



Access Community

Access Capital

Access Safety



Access National Corporation

NASDAQ / ANCX

Celebrating 10 years of Success!

May 2010

10 years of Success!

May 18, 2010 Agenda

1. Call To Order
 - Introductions
 - Certification - Notice To Shareholders Of Record
 - Meeting Quorum
2. Proposals
 - Election Of Directors
 - Ratify Independent Public Accountant
 - Any Other Business
3. Voting
4. Presentation of Corporate Performance
5. Results of Voting
6. Other Business
7. Adjourn
8. Social Reception

Forward Looking Statements

The discussions included in this presentation contain "forward-looking statements" within the meaning of the federal securities laws. These statements may be identified by use of words such as "may", "could", "expect", "believe", "anticipate", "intend", "plan" or variations thereof. These forward-looking statements may contain information related to matters such as Access National's intent, belief, or expectation with respect to matters such as financial performance. Such statements are necessarily based on assumptions and estimates and are inherently subject to a variety of risks and uncertainties concerning the company's operations and business environment, which are difficult to predict and beyond the control of the company. Such risks and uncertainties could cause Access National's actual results to differ materially from those matters expressed or implied in such forward-looking statements. For an explanation of certain risks and uncertainties associated with forward-looking statements, please refer to Access National's recently filed Form S-1, Annual Report on Form 10-K and other SEC filings.

10 Years of Success Corporate Up-date

- Strategy Review
- Financial Summary
- 2010 Outlook
- Stock Price Performance
- Why Invest in ANCX
- Throwback economics

Strategic Plan

Mission

Our Mission is to provide progressive and superior financial solutions to the communities that we serve.

All of our endeavors will enrich the interests of our clients, shareholders and associates.

Strategic Plan

Vision

Our business is to be “The CFO’s Best Friend” when it comes to providing a suite of financial services for businesses with revenue of \$100MM or less in our marketplace.

The CFO needs the following from his / her “Best Friend”:

- Capital – Debt and/or Equity
- A Trusted Advisor
- Personalized Service
- Private Banking (including Mortgage Banking)
- Cash Flow / Funds Management
- Risk Management
- Access to Financial Information
- Employee Benefits
- Community Involvement and Awareness

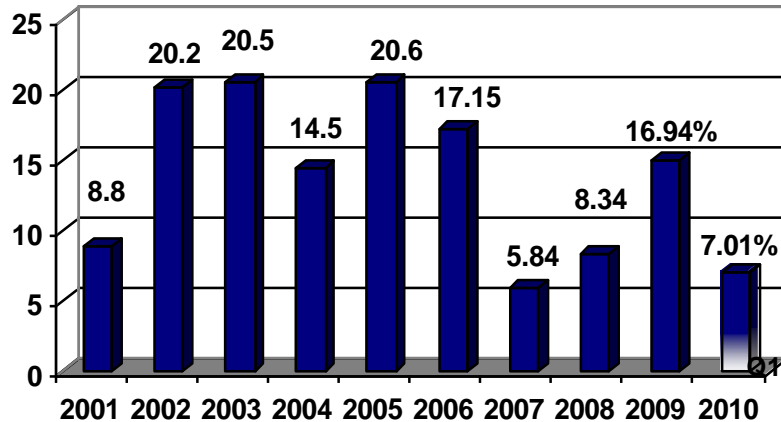
Long Term Strategic Financial Targets

- 15% Basic Earnings Growth
- ROE 12%+
- ROA 1.20%+
- \$100MM/year Loan/Deposit Growth
- \$1B Total Assets 3 years +/-
- 80% Earnings from Core Bank
- Equity/Asset Ratio 7.0%+

10 years of Success

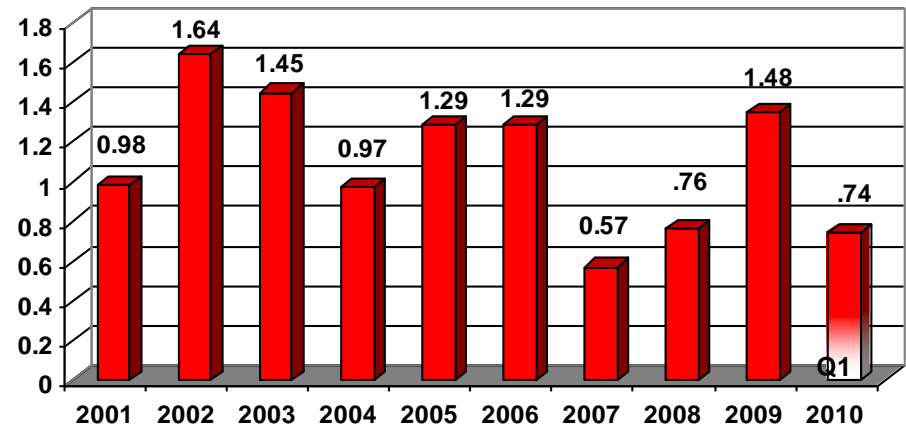
Return on Equity & Assets

Return on Average Equity (%)



ROE Target = 12.0% / avg = 13.60%

Return on Average Assets (%)



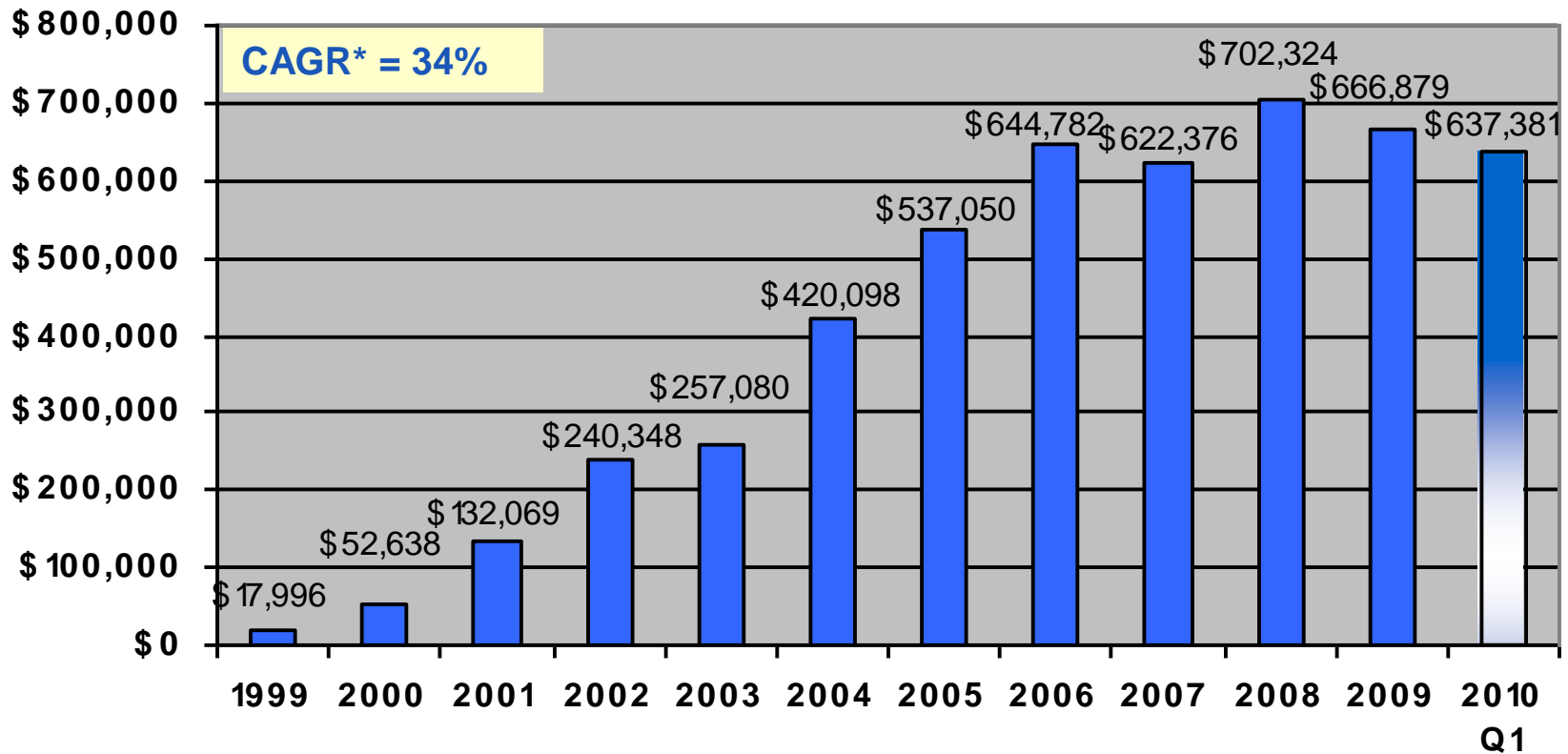
ROA Target = 1.20% / avg = 1.09%

39 consecutive profitable Quarters out of 41 Quarters in business!

Management you can trust to deliver responsible results.

10 years of Success

Asset Growth, all organic



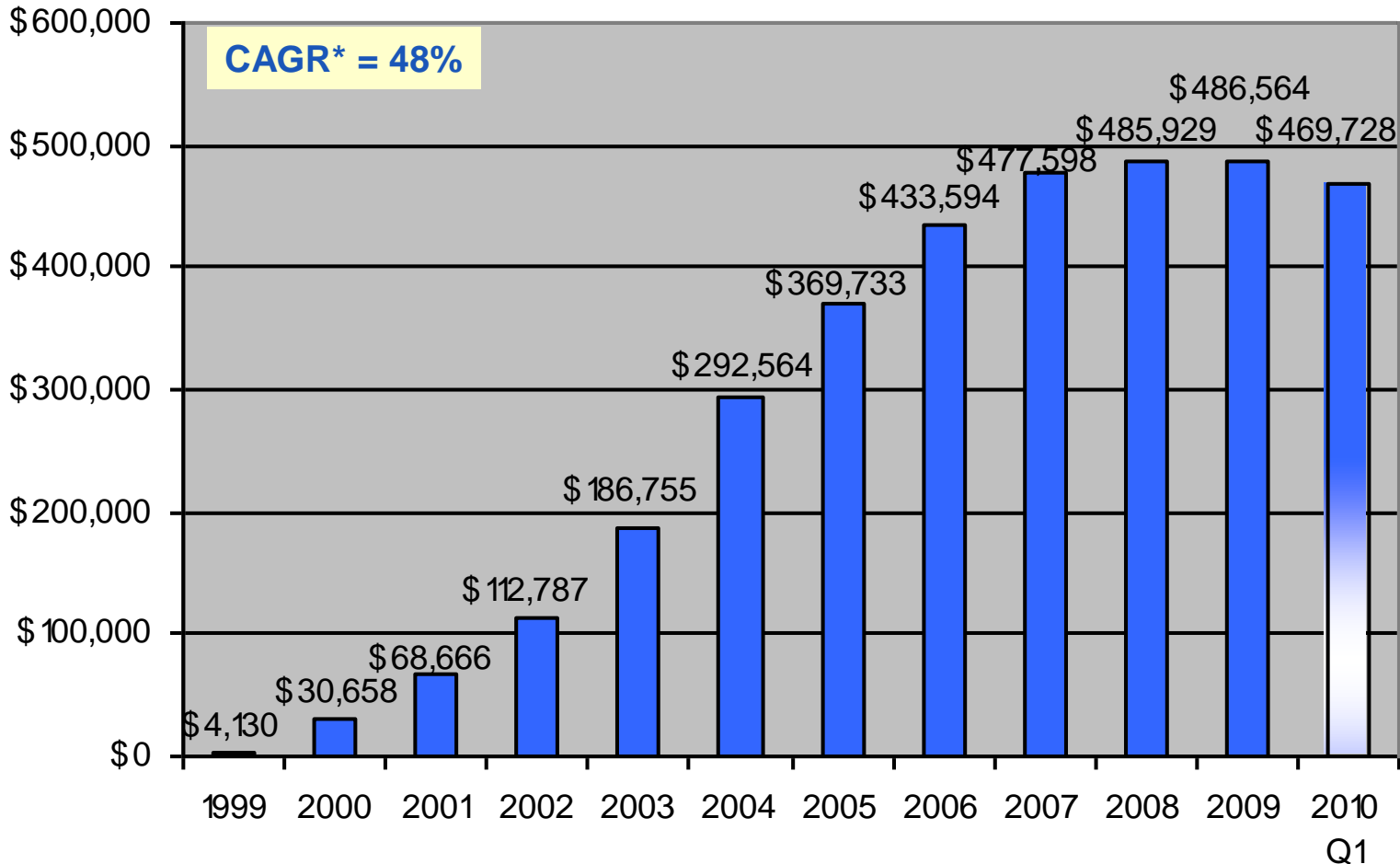
Loans Held for Sale creates asset volatility

*Compound Annual Growth Rate

Track Record

Access National Bank
progressive business banking

Total Loans Held For Investment

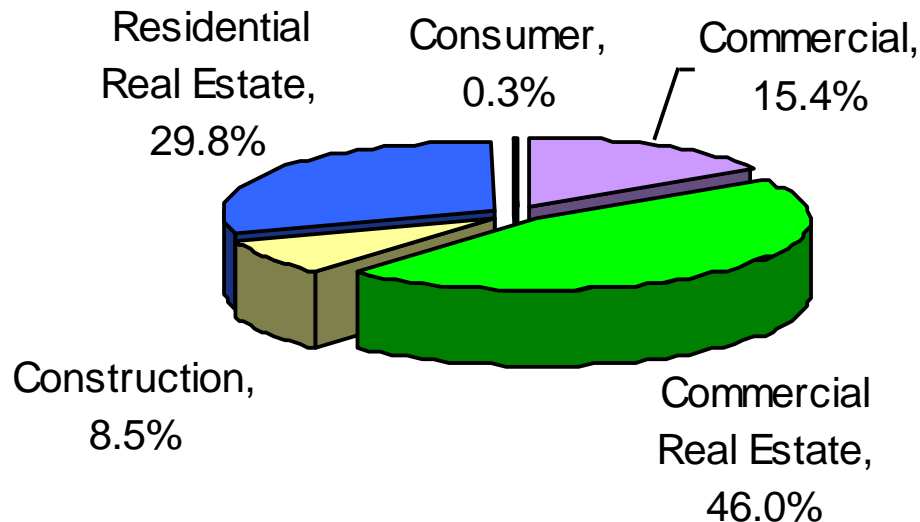


*Compound Annual Growth Rate

(Excludes Loans Held for Sale)

Q1 2010 Loan Profile

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The portfolio reflects our emphasis on operating businesses & related professionals. Majority of our loans are to business borrowers.

Exposure to real estate development is -0-.

*Chart reflects Loans Held for Investment only.

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Credit Metrics – *this cycle*

<i>\$ in thousands</i>	YE 2008	YE 2009	Q1 2010
Loans Past Due 30-89 Days	\$6,459	\$1,267	\$845
Non- Accrual (NPLs*)	\$2,875	\$7,032	\$9,447
Real Estate Owned	\$4,455	\$5,111	\$4,073
Total NPAs*	\$7,330	\$12,143	\$13,520
Net Charge Offs	\$5,423	\$4,403	\$392
Loss Reserve	\$7,462	\$9,127	\$9,256
Provision Expense	\$5,423	\$6,064	\$198
Reserve/NPLs	260%	130%	98%
Reserve/Loans HFI	1.53%	1.88%	1.97%
NPAs/Total Assets	1.04%	1.82%	2.12%

* NPA = Non-performing assets (loans and REO); NPL = Non-performing loans.

Non-Performing Asset Summary

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as of March 31, 2010

Non-Performing Loans

(\$ in thousands)

• Commercial Real Estate – Owner Occupied, Chantilly VA Warehouse	\$ 3,157
• Commercial Real Estate – 4 Office Condos in No.VA., Church in MD	\$ 2,941
• Commercial Real Estate – Industrial Land in Washington D.C.	\$ 379
• Commercial Real Estate – Office condo, <u>contract pending</u> Ashburn VA	\$ 286
• Residential Construction – <u>Contract pending</u> , Leesburg VA	\$ 1,488
• Residential SFR – 1 NoVa, 1 MD, \$50 NC.	\$ 1,078
• C&I – 3 operating businesses in Northern VA	<u>\$ 118</u>
Total Non-Performing Loans	\$ 9,447

Real Estate Owned

• Commercial Real Estate – Office, Baltimore MD	\$ 2,273
• Commercial Real Estate – Office, <u>contract pending</u> Manassas VA	\$ 1,440
• Residential SFR MD	<u>\$ 360</u>
Total Real Estate Owned	\$ 4,073

Total Non-Performing Assets \$13,520

Underline indicates \$3,214 of pending resolution developments since period close

Commercial RE Exposure Summary

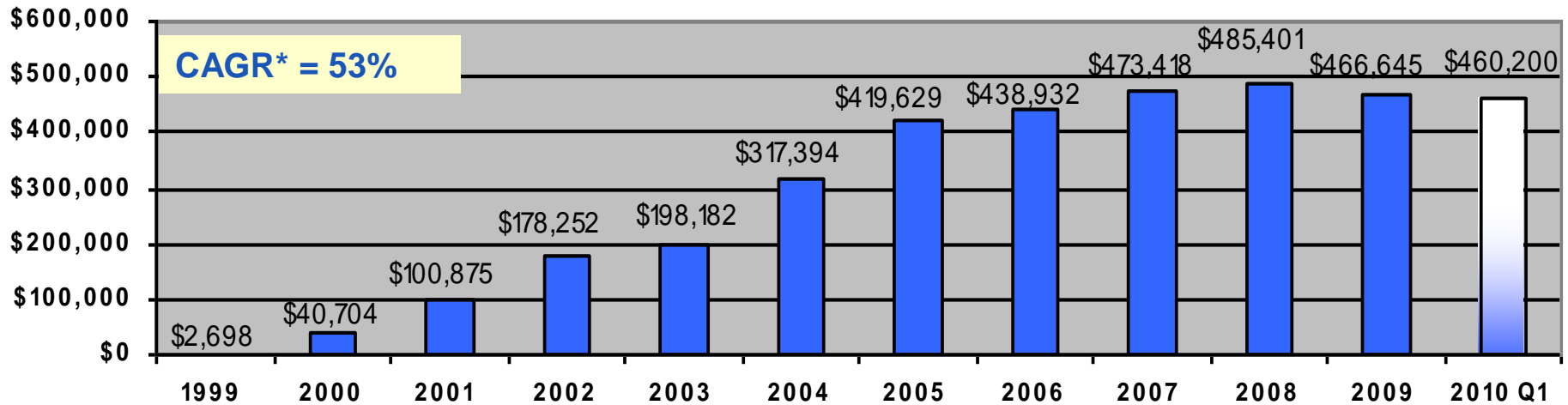
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- CRE concentration well below regulatory threshold.
 - Construction Exposure = 59% of capital vs. 100% threshold. What interest reserves?
 - All CRE Exposure = 190% of capital vs. 300% threshold
 - Poised for growth compared to aggregate exposure of 345% for ALL \$100M - \$1B banks
 - Most construction is commercial rolling into ‘Owner Occupied CRE’
 - Most income producing CRE was owner occupied
(i.e. not owned by professional real estate developers)
 - -0- or negligible exposure to:
 - Land acquisition and development
 - Production builders
 - REITs
 - Strip Shopping Centers
- Owner occupied CRE is largest asset class at 182% of capital.
 - Repayment is based upon cash flow of operating business, not market factors
 - Most are small office or industrial
 - Higher risk categories of note:
 - NO country clubs or golf courses
 - Hotel / Motel = 19% of capital
 - Churches = 12% of capital
- Supervisory LTV Exceptions (Reg H) negligible at 0.16% of capital.
- Low exposure in problem segments = future quality & yield opportunities.

Track Record

Total Deposits

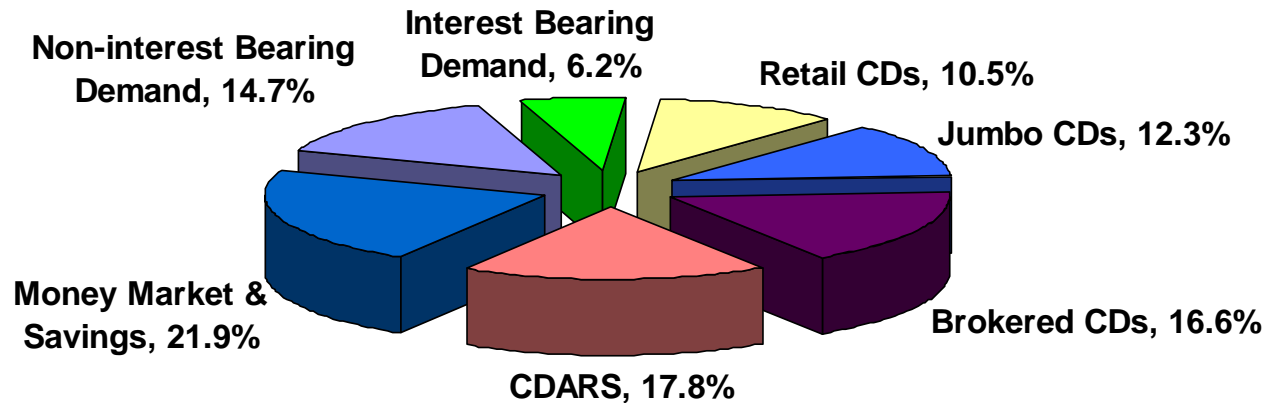
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People and technology drive our deposit growth, 5 offices support the effort.

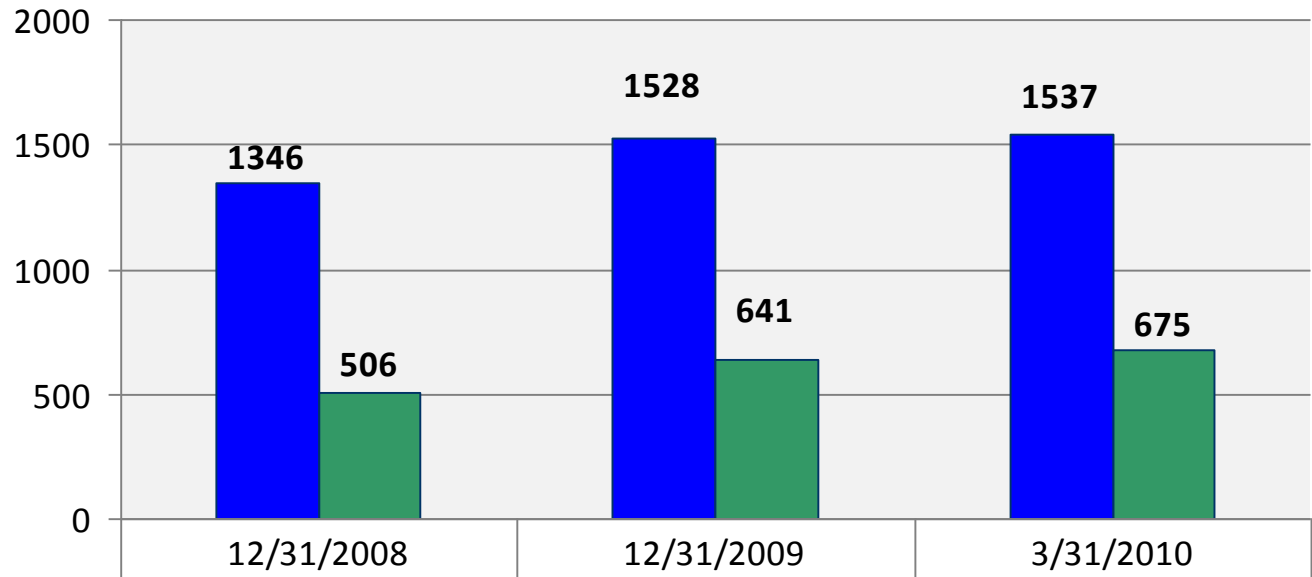
Q1 2010 Deposit Profile

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**DDAs are 25.1% of core deposits (excluding brokered CDs).
Brokered CDs largely used to carry Loans Held For Sale.**

Number of Transaction Accounts



■ Non-int. bearing Checking	1346	1528	1537
■ Interest Checking	506	641	675

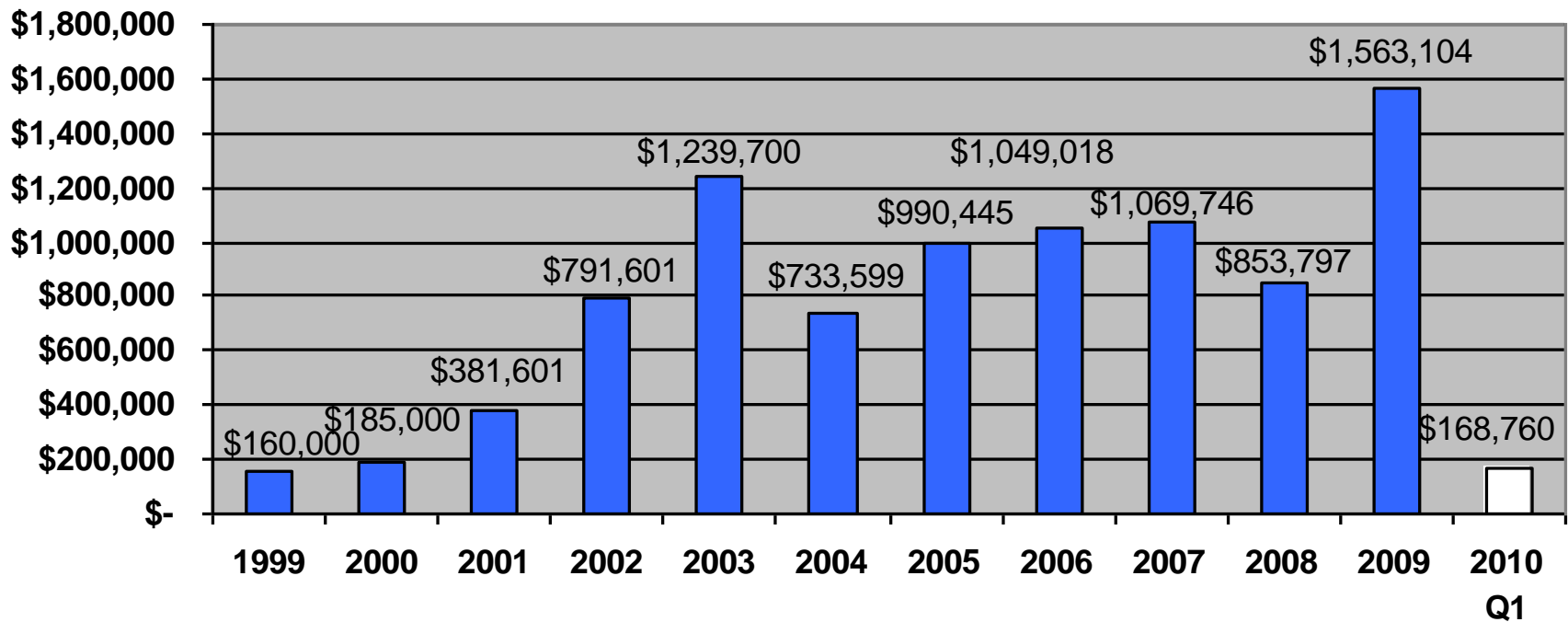
**Account acquisition has accelerated during the recession.
 17% growth in FY 2009, 12.5% annualized growth YTD in Q1 2010.**

Valuable Depositor Base

- Significant Corporate Customer Base
 - DDAs / Total deposits: 21% (\$96MM)
 - DDA + Sweep Balances / Total Deposit + Sweep Balances = 28% (\$139MM)
- Average Money Market Acct: \$126,983
- Average Personal NOW Account: \$40,950
- E-deposit Volume/Cash Letter: 63%
- Internet Banking Penetration of Core Depositors: 77%

10 years of Success

Mortgage Volume



Focus is on quality loans with liquid and reliable markets.
Q1 2010 volume equates to annual volume of \$675 million

Mortgage Risk



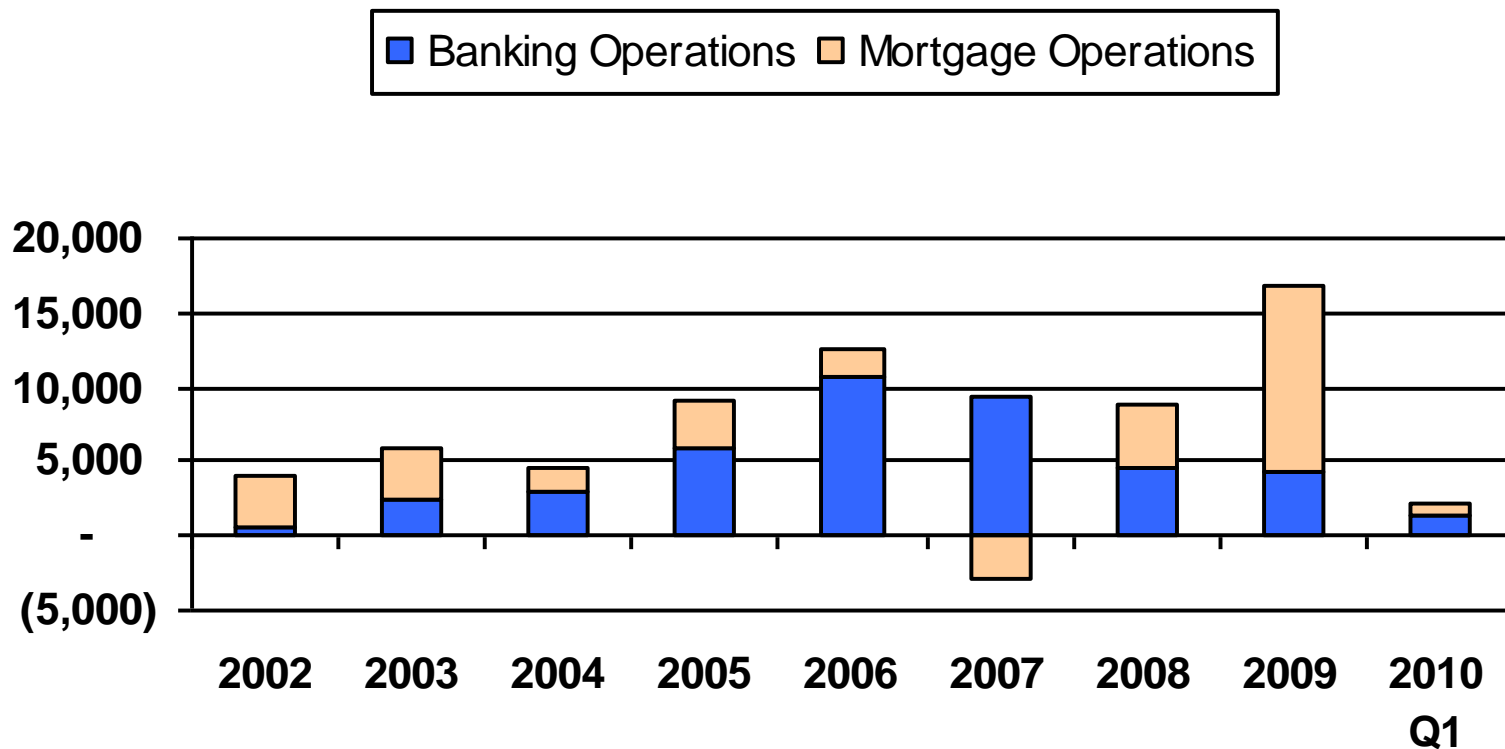
Adept at Execution

- Focus is on quality loans and liquidity; 99% FNMA/FHLMC or Government.
- All mortgages sold servicing released without recourse.
- Only offer products with a proven liquid market / multiple reliable buyers.
- We use a third party to hedge our interest rate exposure.
- Overhead is controllable and adjusts with volume – time tested for 20 yrs.
- Impact of mortgage melt down:
 - \$2MM losses in 2007 on \$14MM loans repurchased, most stemming from fraud and speculation (during which time we originated \$3B).
 - Revised contracts to reduce repurchase liability, set ongoing reserve methodology for repurchase exposure. Reserve at 03/31/10 = \$3,768M while NPAs = 0.
- Purchase percent approximates 19% of volume.
- ***Mortgage unit has reported operating profits in every quarter for 10 years, including 2008 and 2009!***

Segment Earnings

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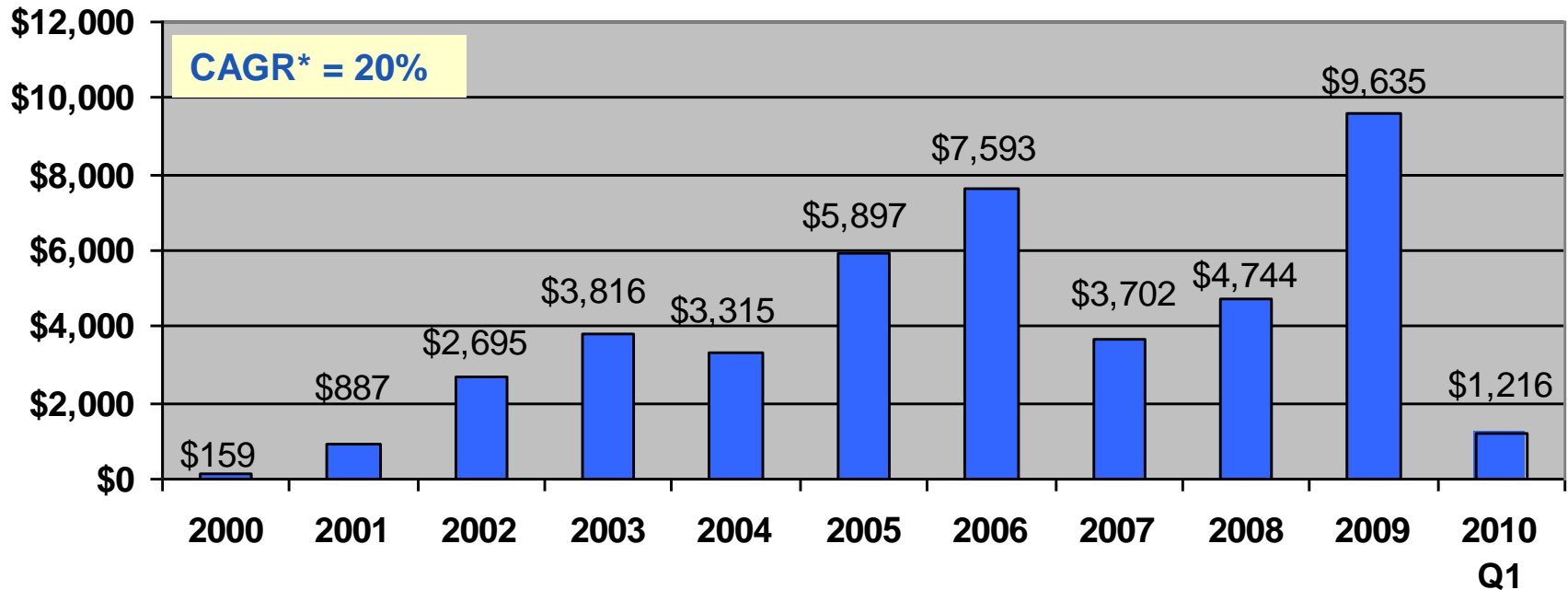
Pre-Tax Contribution



The blended earnings performance highlights the strength of our business strategy and ability to execute.

Successful Earnings History

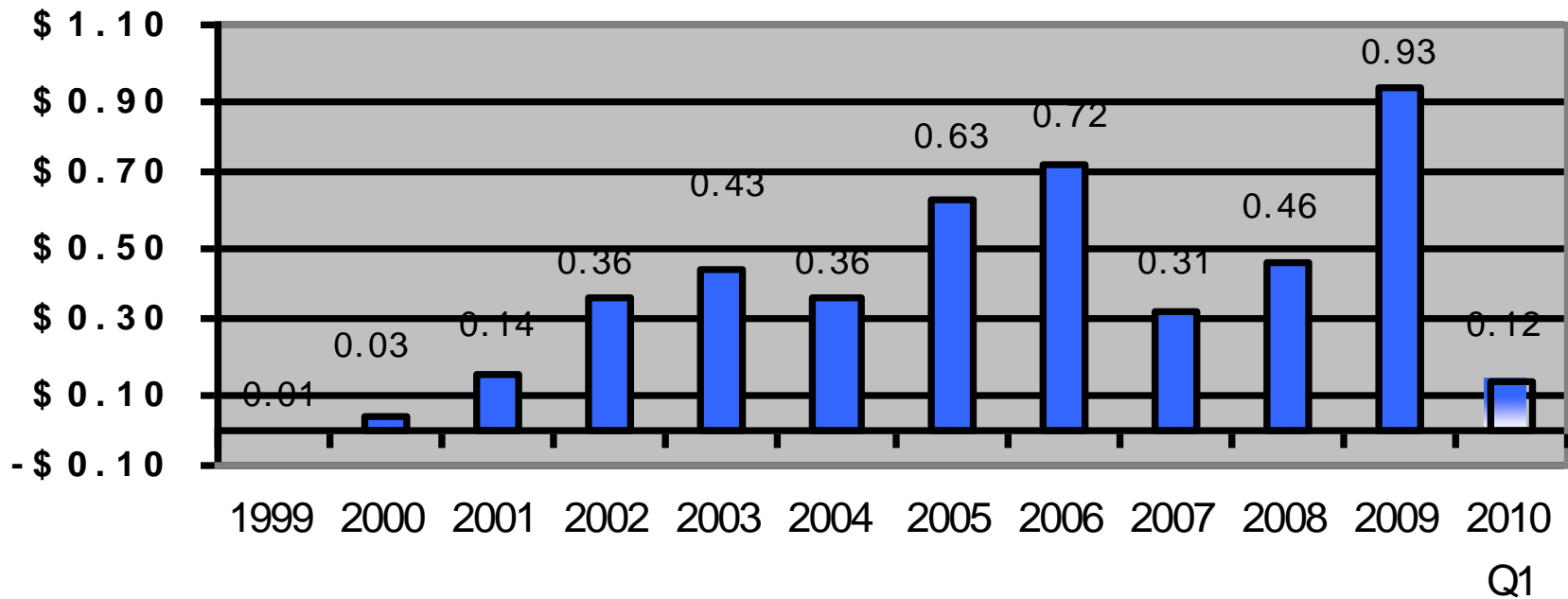
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39 consecutive quarterly profits over our 41 quarter history.

Q1 2010 earnings equate to annualized rate of \$4.86 million

10 years of Success Earnings Per Share



39 consecutive quarterly profits over our 41 quarter history
 Q1 2010 earnings equate to annualized rate of \$0.48 per share

Q1 2010 Year Over Year

(\$ in thousands, except per share data)	3/31/10	3/31/09	Change
Total Assets	\$637,381	\$755,235	- 15.6%
Total Loans Held for Investment	469,728	485,623	- 3.3%
Total Deposits	460,200	546,638	- 12.2%
Mortgage Originations	168,760	447,542	- 62.3%
Net Income	1,216	2,664	- 54.4%
Provision for Loan Loss- Consolidated	198	1,386	- 85.7%
Loan Loss Reserve / Loans HFI – Consolidated	1.97%	1.57%	25.5%
Efficiency Ratio – Bank Only	71.71%	58.62%	22.3%
Earnings Per Share – Diluted	0.11	0.26	- 57.7%
Book Value Per Share	6.52	5.92	10.1%
Net Interest Margin	3.58%	3.24%	10.4%
Tangible Capital / Total Assets	10.9%	8.07%	35.1%
Return on Average Assets	0.74%	1.45%	- 48.8%

2010 Outlook

Adversity and Opportunity

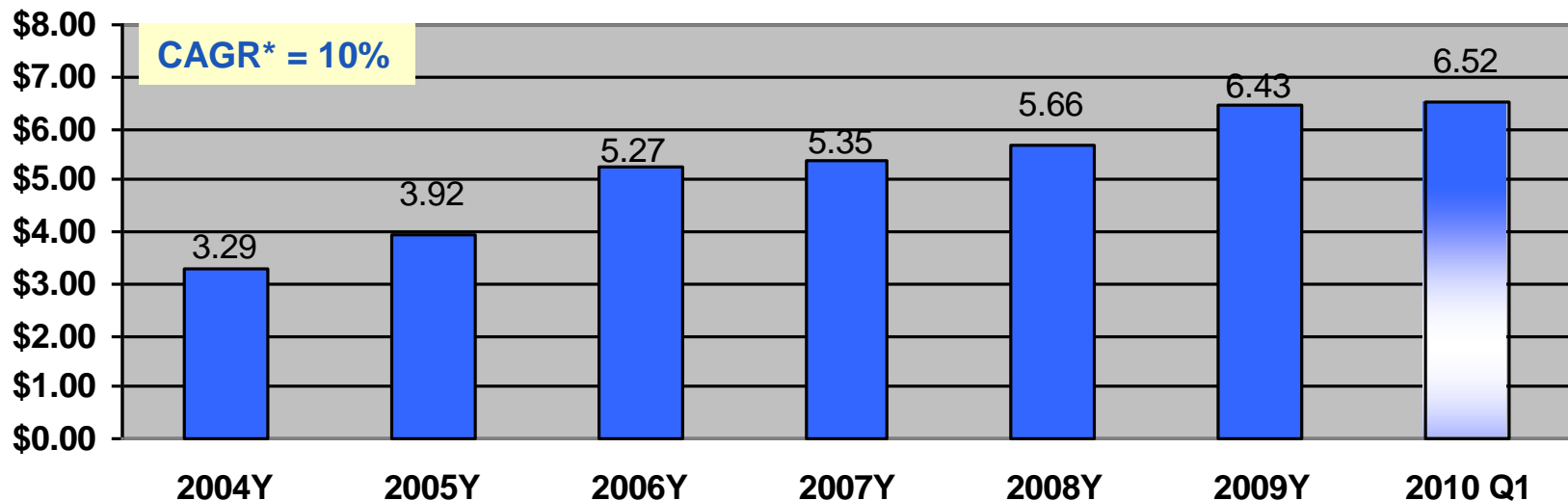
- **Adversity = “Opportunity” ANB is The Leader in SBA lending!**
 - Embarked on SBA strategy in Q1 2008
 - “Preferred SBA Lender” license - highest delegated authority
 - Highest volume of DC MSA Banks in FY 2009 (\$10.1 Million)
 - Department Manager Ted Lauer named SBA Lender of the Year 2010!
 - Our management ran the largest SBA Lender in DC MSA in the mid-1990s recession
- **Diligently manage, contain and up-grade credit.**
 - Favor quality relationships over “deal flow”
 - Maintain prudent reserves and asset valuations
 - Be patient, system remains over-leveraged
 - “Double dip” recession risk remains
- **Core focus remains organic growth.**
 - Our financial condition and size “sells well”
 - Shot gun consolidations have alienated large bank customers
 - Competitor concentrations are putting quality clients on the street
- **Favor C&I relationships in outreach efforts.**
 - Middle market companies are more willing to leave large banks
 - Growth in DDA accounts continue and will drive future balances
- **Monitor and act on compelling strategic growth or liquidity opportunities.**
 - Community banks not performing well under pressure to exit
 - The community bank market in DC MSA needs consolidation

One Year Stock Performance



Earnings and TBV growth drives upside and protects downside risk.

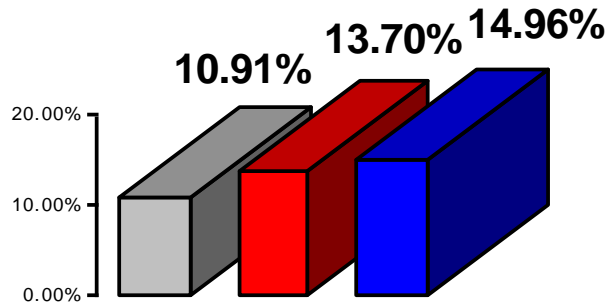
Careful Execution Drives Tangible Book Value per Share (TBV)



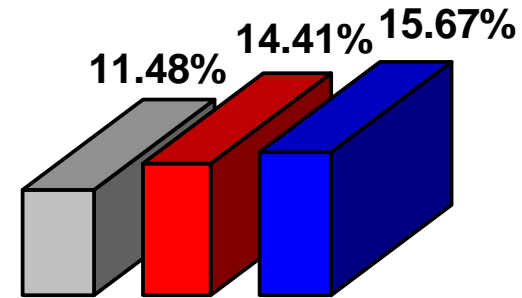
TBV growth of 13.6% in 2009 and 5.5% annualized in Q1 2010

60% of book value at Q1 2010 is from retained earnings

Capital Adequacy Regulatory Ratios



Bank
 Consolidated



HC Consolidated

Regulatory Ratios considered as Well Capitalized.

Tier 1 Leverage Ratio

5%

Tier 1 Risk-Based Capital

6%

Total Risk Based Capital

10%

Capital Management Strategy

- **Tangible capital to asset ratio is 10.8% vs. stated objective of 7.0%**
 - Financial reform will likely cause us to revisit and increase the target
 - Regulators want to see excess capital until unquestioned recovery
 - Excess capital is valuable while the economy remains weak
 - While not expected, provides a valuable cushion against unforeseen losses
 - Well positioned to support organic growth
 - Available for strategic growth (i.e. acquisitions of banks / branch deposits)
 - Will only raise new capital to support specifically identified growth initiatives
- **Share repurchase program remains in effect**
 - Shares are repurchased to help manage dilutive effects of options
 - Helps support trading volume
 - Current market price is highly accretive at prices below book value
- **Dividend Outlook**
 - Current rate is modest at \$0.01 per share per quarter
 - Bias is to increase and develop an attractive dividend yield (will attract investors)
 - As credit concerns fade in recovery, increases should be expected.



Why invest in ANCX?

Why invest in ANCX?

1. Best GROWTH market in the country
2. Well defined valuable niche
3. Leadership, Alignment & Commitment
4. Valuable business-centric core deposits
5. Exceptional financial performance record
6. Capital ready for growth & opportunity
7. Responsible stewards of your capital

Questions?



***Celebrating
10 years of
Success!***

A N C X
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Throwback Economics.....

Lessons of the financial crisis

- Invest in what you know and understand
- Have partners you know and can trust
- Keep money where you know its safe
- Rely on a banker you know and can trust
- *Real banks help local people & business*
- Extraordinary returns come at a cost

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- Make a statement about what's right:
- Banking local stimulates *our economy* !

Why Invest? Bank Here!

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Shareholder NOW (all shareholders eligible)

- Variable Rate, High Yield Interest checking
- 1.10% APY for \$10,000 and greater (rate subject to change)
- Unlimited transactions
- Free Internet Banking
- Free Bill Payment
- Free ATM / Debit Card – MasterCard – Worldwide
- ATM Fees are on us! (up to \$20 per month)

Great deal + help your investment!

Make a statement about what's right:

Banking local stimulates our economy !

10 years of Success!

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- Voting
- **Remember the spirit of George Bailey ☺**
- **Results of Voting**
- **Other Business**
- **Adjourn / Social Reception**

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Executive Contacts

Michael W. Clarke
President, CEO

mclarke@AccessNationalBank.com

Charles Wimer
EVP, CFO

cwimer@AccessNationalBank.com

Robert C. Shoemaker
EVP, Credit Chief Officer

bshoemaker@AccessNationalBank.com

Dean F. Hackemer
Mortgage President, CEO

dhackemer@AccessNational.com

Sheila M. Linton
VP, Corporate Secretary
Investor Relations

smlinton@AccessNationalbank.com

703-871-2100