

2008

STRENGTH
COMMITMENT
CONFIDENCE



STRENGTH
to grow



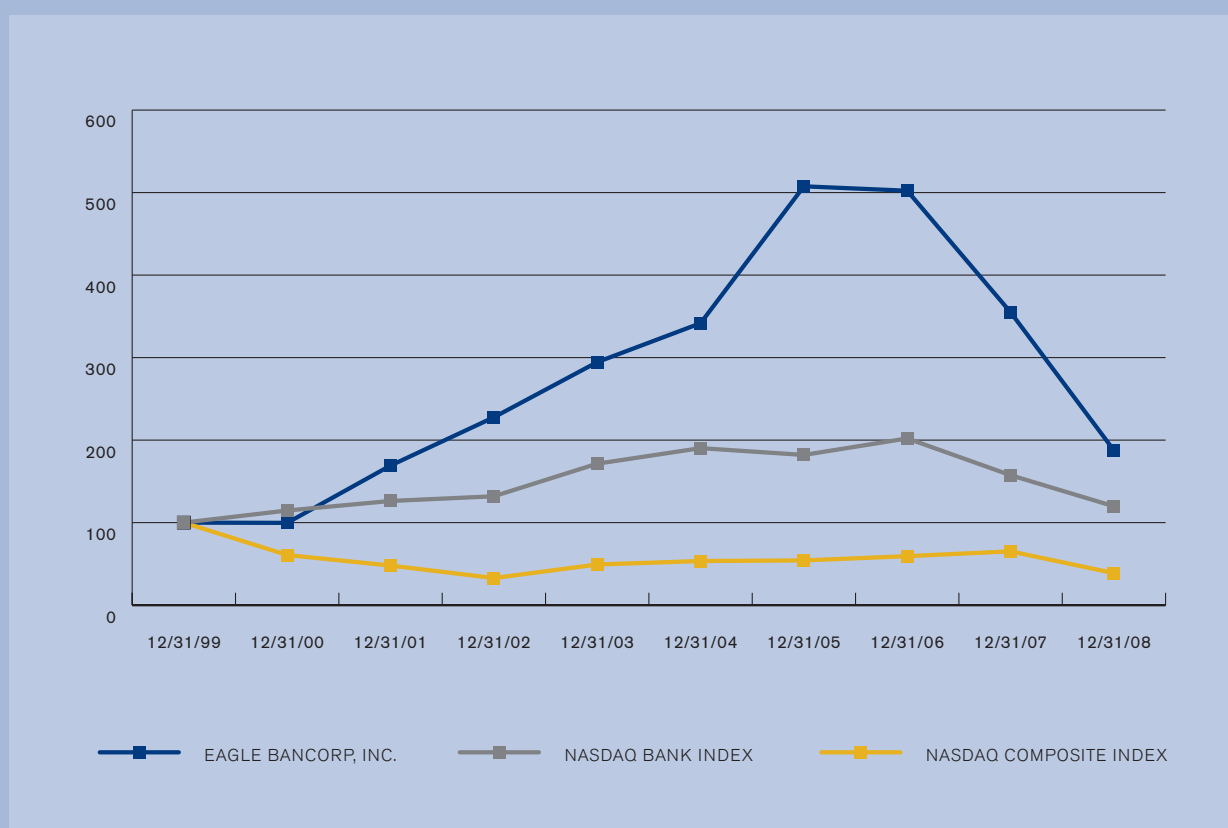
COMMITMENT
to serve



CONFIDENCE
to succeed

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, 1999 through December 31, 2008, with the hypothetical cumulative total return on the NASDAQ Composite Index (U.S. Companies) and the NASDAQ Bank Index for the comparable period, including reinvestment of dividends.



	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Eagle Bancorp, Inc.	100	100	169	228	295	342	508	502	395	188
NASDAQ Composite Index	100	61	48	33	49	53	54	59	65	39
NASDAQ Bank Index	100	115	126	132	171	190	182	202	157	120

Assuming \$100 was invested on December 31, 1999



TO OUR SHAREHOLDERS

As we write this letter to you, the American banking system and the global economy are undergoing major adjustments and reorganization. Two thousand eight was a year of awakening for many. Scores of industries, companies and individuals came to grips with the rapidly slowing and de-leveraging economy. The impact of this double-edged sword was caused, in larger part, by disruption in the global financial system due to a lack of liquidity in the credit markets and the devaluation of the housing market.

We are pleased to report that despite the severe economic environment and the negative media attention, 2008 was a year of growth, change and success unparalleled in EagleBank's history. It was a very significant year for us, not only because we continued to grow in the traditional ways banks are measured, but also because of the changes we made for the better.

At the end of August, we completed the merger with Fidelity & Trust Financial Corporation that had been announced in December 2007. This merger increased the size of our customer and business base 50% overnight. Thousands of new customers were welcomed to the Bank and to our commitment to superior service. Not only did these new clients gain access to EagleBank, but with the merger, our existing customers obtained access to our services at six additional branch offices. A very exciting facet of the merger is the expansion of our branch presence into northern Virginia through the office in Tysons Corner. We also now provide added convenience to our customers with the Georgetown office. Additionally, we gained the services of many new and valuable employees, officers and directors who share our values and priorities and who have enhanced the EagleBank team. And finally, we added a new specialty banking unit, International Banking, which specializes in providing services to Embassies and related foreign entities that enrich the very unique Washington, DC market.

To continue the growth of the Bank, it is imperative to have a strong capital base. After raising capital only twice before the 10-year anniversary of the Bank, we added capital twice in 2008. In August, the Company arranged the placement of \$12.1 million of privately funded subordinated debt. The structure of the transaction is such that the funds are considered Tier 2 capital for all regulatory purposes. To ensure that the Company would have sufficient capital levels to support future growth, in December, we sold \$38.2 million of Preferred Stock to the U.S. Treasury under the TARP Capital Purchase Program. Therefore, at year end, the Bank had a very strong capital position, and exceeded all standards for a well-capitalized institution.

Even though we felt the impact of the declining economic environment, the Bank achieved remarkable financial performance during 2008. Annual profits of \$7.4 million were down only 4% from the \$7.7 million earned in 2007, which was extremely favorable compared to almost every segment of the banking industry. We continue to find opportunities to make quality loans and enjoyed loan growth of 26% during the year, exclusive of the merger. Likewise, we generated 18% growth in deposits without the merger. At 4.05%, our net interest margin is higher than that of our peers. We have been able to maintain this margin despite a general environment which has caused the Federal Reserve to reduce short term rates over 400 basis points during the year. The Bank has always offered competitive rates on deposit products, but has seen an opportunity to improve yields on both commercial and industrial loans, as well as real estate loans, as the credit markets evolved during the year.

Preserving asset quality is of primary importance during an economic downturn. We are carefully monitoring our loan portfolio and reacting swiftly to any potential problems. As recognition of the times, we have increased the allowance for credit losses at year-end to 1.45% of total loans, as compared to 1.12% at the end of 2007. The provision for credit losses represents the amount of expense charged to current earnings to fund the allowance for credit losses. The allowance for credit losses is 72% of non-performing loans, which we believe remains at a very manageable level. Net charge-offs as a percentage of total loans were only 0.12% for the year.

These financial statistics reveal the success we achieved in many areas during the year, particularly in regard to the merger. We anticipate seeing the full financial impact of the merger in 2009. Our customer outreach and retention efforts have been successful and well received. We took advantage of the best technical capabilities of both companies to provide improved electronic banking functionality to all our customers.

Another success for the Bank was the sponsorship of the Inaugural EagleBank Bowl. This event, which we committed to in September 2008, along with the EagleBank Foundation Golf Tournament, has demonstrated our continued support of our community, our local charities and our social commitment to corporate responsibility.

EagleBank is well positioned for 2009. While aware of all the issues presented by the economic recession, we are excited by the opportunities presented in the Washington Metropolitan Area, one of the strongest demographic markets in our Nation. During these most difficult financial times, we especially want to thank all of the 235 members of the EagleBank family, and our fellow Directors, who, day in and day out, continue to provide the highest level of professionalism, reinforcing the vision and mission that EagleBank has stood for these past 10 years.

We look forward to another successful year and as always thank you for your support!

Sincerely,



Ronald D. Paul
Chairman & Chief Executive Officer



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 elsewhere.

	YEAR ENDED DECEMBER 31,						
<i>(dollars in thousands except per-share data)</i>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	5-Year Compound Growth Rate
Selected Balances - Period End							
Total assets	\$1,496,827	\$846,400	\$773,451	\$672,252	\$553,453	\$442,997	28%
Total stockholders' equity	142,371	81,166	72,916	64,964	58,534	53,012	22%
Total loans	1,265,640	716,677	625,773	549,212	415,509	317,533	32%
Total deposits	1,129,380	630,936	628,515	568,893	462,287	335,514	27%
Selected Balances - Averages							
Total assets	\$1,076,201	\$800,437	\$712,297	\$610,245	\$487,853	\$375,802	23%
Total stockholders' equity	92,892	76,760	68,973	61,563	55,507	34,028	22%
Total loans	911,329	659,204	575,854	479,311	353,537	266,811	28%
Total deposits	839,568	634,332	585,621	512,416	397,788	292,953	23%
Results of Operations							
Interest income	\$65,657	\$57,077	\$50,318	\$36,726	\$24,195	\$18,403	29%
Interest expense	23,676	23,729	17,880	8,008	4,328	3,953	43%
Net interest income	41,981	33,348	32,438	28,718	19,867	14,450	24%
Provision for credit losses	3,979	1,643	1,745	1,843	675	1,175	28%
Net interest income after provision for credit losses	38,002	31,705	30,693	26,875	19,192	13,275	23%
Noninterest income	4,366	5,186	3,846	3,998	3,753	2,850	9%
Noninterest expense	30,817	24,921	21,824	18,960	14,952	11,007	23%
Income before taxes	11,551	11,970	12,715	11,913	7,993	5,118	18%
Income tax expense	4,123	4,269	4,690	4,369	2,906	1,903	17%
Net income	7,428	7,701	8,025	7,544	5,087	3,215	18%
Dividends paid, common shareholders	1,178	2,302	2,147	1,994	-	-	-
Per Share Data (1)							
Earnings per weighted average common share, basic (2)	\$0.63	\$0.73	\$0.77	\$0.74	\$0.51	\$0.44	7%
Earnings per weighted average common share, diluted (2)	0.62	0.71	0.74	0.70	0.48	0.41	9%
Book value per common share	8.19	7.59	6.99	6.32	5.80	5.32	9%
Dividends declared per common share	0.11	0.22	0.21	0.20	-	-	
Dividend payout ratio per common share (3)	15.86%	29.89%	27.06%	26.42%	-	-	
Financial Ratios							
Return on average assets	0.69%	0.96%	1.13%	1.24%	1.04%	0.86%	
Return on average common equity	8.05%	10.03%	11.63%	12.25%	9.16%	9.45%	
Average common equity to average assets	8.37%	9.59%	9.68%	10.09%	11.38%	9.05%	
Net Interest Margin	4.05%	4.37%	4.81%	4.99%	4.35%	4.14%	
Efficiency ratio (4)	66.49%	64.67%	60.15%	57.95%	63.30%	63.62%	
Nonperforming loans to total loans	2.01%	0.74%	0.32%	0.09%	0.04%	0.21%	
Net charge-offs to average loans	0.12%	0.15%	0.06%	0.02%	0.03%	0.10%	

(1) Presented giving retroactive effect to the 10% stock dividend paid on the common stock on October 1, 2008 and the stock splits in the form of 30% dividends on the common stock paid on July 5, 2006 and February 28, 2005. In July 2008, the Company discontinued the payment of its quarterly cash dividend.

(2) Earnings per weighted average common share, basic and diluted, for the twelve months ended December 31, 2008 reflects the reduction to net income for the accrued dividends of \$177 thousand on the preferred stock issued on December 5, 2008 pursuant to the Capital Purchase Program.

(3) Computed by dividing dividends declared per common share by net income.

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

STRENGTH. COMMIT

MENT. CONFIDENCE.

AT EAGLEBANK, strength is a force that radiates from within. It is power that finds its source in relationships built on trust. It is respect for the goals of clients and the opinions of colleagues. And it is confidence to expand our reach while continuing our commitment to superior service.

From a position of strength, EagleBank completed a merger with Fidelity & Trust Bank in August 2008. More than a merger, it is a meeting of the minds, a symbol of shared confidence, and a commitment to the future in challenging times. It is also a commitment to the relationships that, after a decade of service, remain the focus and driving force of EagleBank. As one of the area's largest and strongest community banks, the pledge we made to our customers, shareholders, employees, and community is renewed every day. It is a pledge that we will listen to their needs and respond. It is a drive to provide quality financial services and successful solutions. And it is a dedication to improve both our community's economic health and its quality of life.

In 2008, EagleBank continued the trend of long-term growth that reflects our leadership and resilience in the financial marketplace. The successful merger of two leading

community banks resulted in an expanded financial services organization with total assets of approximately \$1.5 billion, an increase of 77% over 2007. Total loans grew 77%, while total deposits increased 79%.

Blending EagleBank's considerable financial resources with those of Fidelity & Trust gave us a strong advantage over our competitors in terms of both asset quality and profitability. Building on our strength, EagleBank continued to thrive in a period of instability for many other banks. Our net interest margin remained high relative to our peers. We increased our market share while retaining our values of local accessibility and exceptional service.

With the merger, we expanded our branch network into Northern Virginia, gained two strategic locations in the District of Columbia, and continued to solidify our presence in Maryland. To anticipate and fulfill more of our customers' banking needs, we added a

convenient eStatements Service, International Banking, and a Commercial Deposit Services Division. We also began an exciting expansion of our corporate headquarters which will also add the convenience of drive-through banking at our Bethesda Main branch.

In a year of growth and success, we take pride in our increased focus on corporate responsibility and our support of charitable causes in the community we serve. As the title sponsor of the Inaugural EagleBank Bowl, a historic event supporting local charities as well as the District's economy, we reaffirm our mission of service, both to area residents and businesses. It is from strength that we continue as leaders in corporate citizenship. And it is with confidence that we create shareholder value and build relationships, while we serve as trusted advisors who share and nurture our customers' passion and entrepreneurial spirit.

1

STRENGTH
to grow

.....



Business Development Officers discuss creative banking solutions prior to meeting a customer at Jaleo, a Bethesda restaurant and EagleBank client.



BUILDING on a firm foundation, EagleBank strengthened relationships and resources.

With the acquisition of Fidelity & Trust Bank, we welcomed new customers and employees as we combined two strong management teams and merged the best practices of both institutions. With the combined entity, we enhanced our products and services to better compete with larger banks in the region, while still offering the distinct advantage of access to local decision-makers. EagleBank customers also benefited from our ability to make loans in a year when other banks could not, both in our capacity as commercial and real estate lenders and in meeting our customers' personal needs.

Dedicated to combining the best of both banks, in 2008, former Fidelity & Trust commercial banking experts joined with specialists at EagleBank to offer customers with significant deposits the benefits of a Commercial Deposit Services Division. Our Commercial Deposit Services officers are readily available every day to offer support, specialized products, and custom banking solutions. Recognizing the level of service required to make banking easier and more rewarding for all customers, we added a convenient eStatements Service to our online banking options. With this service, monthly deposit account statements can be viewed electronically. EagleBank also continued to expand usage of our remote deposit service, as more clients discover the benefits of making deposits from their office and having faster access to their funds. Not only do customers save time with EagleBank's many online services, but increased use of "green" electronic banking conserves paper and the earth's resources.

Introduced in 2008, EagleBank's International Banking Division reflects our desire to build new relationships and expand our customer base. Designed to meet the needs of embassies, their affiliates, and other international organizations, this division provides the personalized banking assistance

that the international community expects, while also complying with the regulations that govern global banking in the United States.

Meeting the banking requirements of all of our constituencies while we safeguard their financial resources is a constant goal. As industry leaders, in 2003, EagleBank was the first financial institution in Maryland to participate in the CDARS® * Program to give customers more insurance options. As CDARS® has grown, it uses a sophisticated computer network to place customer deposits with other FDIC-insured banks. This allows our clients to maximize their insurance coverage up to the established limit, while still managing all of their funds through EagleBank.

Whatever segment of the business community we serve, from real estate, health care, retail, non-profits, and embassies to law, accounting, architecture, and consulting firms, we are committed to the thoughtful, steady growth that enables us to offer safety, convenience, and a full range of financial services.

* Certificate of Deposit Account Registry Service®

“The combined entity enabled us to enhance our products and services to better compete with larger banks in the region, while still offering the distinct advantage of access to local decision-makers.”



Ron Paul, EagleBank Chairman and CEO, and Bob Pincus, EagleBank Vice Chairman, enjoy the Inaugural EagleBank Bowl with client and shareholder Ken Malm.

“Just as our customers count on EagleBank to help them achieve their goals, so can the community count on us to help make our area a better place to live...”

CONTRIBUTING to our community's quality of life is paramount at EagleBank.

Our commitment to serve the area's growing businesses is mirrored by our dedication to serve the well-being of its citizens. We know that in building relationships in the community, we are also building confidence and trust. Just as our customers count on EagleBank to help them achieve their goals, so can the community count on us to help make our area a better place to live.

In 2008, EagleBank became the title sponsor and official bank of the Inaugural EagleBank Bowl. Our leadership in this endeavor demonstrates our focus on corporate citizenship, our financial strength, and our desire to contribute to the vitality of the Nation's Capital. Committed to honor those who serve our country, the event seeks to always include a team from the U.S. military academies against an opponent from the ACC*. Held at RFK Stadium on December 20, 2008, the EagleBank Bowl between the U.S. Naval Academy and Wake Forest University was attended by nearly 30,000 people. This historic event is the first time that the NCAA** participated in a post-season bowl game in Washington, D.C. The EagleBank Bowl supports the Wounded EOD Warrior Foundation as well as other local charities such as Positive Choices, a D.C. based non-profit organization that provides services to inner city youths. In

addition to its charitable efforts, the EagleBank Bowl creates significant economic impact for local restaurants, hotels, retailers, and entertainment venues.

EagleBank held the fourth EagleBank Foundation Fight Breast Cancer Golf Classic on Monday, October 13, 2008 at Woodmont County Club in Rockville, Maryland. With the support of more than 30 companies and six foundations, we exceeded our 2007 total and raised over \$112,000 to benefit local health care facilities' fight against breast cancer.

The EagleBank Bowl and the EagleBank Foundation reflect our commitment to corporate citizenship as an integral part of community banking. So do the efforts of EagleBank employees and directors who regularly join customers, neighbors, and friends in endeavors like the National Kidney Foundation's Annual Ronald D. Paul Kidney Walk. Initiated by EagleBank's Chairman Ronald Paul in 2002 with approximately forty walkers, the event grew to 650 participants in 2008. EagleBank as well as Bank employees also devote time and resources to organizations such as Boys & Girls Clubs of Greater Washington, Muscular Dystrophy Association, Cystic Fibrosis Foundation, Children's National Medical Center, Society for Women's Health Research, and Arts for the Aging.

After a day of serving customers, Commercial Real Estate and Loan Officers depart EagleBank's Bethesda headquarters for an evening of community service activities.

* Atlantic Coast Conference **National Collegiate Athletic Association

COMMITMENT
to serve

.....



3

CONFIDENCE to succeed

.....



*Commercial Deposit Services
Officers arrive and work at the new
EagleBank branch at 1725 Eye Street
in Washington, D.C. These former
Fidelity & Trust banking experts join
EagleBank specialists to combine two
strong management teams.*



“With confidence and commitment, we remain dedicated to the local accessibility, personalized service, and corporate citizenship that are the hallmarks of our success.”

CONTINUING to inspire confidence and build relationships is EagleBank’s greatest achievement.

It is a goal that carries us into our next decade of service. It is also a promise that we fulfill every day at every branch, every office, in every meeting, and every time we answer the phone.

In 2009, we look forward to new opportunities for growth as we increase market share and build shareholder value. With thirteen branches throughout the Washington, D.C. Metropolitan area, we seek to strengthen and expand our presence in key business districts. Increased use of technology enables us to enhance our service capabilities, as we streamline operations and encourage use of online banking products. As always, our support of local businesses is complemented by charitable efforts in our community.

Even as we continue to grow our assets and expand our reach, we will never lose our personal, proactive approach. Our ability to anticipate and fulfill our customers’ needs reflects our proven financial acumen and our local market knowledge. Our accessibility to key decision-makers including our Chairman, Vice-Chairman, and directors, exemplifies our focus on full-service relationship banking. EagleBank’s dedication to our customers, shareholders, and community extends to our employees. We value their expertise, integrity, and loyalty, and we are devoted to their professional development and satisfaction.

With strength and a firm foundation, EagleBank has grown large enough to meet all of our customers’ banking needs. With confidence and a continued commitment, we remain dedicated to the local accessibility, personalized service, and corporate citizenship that are the hallmarks of our success.

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 distinguish our company from other institutions in our ability to provide superior service while creating stockholder value, building our community, and encouraging the growth and well-being of our people. We are dedicated to being the leading community bank in our market, recognized and respected for our banking knowledge, customer service, business ethics, and corporate citizenship.

BOARD OF DIRECTORS

.....

Ronald D. Paul *

Chairman and CEO of Eagle Bancorp, Inc.
Chairman and CEO 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 Management, LLC and Milestone Merchant Partners, LLC

Leonard L. Abel *

Former Chairman of Eagle Bancorp, Inc.
Financial Consultant
Retired Partner of Kershenbaum, Abel, Kernus and Wychulis

Leslie M. Alperstein, Ph.D. **

Chief Executive Officer of Washington Analysis, LLC

Arthur H. Blitz ***

Principal of Paley, Rothman, Goldstein, Rosenberg, Eig & Cooper, Chartered, a Bethesda law firm

Dudley C. Dworken *

Managing Partner, JDJ Investments, LLC

Steven L. Fanaroff ***

Vice President and Chief Financial Officer of Magruder Holdings, Inc.

Harvey M. Goodman *

President of Goodman-Gable-Gould Company

Neal R. Gross *

Founder, Chairman and Chief Executive Officer of Neal R. Gross & Company

Benson Klein ***

Principal of Ward & Klein, Chartered, a Maryland-based law firm

Susan Lacz ***

Principal of Ridgewells Caterers

Bruce H. Lee ***

President of Lee Development Group

Philip N. Margolius *

Principal of the Margolius Law Firm

Norman R. Pozez *

Chairman of Uniwest Group, LLC

Thomas W. Roberson ***

Partner of Montouri & Roberson

Donald R. Rogers *

Principal of Shulman, Rogers, Gandal, Pordy & Ecker, P.A., a Maryland law firm

James A. Soltesz, P.E. ***

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

Benjamin M. Soto, Esquire ***

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

Worthington H. Talcott, Jr. ***

Principal of Shulman, Rogers, Gandal, Pordy & Ecker, P.A., a Maryland law firm

Leland M. Weinstein *

President of Syscom Services, Inc.

Eric H. West ***

Founding Principal of West, Lane & Schlager Realty Advisors, LLC

* Director of EagleBank and Eagle Bancorp, Inc.

** Director of Eagle Bancorp, Inc. only

*** Director of EagleBank only

EXECUTIVE OFFICERS

Ronald D. Paul	Chairman/Chief Executive Officer
Thomas D. Murphy	President/EagleBank – Maryland
Barry C. Watkins	President/EagleBank – Washington, DC and Virginia
Michael T. Flynn	EVP/Chief Operating Officer of Eagle Bancorp, Inc.
Martha Foulon-Tonat	EVP/Chief Lending Officer
James H. Langmead	EVP/Chief Financial Officer
Susan G. Riel	EVP/Chief Operating Officer of EagleBank
Janice L. Williams	EVP/Chief Credit Officer

OFFICERS

Richard D. Corrigan President/Eagle Commercial Ventures, LLC	Joan Y. Pawloski SVP/Loan Administration Manager	Horacio Chacon VP/Commercial Loan Officer II
Diane M. Begg EVP/Controller	Cynthia A. Pehl SVP/Chief Risk Officer	James R. Chittock VP/Market Manager
Robert R. Hoffmann EVP/Chief Administrative Lending Officer	John B. Richardson SVP/Commercial Lending Team Leader	Terry L. Clarke VP/Project Manager
Kim Ray EVP/Senior Operating Officer	Susan J. Schumacher SVP/Commercial Deposit Services Manager	Linda A. Dawkins VP/Business Development Officer
J. Mercedes Alvarez SVP/Director of Marketing	Terrence D. Weber SVP/Financial Reporting & Control Manager	Michael L. Devito VP/SBA Lender
Lawrence J. Bolton SVP/Business Development Officer	Maria G. Acosta VP/Business Development Officer	Juanita Douglas VP/Market Manager
Joseph L. Clarke SVP/Branch Administration Manager	Allan L. Acree VP/Commercial Real Estate Loan Officer	P. Lucas Flynn VP/Credit Analyst II
Elizabeth A. Ferrenz SVP/Director of Customer Service	Jacqueline Ames VP/Business Development Officer	Joan M. Grant VP/Wire & Cash Room Manager
Susan O. Kooker SVP/Director of Audit	John A. Bettini VP/Commercial Loan Officer II	Sharon A. Gray VP/Loan Operations Manager
Linda M. Lacy SVP/Information Technology Manager	Andrew S. Bridge VP/Business Development Officer	Stephen I. Greene VP/Residential Mortgage Lending Manager
R. Frederick Marsden SVP/Senior Consumer Loan Officer	Judy L. Callaway VP/Deposit Operations Manager	Timothy D. Hamilton VP/Commercial Loan Officer II
Thomas A. Mee SVP/Senior Real Estate Loan Officer	Michele Capone VP/Workout, Recovery & Liquidation Officer	Kai M. Hills VP/Business Development Officer

Jackie Ho
VP/Credit Analyst II

Malcolm S. Karl, CAE
VP/Non-Profit Specialist

Deborah J. Keller
VP/Branch Manager

Scott S. Kinlaw
VP/Commercial Loan Officer II

Susan M. Lewis
VP/Branch Operations Manager

Matthew B. Leydig
VP/Commercial Real Estate Loan Officer

Jodee Lichtenstein
VP/Workout, Recovery & Liquidation Officer

K. Russel Marsh
VP/Commercial Loan Officer

Ludwell L. Miller, III
VP/Compliance Director

Robin D. Powell
VP/Commercial Loan Officer

Ryan A. Riel
VP/Commercial Real Estate Loan Officer

Kenneth S. Scales
VP/Commercial Loan Officer II

Janette S. Shaw
VP/Marketing & Advertising Manager

Jenny A. Shtipelman
VP/Business Development Officer

Deborah C. Shumaker
VP/Business Development Sales Manager

Carisa D. Stanley
VP/Commercial Real Estate Loan Officer

James R. Walker
VP/Commercial Real Estate Loan Officer

Jane N. Willis
VP/Credit Analyst II

Rosalind S. Alexander
AVP/Branch Manager

Christine Andrukitis
AVP/Consumer Loan Officer

Rokas Beresniovas
AVP/Business Development Officer

Nancy N. Bravo
AVP/Deposit Operations Supervisor

Michael A. Brooks
AVP/Credit Analyst & Portfolio Manager

A. Lisa Bynum-Hinton
AVP/Branch Manager

Yulissa Guerra-Reyes
AVP/Branch Manager II

David Helfgott
AVP/Commercial Loan Officer

Glenn M. Johnson
AVP/Electronic Application Manager

Linda S. Licata
AVP/Branch Manager II

Christine M. Linford
AVP/Employee Relations & Recruiting Manager

Courtney W. Michel
AVP/Human Resources Officer

Barbara I. Millard
AVP/Branch Manager II

Shan Mohamed
AVP/Business Development Officer

Christopher D. Morgan
AVP/Commercial Loan Officer

Mardi S. Novik
AVP/Branch Manager

Claudia F. Oliver
AVP/Branch Manager

Alexis Santin
AVP/Cash Management Officer

Constance J. Singleton
AVP/Network & Applications Manager

Christie Washington
AVP/Senior Portfolio Management Officer

Rita E. Watkins-Tillman
AVP/Branch Manager

Mehdi Baftechi
Officer/IT Project Manager

Michael S. Betton
Audit Officer

Carole V. Bousum
Audit Officer

Jane E. Cornett
Officer/Corporate Secretary

Robert C. Cortez
Residential Mortgage Loan Officer

Shari Craig
Officer/Portfolio Manager

Yeshiwatshay M. Eldridge
Officer/Check Exceptions Manager

Tsedenia Fikru
Officer/Loan Operations Supervisor

Susan W. Greulich
Training Officer

Robert B. Hill, III
Senior Residential Mortgage Loan Officer

Olga Jean-Claude
Officer/Assistant Branch Manager

Rongbo Lu
Audit Officer

Patrick T. McCalley
Senior Residential Mortgage Loan Officer

Marlyn M. Newton
Officer/Assistant Corporate Secretary

Stephen J. Reyda
Audit Officer

Ann-Marie Z. Robinson
Officer/Branch Manager

Lynne K. Shaer
Officer/Assistant Controller

Starla T. Shambourger
Construction Loan Management Officer

Brendon F. Shea
Commercial Loan Officer

Marshelle R. Taylor
Compliance Officer

Anthony Thomas, Jr.
Business Development Officer

Teresa V. Trinh
Officer/Portfolio Monitoring Specialist

David W. Wilhelm
Senior Residential Mortgage Loan Officer

Lisa Williams
Officer/Deposit Operations Administrator

CORPORATE INFORMATION

Annual Meeting

Annual Meeting
Bethesda Marriott
5151 Pooks Hill Road
Bethesda, MD 20814
Thursday, May 21, 2009, 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
EagleBank
7815 Woodmont Avenue
Bethesda, MD 20814
240-497-2041
jcornett@eaglebankcorp.com
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

Corporate Headquarters

7815 Woodmont Avenue
Bethesda, MD 20814
240-497-2044

Investor Relations

James H. Langmead
EVP and Chief Financial Officer
Eagle Bancorp, Inc.
7815 Woodmont Avenue
Bethesda, MD 20814
240-497-1678
jlangmead@eaglebankcorp.com
www.eaglebankcorp.com

Counsel

Kennedy & Baris, L.L.P.
4701 Sangamore Road
Suite P-15
Bethesda, MD 20816

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
Affirmative Action/Equal Opportunity Employer

©2009 Eagle Bancorp, Inc.

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

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

Sligo Avenue

850 Sligo Avenue, Suite 100
Silver Spring, MD 20910
T: 301-960-0100
F: 301-587-2982

VIRGINIA

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

Eye Street

1725 Eye Street, NW
Washington, DC 20006
T: 202-292-1600
F: 202-292-1652

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

Coming Fall 2009

Park Potomac Branch
near Montrose Road and I-270