**VINCENT J. CURCIO**

VP/Residential Lending Production  
Manager/Virginia

**MARK A. DEITZ**

VP/Residential Lending Production  
Manager/Maryland

**MICHAEL L. DEVITO**

VP/SBA Loan Officer

**YOUSOUF M. DIALLO**

VP/Branch Relationship Manager

**P. LUCAS FLYNN**

VP/Credit Analyst

**CALVIN L. GARLIC**

VP/Commercial Credit Manager

**JOAN M. GRANT**

VP/Wire & Cash Room Manager

**SHARON A. GRAY**

VP/Loan Servicing Manager

**YULISSA GUERRA-REYES**

VP/Branch Relationship Manager

**TIMOTHY D. HAMILTON**

VP/Commercial Loan Officer

**JACKIE HO**

VP/Credit Analyst

**GLENN M. JOHNSON**

VP/Electronic Applications Manager

**SCOTT S. KINLAW**

VP/Commercial Loan Officer

**LISA J. KNAPP**

VP/Commercial Loan Officer

**DANIEL T. LAURENZI**

VP/Commercial Loan Officer

**CHARLES D. LEVINGSTON**

VP/Deputy Controller

**SUSAN M. LEWIS**

VP/Project Manager

**MATTHEW B. LEYDIG**

VP/Commercial Real Estate Loan Officer

**COURTNEY W. MICHEL**

VP/Human Resources Officer

**BARBARA I. MILLARD**

VP/Branch Service Manager

**ERIN V. NEWILL**

VP/Recruiting and Employee  
Relations Manager

**BARBARA B. PATTERSON**

VP/Training Manager



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**ROBIN D. POWELL**

VP/Commercial Loan Officer

**LYNNE K. SHAER**

VP/Senior Assistant Controller

**MARSHELLE R. TAYLOR**

VP/AML/BSA Compliance Manager

**LEONID RANN**

VP/Commercial Loan Officer

**STARLA T. SHAMBOURGER**VP/Construction Loan Administration  
Officer**DEBORAH B. THOMPSON**

VP/Loan Documentation Manager

**ALEXIS SANTIN**

VP/Director of Treasury Management

**JANETTE S. SHAW**

VP/Marketing &amp; Advertising Manager

**KENNETH J. VAN VALKENBURGH**VP/Insurance Sales/Eagle Insurance  
Services**KENNETH S. SCALES**

VP/Commercial Loan Officer

**JENNY A. SHTEPELMAN**

VP/Business Development Officer

**JANE N. WILLIS**

VP/Credit Analyst

**WAYNE P. SCHISLER**

VP/Consumer Loan Manager

**JUSTIN E. SILVERS**

VP/Branch Relationship Manager

**RONALD K. WILLS**

VP/Business Development Officer

**RYAN G. SEGARS**

VP/Commercial Real Estate Loan Officer

**DANIEL G. SWANSON**

VP/Commercial Real Estate Loan Officer

**BANNON P. WYSOCKI**

VP/Business Development Officer

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## EAGLEBANK MISSION STATEMENT

EagleBank is committed to providing quality financial services and successful solutions that consistently achieve a high degree of customer satisfaction. We will differentiate our company from other institutions by developing long-term client relationships, providing superior customer service, creating stockholder value, supporting and enhancing our community, and encouraging the growth and well-being of our employees. We are dedicated to growing our position as the leading community bank for businesses of all sizes in our market, through the respect and recognition we have earned for our banking knowledge, lending expertise, local decision-making, relationship continuity, business ethics, and corporate citizenship.

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## CORPORATE INFORMATION

### Annual Meeting

Bethesda Marriott Hotel  
5151 Pooks Hill Road  
Bethesda, MD 20814  
Thursday, May 16, 2013, at 10:00 a.m.

### Form 10-K

The Company's Form 10-K may be obtained, free of charge, by contacting:

Jane E. Cornett  
Corporate Secretary  
Eagle Bancorp, Inc.  
7815 Woodmont Avenue  
Bethesda, MD 20814  
240.497.2041  
jcornett@eaglebankcorp.com  
www.eaglebankcorp.com

For more 2012 financial information about Eagle Bancorp, visit our Investor Relations page at [www.eaglebankcorp.com](http://www.eaglebankcorp.com).

### Stock Exchange Listing

Common shares of Eagle Bancorp are traded on the NASDAQ Capital Market under the symbol EGBN.

### Transfer Agent and Registrar

Computershare Trust Company, N.A.  
P.O. Box 43078  
Providence, RI 02940-3078  
[www.computershare.com](http://www.computershare.com)

### Corporate Headquarters

7815 Woodmont Avenue  
Bethesda, MD 20814  
301.986.1800

### Investor Relations

Michael T. Flynn  
EVP & Chief Operating Officer  
Eagle Bancorp, Inc.  
7815 Woodmont Avenue  
Bethesda, MD 20814  
240.497.2040  
mflynn@eaglebankcorp.com  
[www.eaglebankcorp.com](http://www.eaglebankcorp.com)

### Counsel

BuckleySandler LLP  
1250 24th Street, NW  
Suite 700  
Washington, DC 20037

### Independent Accounting Firm

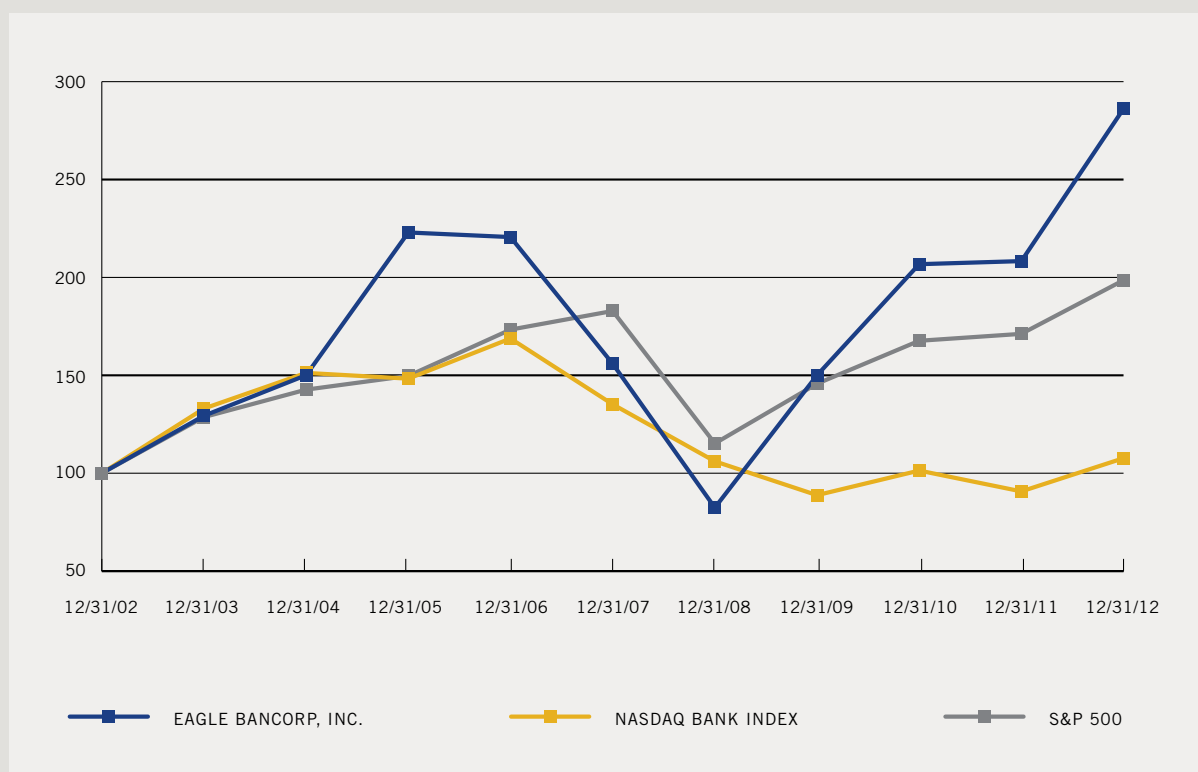
Stegman & Company  
405 East Joppa Road  
Suite 100  
Baltimore, MD 21286

Member Federal Deposit Insurance Corporation  
Equal Housing Lender  
Member Federal Reserve System  
Member Federal Home Loan Bank of Atlanta  
Affirmative Action/Equal Opportunity Employer

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## STOCK PERFORMANCE COMPARISON

*Stock Price Performance.* The following table compares the cumulative total return on a hypothetical investment of \$100 in the Company's common stock on December 31, 2002 through December 31, 2012, with the hypothetical cumulative total return on the NASDAQ Bank Index and the S&P 500 for the comparable period, including reinvestment of dividends.



	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Eagle Bancorp, Inc.</b>	100.00	129.36	150.07	222.96	220.61	115.91	82.39	150.02	206.76	208.34	286.15
<b>NASDAQ Bank Index</b>	100.00	133.04	151.23	148.30	168.80	135.19	106.07	88.78	101.35	90.71	107.66
<b>S&amp;P 500</b>	100.00	128.68	142.69	149.70	173.34	182.86	115.21	145.70	167.64	171.18	198.58

Assuming \$100 was invested on December 31, 2002



[www.eaglebankcorp.com](http://www.eaglebankcorp.com)