

**Access National Corporation**

**Access National Bank**  
*The Difference is Access.*

A N C X  
**NASDAQ**  
LISTED

**2016 INVESTOR BRIEFING RESULTS THROUGH SEPTEMBER 30, 2016**



The information presented herein contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995 regarding Access National Corporation’s (“Access”) and Middleburg Financial Corporation’s (“Middleburg”) expectations or predictions of future financial or business performance or conditions. Forward-looking statements may be identified by words such as “may,” “could,” “will,” “expect,” “believe,” “anticipate,” “forecast,” “intend,” “plan,” “prospects,” “estimate,” “potential,” or by variations of such words or by similar expressions. These forward-looking statements are subject to numerous assumptions, risks and uncertainties which change over time. Forward-looking statements in this communication may include, but are not limited to, statements about project impacts of and financial results generated by the transaction. Forward-looking statements speak only as of the date they are made and Access and Middleburg assume no duty to update forward-looking statements.

In addition to factors previously disclosed in Access’s and Middleburg’s reports filed with the Securities and Exchange Commission and those identified elsewhere in this communication, the following factors, among others, could cause actual results to differ materially from the results expressed in or implied by forward-looking statements and historical performance: ability to obtain regulatory approvals and meet other closing conditions to the transaction; delays in closing the transaction; changes in asset quality and credit risk; changes in interest rates and capital markets; the introduction, timing and success of business initiatives; competitive conditions; and the inability to recognize cost savings or revenues or to implement integration plans associated with the transaction. Annualized, pro forma, projected, and estimated numbers are used for illustrative purposes only, may not reflect actual results and may not be relied upon.

## **Additional Information About the Proposed Transaction and Where to Find It**

Investors are urged to review carefully and consider all public filings by Access and Middleburg with the Securities and Exchange Commission (the “SEC”), including but not limited to their Annual Reports on Form 10-K, their proxy statements, their Quarterly Reports on Form 10-Q, and their Current Reports on Form 8-K. The documents filed with the SEC may be obtained free of charge at the SEC’s website at [www.sec.gov](http://www.sec.gov). The documents filed by Access with the SEC may also be obtained free of charge at Access’s website at [www.accessnationalbank.com](http://www.accessnationalbank.com) or by requesting them in writing to Access National Corporation, 1800 Robert Fulton Drive, Suite 300, Reston, VA 20191, Attention: Investor Relations. The documents filed by Middleburg with the SEC may also be obtained free of charge at Middleburg’s website at [www.middleburgbank.com](http://www.middleburgbank.com) or by requesting them in writing to Middleburg Financial Corporation, 111 West Washington Street, Middleburg, Virginia 20117, Attention: Investor Relations.

In connection with the proposed transaction, Access intends to file a registration statement on Form S-4 with the SEC which will include a joint proxy statement of Access and Middleburg and a prospectus of Access. A definitive joint proxy statement/prospectus will be sent to the shareholders of each company seeking the required shareholder approvals. Before making any voting or investment decision, investors and security holders of Access and Middleburg are urged to read carefully the entire registration statement and joint proxy statement/prospectus when they become available, including any amendments thereto, because they will contain important information about the proposed transaction. Free copies of these documents may be obtained as described above.

Access, Middleburg and certain of their directors and executive officers may be deemed participants in the solicitation of proxies from Access and Middleburg shareholders in connection with the proposed transaction. Information about the directors and officers of Access and their ownership of Access common stock is set forth in the definitive proxy statement for Access’s 2016 annual meeting of shareholders, as previously filed with the SEC on April 18, 2016. Information about the directors and officers of Middleburg and their ownership of Middleburg common stock is set forth in the definitive proxy statement for Middleburg’s 2016 annual meeting of shareholders, as previously filed with the SEC on April 12, 2016. Investors may obtain additional information regarding the interests of such participants by reading the registration statement and the joint proxy statement/prospectus when they become available. Free copies of these documents may be obtained as described above.

- Business bank 16 years — \$1.4B assets — focused plan
- Best banking market in the country
- Invested and stable leadership
- Exceptional financial performance record
- Diversified earnings stream
- Attractive dividend yield
- Consistent growth in Tangible Book Value
- Capital available for growth, acquisitions, dividends
- Smart M&A can generate meaningful up-side
  - *Strategic partnership with MBRG announced October 24, 2016*



## **MISSION STATEMENT:**

Our mission is to provide on-target and superior financial solutions to the clients that we serve.

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

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## **CORE VALUES:**

Innovation  
Integrity  
Efficiency  
Tailored Service  
Opportunity

## We are “The CEO’s Best Friend”

### We provide:

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



**The MBRG strategic partnership strengthens the capacity to deliver.**

## Priority Industry Segments

### Target \$1-100MM Revenue Operating Cos

- Accounting Services
- Community Associations
- Financial Planning Services
- Government Contracting
- Healthcare Industries
  - Dental Practices
  - Medical Practices
  - Veterinary Practices
- Legal Services
- Nonprofits/Trade Associations
- PACs & Political Organizations
- Real Estate Services
- Staffing Services
- Title Companies



- Core energetic leadership team since 1990
- Among the most experienced management in our market
- Significant insider banking relationships
- Board and Executive Officers are aligned
  - Majority of insiders purchase stock regularly
  - Executive Officers & Directors hold ~ 24% of our common stock
- Employment contracts contain ownership covenants
- 80% of our bank employees are shareholders
  - Employees invest in ANCX through 401(k) and Dividend Reinvestment + Stock Purchase Plan





# BOARD OF DIRECTORS TENURE & OWNERSHIP

<b>Director</b>	<b>Position/ Occupation</b>	<b>Business/Industry</b>	<b>Director Since</b>	<b>Shares</b>
Michael G. Anzilotti	Retired Bank CEO	VA Commerce, 1 <sup>st</sup> VA	2014	25,000
J. Randolph Babbitt	SVP, Labor Relations	Southwest Airlines	2012	130,000
Michael W. Clarke	CEO	Access National Bank	1999	787,000
John (Skip) Edgemon	Owner	Greenworks	1999	99,000
Martin S. Friedman	Chief Executive	FJ Capital Mgmt	2009	52,000
Thomas M. Kody	Owner, Kody Holdings	Retail Sales, Service	1999	725,000
Robert C. Shoemaker	Chief Banking Officer	Access National Bank	1999	419,000
<b>Total Ownership - Directors</b>				<b>2,237,000*</b>

\*~21% Ownership

*Experienced leaders highly vested with shareholders.*

		Years		Ownership
		Banking/Market	This Team	Shares
Michael Clarke	Chief Executive Officer	30	23	787,000
Robert Shoemaker	Chief Banking Officer	30	23	419,000
Mark Moore	President	30	< 1	5,000
Meg Taylor, CPA	EVP, Chief Financial Officer	28	4	4,000
Dean Hackemer	President, Mortgage Division	25	21	276,000
Steven Reeder	EVP, Chief Deposit Officer	27	1	1,000
Cindy Caldwell	SVP, Client Services	28	23	65,000
Stephanie Ogle	EVP, Chief Administrative Officer	34	17	12,000
Patricia Fisher	SVP, Loan Admin	30	16	50,000
Sheila Linton	VP, Corp Secretary	23	23	82,000
		<b>Total</b>		<b>1,701,000*</b>

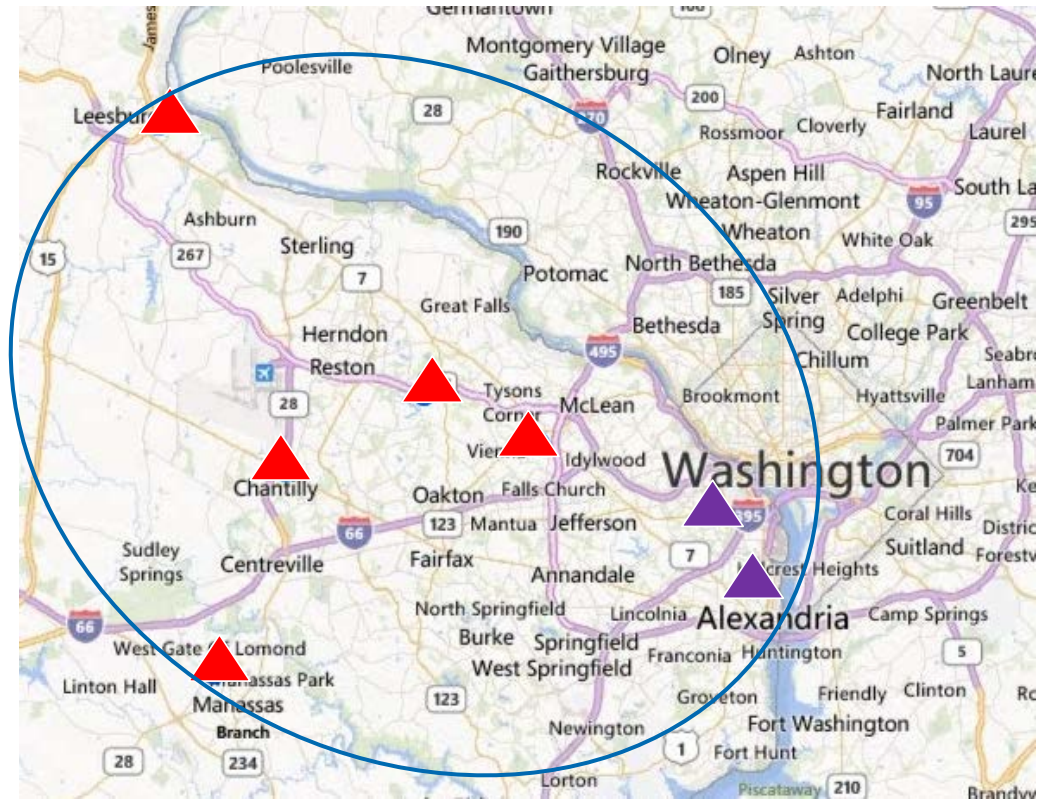
\*~ 16% Ownership

*An experienced and stable team highly motivated to serve shareholder value.*

## SERVING VIBRANT MARKETS

- **Highly Affluent** — 2016 median household income est \$110,178 — 198% of national avg
- **Highly Educated** — Most highly educated MSA in USA
- **Growth** — 2010-2016 population growth +10.50% vs. 4.43% nationally
- **Strong Employment Base** — NoVa unemployment rate = 3.4%, MSA = 3.9% vs. 5.0% nationally
- **Virginia is the pro-business engine of the region**
- 6<sup>th</sup> Banking Center opens Q4 2016 in Alexandria VA
- 7<sup>th</sup> Banking Center opens late Q4 2016/Q1 2017 in Arlington VA

source – SNL, GMU Center for Regional Analysis



▲ ANCX Banking Centers      ▲ Planned Banking Center

# BEST BANKING MARKET: GROWING RELEVANCE

## Deposit Market Share - Fairfax County, Virginia

Rank	Institution	Offices	Total Deposit Market Share (\$000)	Total Market Share (%)	Parent Deposits (%)
1	Wells Fargo & Co. (CA)	36	14,094,415	29.50	1.30
2	Capital One Financial Corp. (VA)	34	8,027,053	16.80	4.10
3	Bank of America Corp. (NC)	29	4,974,921	10.41	0.43
4	BB&T Corp. (NC)	47	4,290,280	8.98	3.02
5	SunTrust Banks Inc. (GA)	30	2,900,220	6.07	1.96
6	United Bankshares Inc. (WV)	16	1,893,419	3.96	37.82
7	Citigroup Inc. (NY)	6	1,873,375	3.92	0.40
8	Cardinal Financial Corp. (VA)	11	1,576,857	3.30	53.32
9	PNC Financial Services Group (PA)	37	1,400,396	2.93	.59
10	Burke & Herbert Bank & Trust (VA)	12	879,726	1.84	39.40
<b>11</b>	<b>Access National Corp. (VA)</b>	<b>3</b>	<b>831,653</b>	<b>1.74</b>	<b>90.04</b>
	Total For Institutions In Market	332	47,769,747		

Fairfax County VA 2015 Deposits - SNL Financial

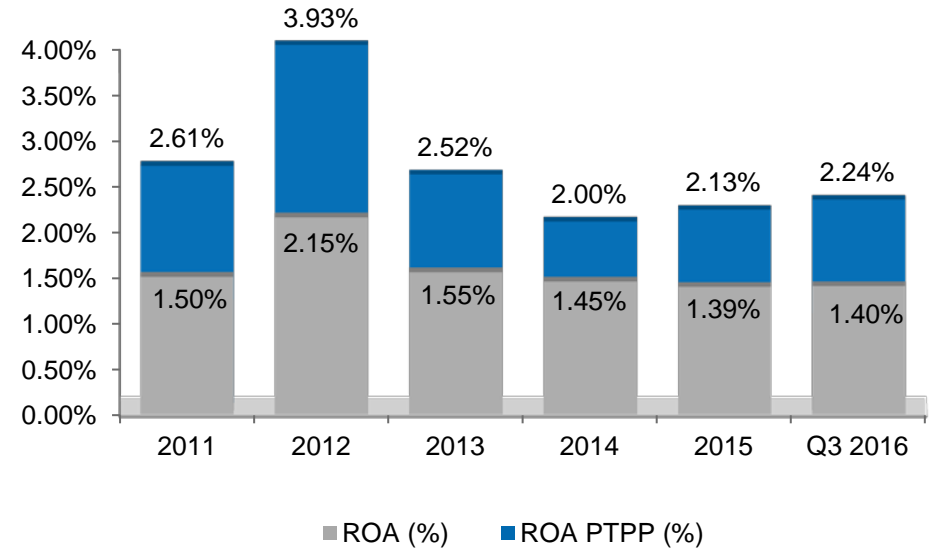
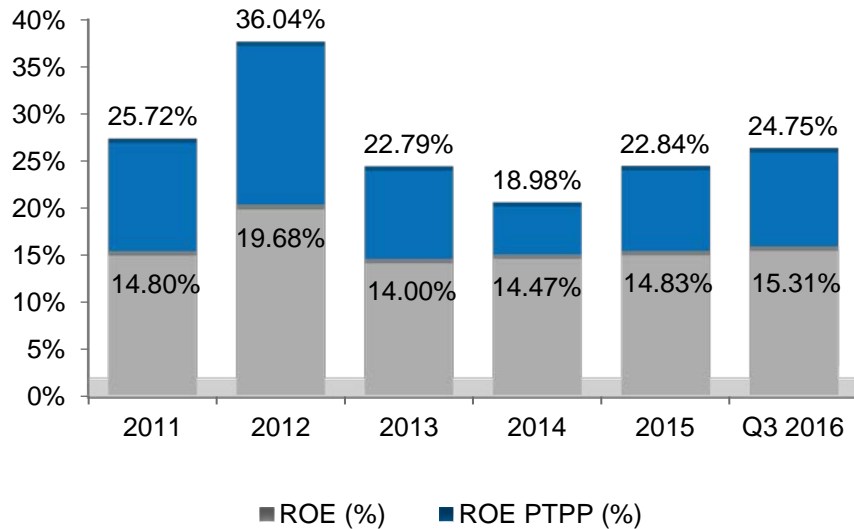
## Strategic Financial Targets

- ROE 12%+
- ROA 1.20%+
- Tangible Equity/Asset Ratio 8.0% - 10.50%
- 5%+ Basic Earnings Growth
- \$100MM/year Loan/Deposit Growth
- 80% Earnings from Core Bank
- Bank-only Efficiency Ratio <60%
- \$1.5B Total Assets 3-years



**Financial targets to be recast post settlement with MBRG.**

# FINANCIAL PERFORMANCE: RETURN ON EQUITY & ASSETS



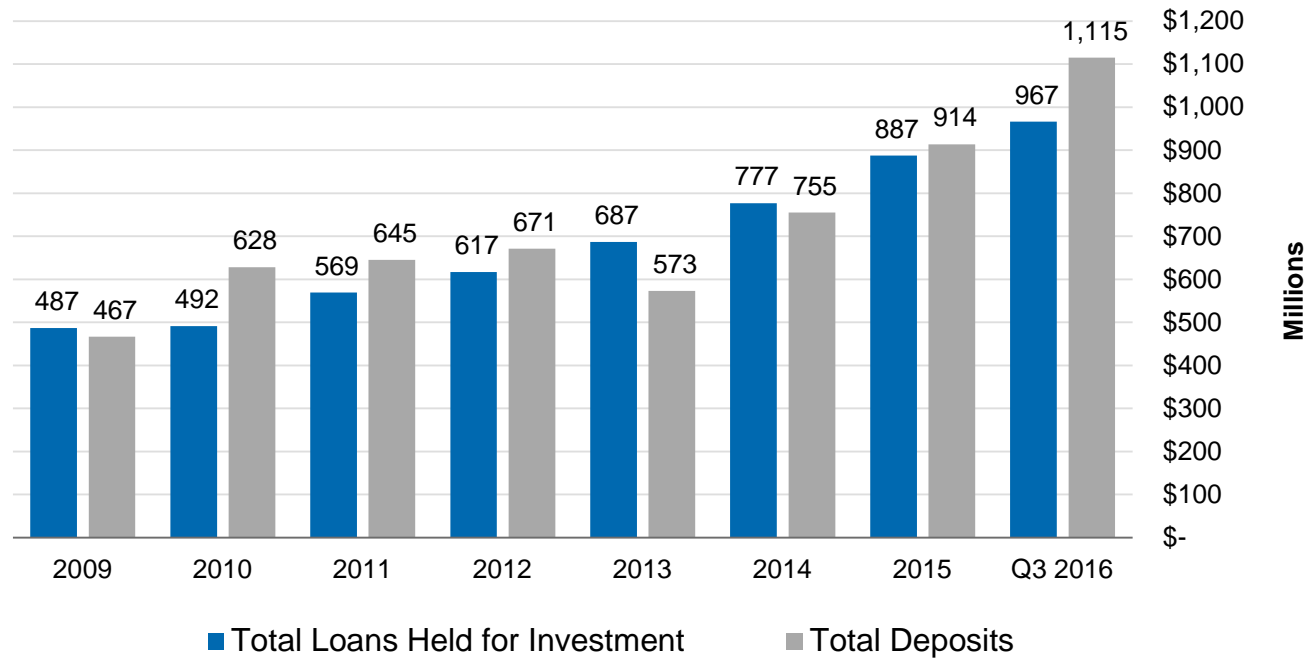
**Target ROE: 12.0% / Average ROE: 15.52%**

**Target ROA: 1.20% / Average ROA: 1.57%**

PTPP = Pre-Tax, Pre-Provision Earnings

Q3 2016 data annualized

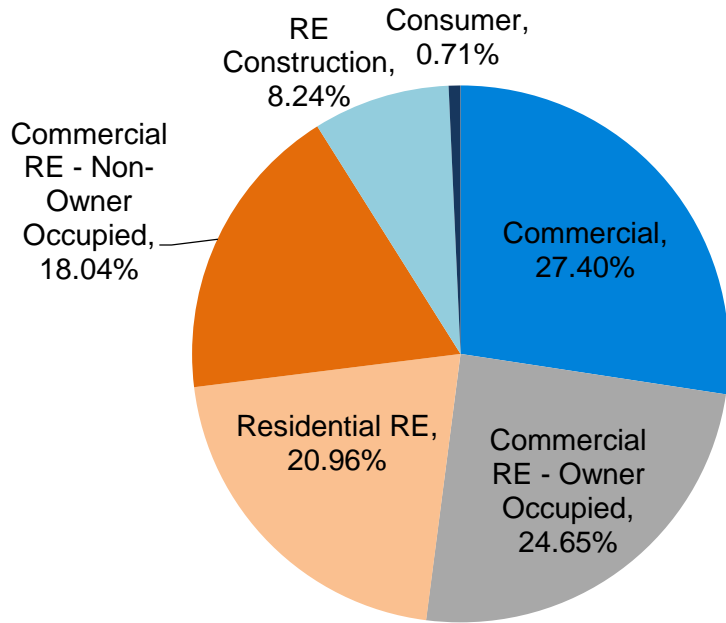
# FINANCIAL PERFORMANCE: LOAN/DEPOSIT GROWTH



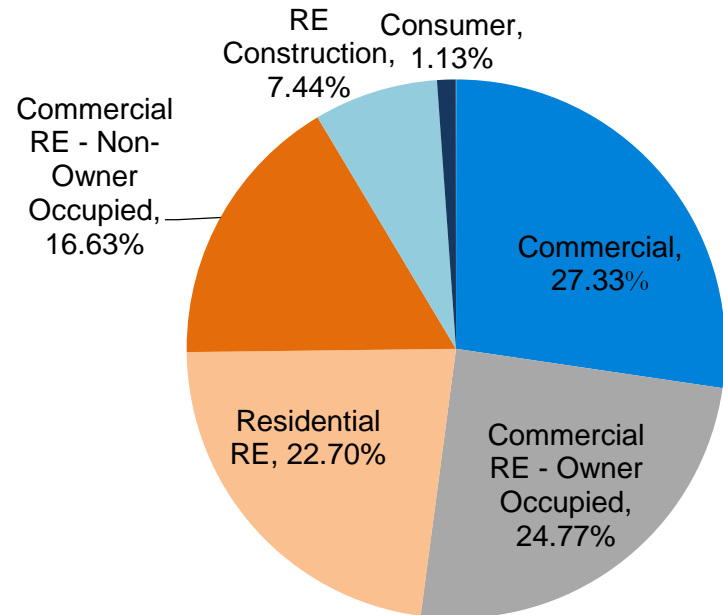
- People & technology drive deposit growth, 5 offices support the effort.
- Production leadership possess extensive in-market experience

\* Loans Held for Investment Excludes Loans Held for Sale

## September 30, 2016



## December 31, 2015



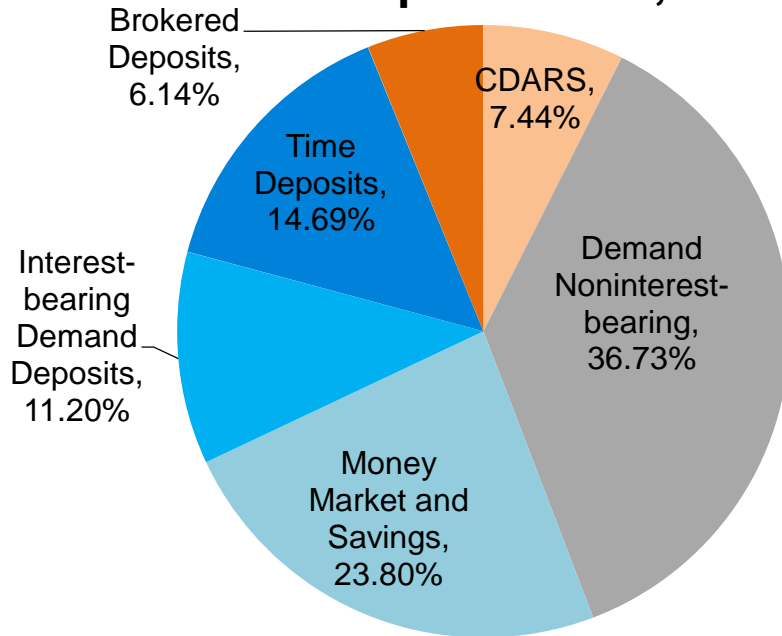
- Relationships with operating businesses / related professionals drive our business.
- C&I loans dominate post-recession loan growth.

*\*Chart reflects loans held for investment only.*

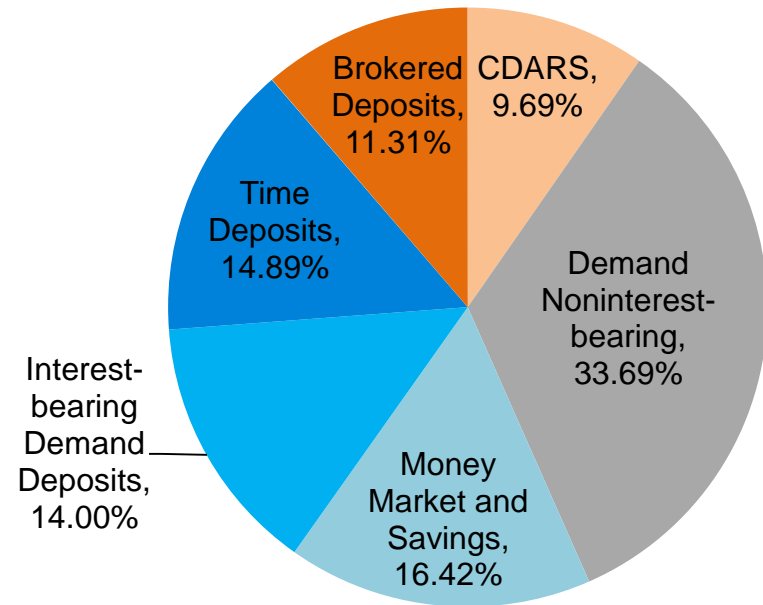


# FINANCIAL PERFORMANCE: DEPOSIT PROFILE

## September 30, 2016

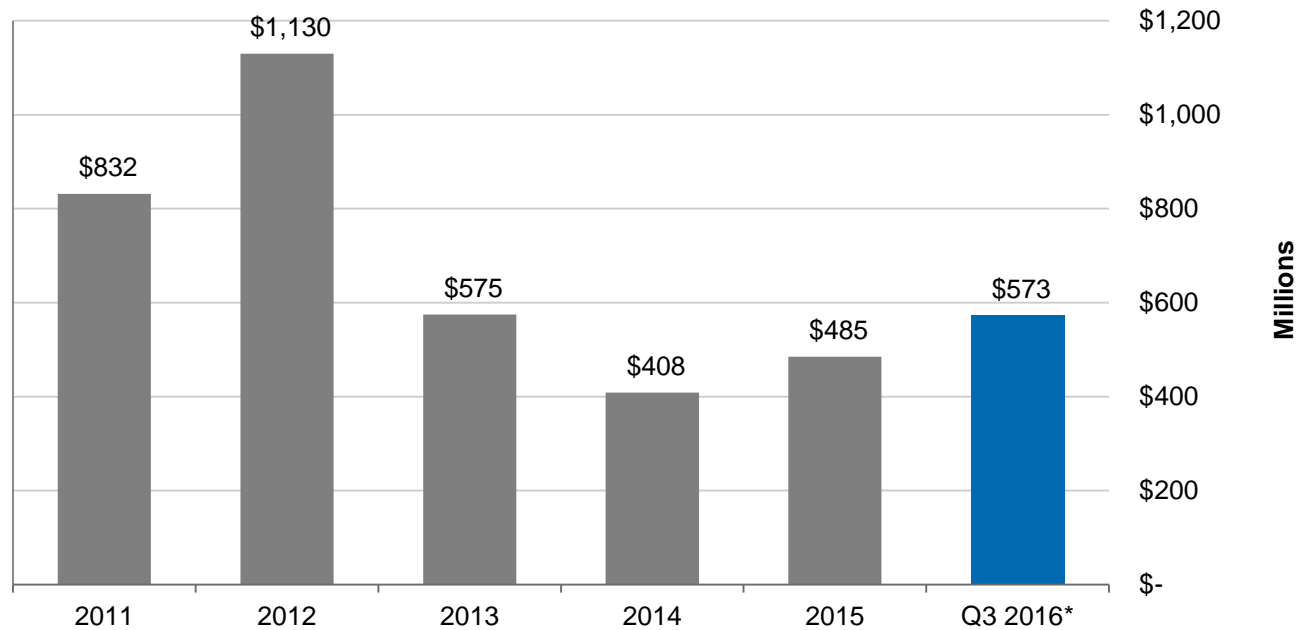


## December 31, 2015



- Core deposit funding has climbed consistently since the recession due to focus on operating companies
- Wholesale CDs fluctuate with loans held for sale and securities. See table in supplement.

# FEE INCOME STRATEGY: MORTGAGE VOLUME



- Focus is on quality loans with liquid and reliable markets.
- Skilled management focuses on profit and risk management.

\*Q3 2016 data is annualized.



Dean Hackemer  
Division President

- Expert management at evaluating and adapting for risk and opportunity
- Experienced and tenured management
- Best in class operational expertise
- Purchase loans 65% of YTD volume
- Experienced at making tough decisions for long-term success
- Rep/warranty reserve = \$1.029 million
- Priority is to manage for measured risk and profit



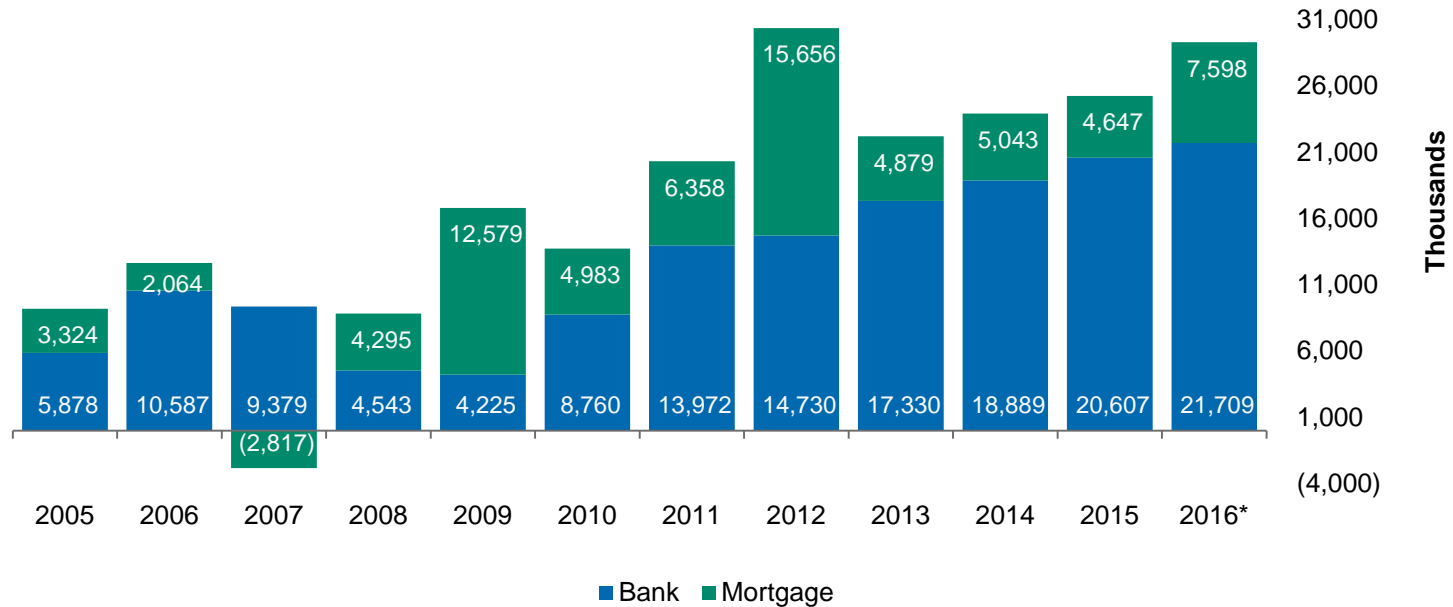
- Emerging line of business for ANCX — 2 components
  - Completes client “Value Proposition” for life cycle
  - Enhances current fee income, mitigates volatility
  - Immaterial P+L now, \$655MM assets under management (AUM)
- AIS — Access Investment Services
  - Retail advisor program, FINRA regulated
  - Brokerage services, insurance for smaller accts/needs
  - Business retirement plans — 401(k), a priority focus
- CFA — Capital Fiduciary Advisors
  - Registered investment advisor, SEC regulated
  - Larger accts for individuals and institutions of \$2MM+
  - Fee-based asset management



Capital  
Fiduciary  
Advisors

***MBRG partnership significantly enhances wealth management outlook.***

# SEGMENT EARNINGS: PRE-TAX CONTRIBUTION

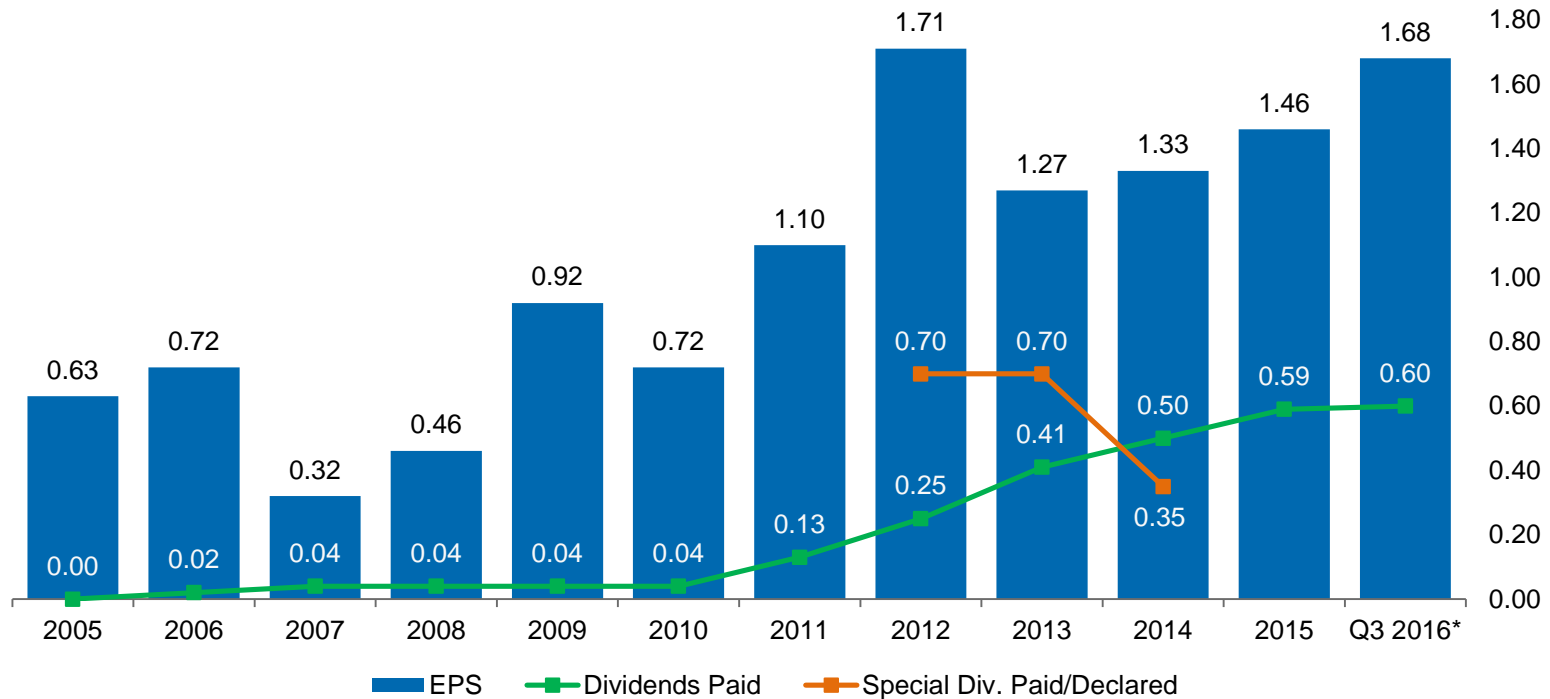


C&I focused commercial bank drives core earnings.

Fee income provides meaningful up-side.

\*Q3 2016 data is annualized.

# FINANCIAL PERFORMANCE: EARNINGS PER SHARE



Profitable and steady dividends paid throughout the financial crisis.

- All EPS are primary

\*Q3 2016 data is annualized.

# YEAR OVER YEAR RESULTS: 2016 VS. 2015

(\$ in thousands, except per share data)	YTD 9/30/16	YTD 9/30/15	Change
<b>Total Assets</b>	<b>\$1,362,838</b>	\$1,118,229	21.87%
<b>Total Loans Held for Investment</b>	<b>966,545</b>	849,037	13.84%
<b>Total Deposits</b>	<b>1,115,053</b>	931,435	19.71%
<b>Mortgage Originations</b>	<b>429,418</b>	379,752	13.08%
<b>Net Income</b>	<b>13,398</b>	11,501	16.49%
<b>Loan Loss Reserve / Loans HFI</b>	<b>1.52%</b>	1.59%	-4.40%
<b>Efficiency Ratio – Bank Only</b>	<b>50.48%</b>	50.02%	0.92%
<b>Earnings Per Share – Diluted</b>	<b>1.26</b>	1.09	15.60%
<b>Dividends Declared</b>	<b>0.45</b>	0.44	2.27%
<b>Tangible Book Value Per Share</b>	<b>11.26</b>	10.09	11.60%
<b>Net Interest Margin YTD</b>	<b>3.54%</b>	3.69%	-4.07%
<b>Tangible Capital/Total Assets</b>	<b>8.78%</b>	9.50%	-7.58%
<b>Return on Average Assets</b>	<b>1.41%</b>	1.40%	0.71%

## Steady, Measured Growth

- **Quality and profitability take precedence over growth**
  - Favor quality relationships over “deal flow”
  - Priority focus on operating businesses with core deposits
  - Maintain and diversify fee income through cross selling
  - Avoid commodity sales — non-relationship, price sensitive
- **Favor C&I relationships in outreach efforts**
  - Middle market companies are more willing to leave large banks
  - Integrated SBA, SBIC & ABL products — a competitive advantage
    - Turnkey solutions across the capital structure
    - Strategic Mezz Debt investments with Salem Capital, Salem/Halifax, Farragut Capital Partners and LNC Capital
  - C&I portfolio growth in our target industries remains healthy
- **IN market partnership of MBRG-ANCX is compelling**
  - *Positive contrast to recent/ pending “consolidator” deals*
  - *Expanded capacity and product offerings enables 1+1=3*

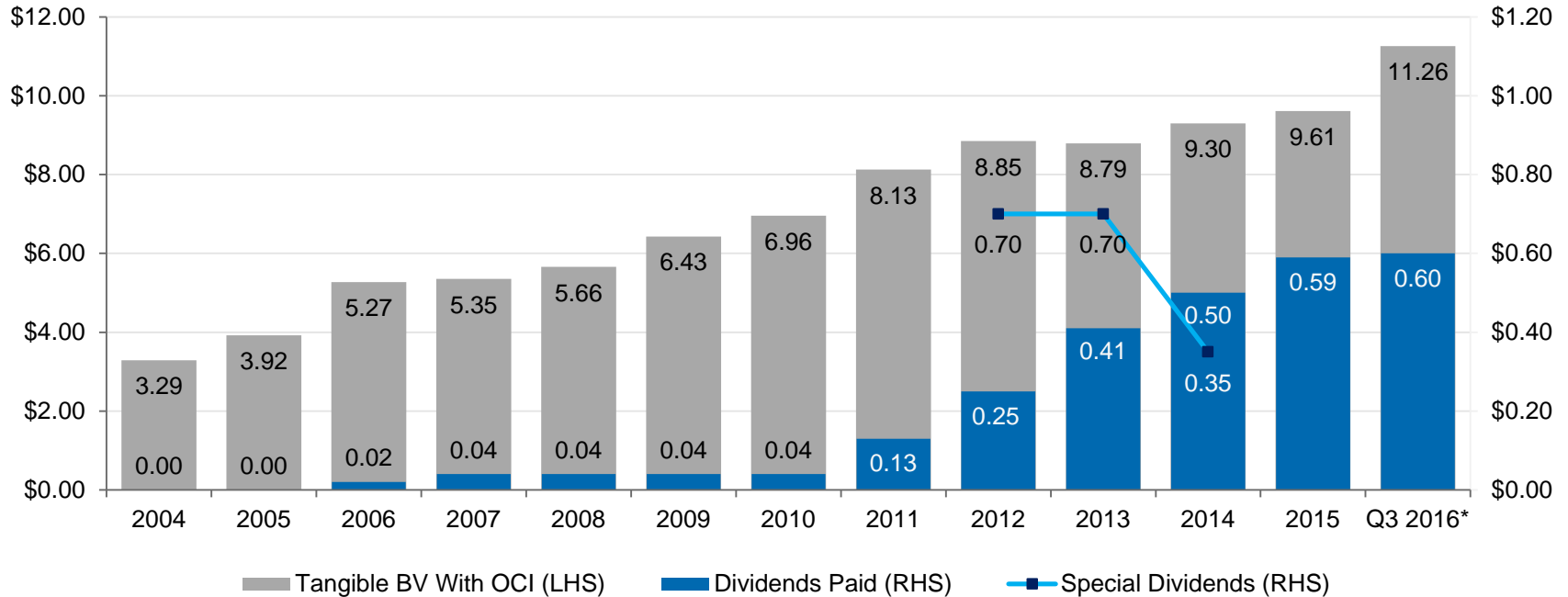


## The “haves” and “have nots”

- **Management’s job is to ensure ANCX is a “have” by continued focus on quality clients and sound financial performance**
  - As market perception/awareness of ANCX as a “have” spreads, new account acquisition accelerates
  - Mega banks are becoming “have nots” in their performance and reputation within our target market
- **ANCX is well positioned to benefit from consolidation**
  - *Strategic partnership with MBRG illustrates the market opportunity*
  - Buying small banks/branches preferred to de novo branching
  - Exit possibility provides upside potential
- **ANCX has a significant opportunity to improve market relevance and drive value/opportunity for its stakeholders**

- **Tangible Capital to Asset Ratio target range 8.0% - 10.50%**
  - At Q3 2016 ratio stood at 8.78%, cushion for growth
  - ***Update - Preservation of capital a priority with M&A pending***
  - Special dividends likely when capital exceeds 10.50%
- **Share repurchase program in effect for value buys**
  - Manage dilutive effect of options, keep positive pressure on EPS
  - ***Update - Suspended with M&A pending***
- **Dividend outlook positive — \$0.15 recent quarterly dividend rate**
  - ***Increases unlikely with M&A pending, otherwise:***
  - Target Payout — 40-50% of “core” earnings. Q3 2016 payout = 36%
  - Dividend yield: 2.5% +/- attracts, broadens investor base
  - Bias to increase routine dividends when cushion exists
  - Reinvestment/stock purchase plan stimulates retail investor activity

# CAREFUL EXECUTION DRIVES BOOK VALUE AND INCOME



*Steady book value protects downside risks, YOY Growth 14.6% (Left Axis).*

\*Interim Q Dividend Data is Annualized.

## BUILDING SHAREHOLDER VALUE Returns Independent of “Market Value”

**\$11.26.....Tangible Book Value Q3 2016**

**\$10.09.....Tangible Book Value Q3 2015**

**\$ 1.17.....TBV Increase- YOY**

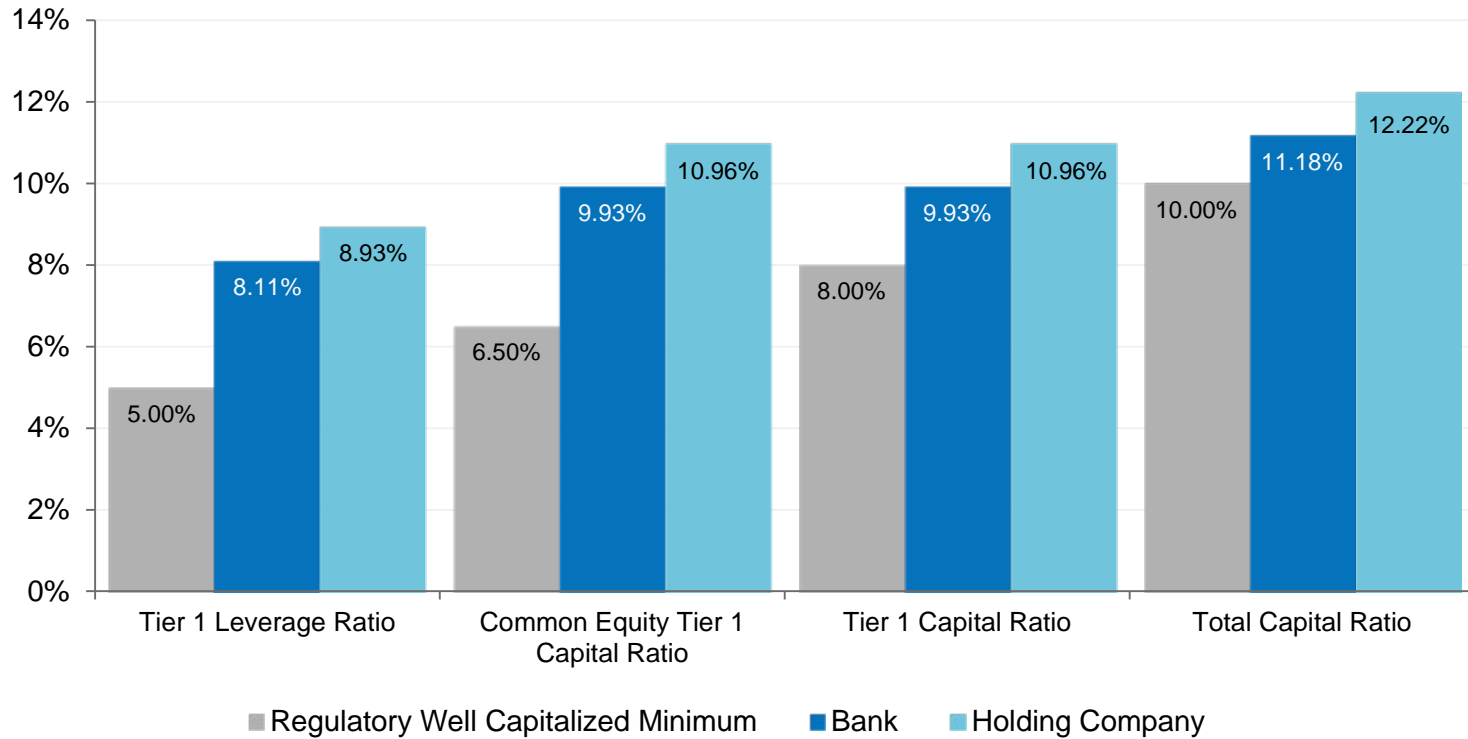
**Add:**

**\$ 0.60.....Dividends Paid last 12 months**

**\$ 1.77.....Tangible Value Delivered**

**17.54%.....YOY Return on Book Value**

## AS OF SEPTEMBER 30, 2016 REGULATORY RATIOS



## Investing in a “have” brings better returns

- Business bank 16 years — \$1.4B assets — focused plan
- Best banking market in the country
- Invested and stable leadership
- Exceptional financial performance record
- Diversified earnings stream
- Attractive dividend yield, ~ 2.50%
- Consistent growth in Book Value
- Tangible Return on Book Value 17.54% YOY
- Capital available for growth, acquisitions/dividends
- Smart M&A can generate meaningful up-side
  - [Strategic partnership with MBRG announced October 24, 2016](#)



# SELECT INVESTOR DETAIL

A N C X  
**NASDAQ**  
LISTED



# LOAN PORTFOLIO PROFILE

(Dollars In Thousands)	September 30, 2016		December 31, 2015	
	Amount	% Total	Amount	% Total
CRE Owner occupied	\$ 238,224	57.74%	\$ 219,877	59.84%
CRE Non-owner occupied	174,342	42.26%	147,580	40.16%
		100.00%		100.00%
Commercial real estate — all	\$ 412,566	42.68%	\$ 367,457	41.40%
Residential real estate	202,605	20.96%	201,447	22.70%
Commercial	264,794	27.40%	242,527	27.33%
Real estate construction	79,621	8.24%	66,003	7.44%
Consumer	6,959	0.72%	10,044	1.13%
<b>Total loans</b>	<b>\$ 966,545</b>	<b>100.00%</b>	<b>\$ 887,478</b>	<b>100.00%</b>
Less allowance for loan losses	14,696		13,563	
	<b>\$ 951,849</b>		<b>\$ 873,915</b>	

## Highlights

- Commercial loan balances increased 8.9% since December 31, 2015
- Year over year increase in total loans is 13.84%



# CREDIT METRICS: TRENDS

<i>\$ In Thousands</i>	YE 2013	YE 2014	YE 2015	YTD 2016
<b>Loans Past Due 30-89 Days</b>	\$0	\$217	\$0	\$ 12
<b>Nonperforming Loans (NPLs)</b>	\$2,535	\$1,622	\$7,417	\$5,845
<b>Real Estate Owned</b>	\$0	\$0	\$0	\$0
<b>Total Nonperforming Assets</b>	\$2,535	\$1,622	\$7,417	\$5,845
Net Charge Offs (recoveries)	(\$39)	(\$263)	(\$14)	(\$263)
<b>Loan Loss Reserve Period End</b>	\$13,136	\$13,399	\$13,563	\$14,696
<b>Provision Expense in Period</b>	\$675	\$0	\$150	\$870
<b>Reserve/NPLs</b>	518%	826%	183%	741%
Reserve/Loans HFI	1.91%	1.73%	1.53%	1.52%
NPA/Total Assets	0.30%	0.15%	0.63%	0.43%

- NPAs = Nonperforming assets (loans and REO); NPLs = Nonperforming loans, includes TDRs.

# DEPOSIT PORTFOLIO PROFILE

(Dollars In Thousands)	September 30, 2016		December 31, 2015	
	Amount	% Total	Amount	% Total
<b>Core Deposits:</b>				
<b>Demand deposits</b>	\$ 409,558	42.51	\$ 307,797	42.64
<b>Interest-bearing demand deposits</b>	124,856	12.96	127,980	17.73
<b>Savings and money market</b>	265,308	27.54	150,021	20.78
<b>Time deposits</b>	163,744	16.99	136,022	18.85
<b>Total Core Deposits</b>	<b>963,466</b>	<b>100.00</b>	<b>721,820</b>	<b>100.00</b>
<b>Wholesale Deposits:</b>				
<b>Brokered deposits</b>	68,483	45.18	103,390	53.87
<b>CDARS</b>	83,104	54.82	88,534	46.13
<b>Total Wholesale Deposits</b>	<b>151,587</b>	<b>100.00</b>	<b>191,924</b>	<b>100.00</b>
<b>Total Deposits</b>	<b>\$ 1,115,053</b>		<b>\$ 913,744</b>	

- Core Deposits defined as direct customer relationships without regard to dollar amount.
- Wholesale deposits issued by the Bank on a discretionary basis to rate sensitive institutional accounts.

- Significant Corporate Customer Base
  - DDAs/Total Deposits: 36.7%
  - DDA + Repo Sweep Balances/Total Deposit + Repo Sweep Balances = 37.6% (\$426MM)
- Average Money Market Acct: \$369,215
- Average NOW Account: \$142,220
- E-deposit Volume/Cash Letter: ~76%
- Internet Banking Penetration of Core Business Depositors: ~ 72%
- Transaction acct growth: 9.0% YTD 2016; 8.7% 2015; 7.0% in 2014; 5.9% in 2013; 17.7% in 2012

Interim Q data Annualized.

# MORTGAGE CONTRIBUTION: KEY PERFORMANCE MEASURE

(Dollars in thousands)

	YTD Sept - 16	Dec-15	Dec-14	Dec-13
<b>Revenues:</b>				
Interest income	\$ 1,355	\$ 1,650	\$ 1,297	\$ 1,505
Gain on sale of loans	19,419	19,633	15,146	20,183
Other revenues	53	388	(614)	3,035
<b>Total revenues</b>	<b>20,827</b>	<b>21,671</b>	<b>15,829</b>	<b>24,723</b>
<b>Expenses:</b>				
Interest expense	439	467	281	577
Salaries and employee benefits	10,563	11,470	9,212	13,100
Other	4,127	5,087	1,293	6,167
<b>Total operating expenses</b>	<b>15,129</b>	<b>17,024</b>	<b>10,786</b>	<b>19,844</b>
<b>Income before income taxes</b>	<b>\$ 5,698</b>	<b>\$ 4,647</b>	<b>\$ 5,043</b>	<b>\$ 4,879</b>
<b>Total assets</b>	<b>\$ 74,195</b>	<b>\$ 46,077</b>	<b>\$ 47,160</b>	<b>\$ 27,586</b>
<b>Mortgage loan originations and brokered loans</b>	<b>\$ 429,418</b>	<b>\$ 484,747</b>	<b>\$ 408,346</b>	<b>\$ 574,951</b>
<b>Pre-tax contribution rate on volume (basis points)</b>	<b>1.33%</b>	<b>0.96%</b>	<b>1.23%</b>	<b>0.85%</b>

Pre-Tax Segment Contribution FY 2005 Forward						
Period	Bank	Mortgage	Cons Pre-Tax	Bank	ROAA	ROAE
2005	5,878,000	3,324,000	9,202,000	64%	1.26%	20.63%
2006	10,587,000	2,064,000	12,651,000	84%	1.29%	17.15%
2007	9,379,000	(2,817,000)	6,562,000	143%	0.57%	5.84%
2008	4,543,000	4,295,000	8,838,000	51%	0.76%	8.34%
2009	4,225,000	12,579,000	16,804,000	25%	1.35%	15.04%
2010	8,760,000	4,983,000	13,743,000	64%	0.98%	10.85%
2011	13,972,000	6,358,000	20,330,000	69%	1.50%	14.80%
2012	14,730,000	15,656,000	30,386,000	48%	2.15%	19.68%
2013	17,330,000	4,879,000	22,209,000	78%	1.55%	14.00%
2014	18,889,000	5,043,000	23,932,000	79%	1.45%	14.47%
2015	20,606,000	4,647,000	23,596,000	87%	1.39%	14.83%
YTD 2016	16,282,000	5,698,000	20,661,000	79%	1.41%	15.56%
Totals	\$145,181,000	\$66,709,000	\$208,914,000	73%	1.31%	14.27%

Holding company and “other” account for the negative difference in consolidation.

## Visitors are welcome!

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