



Access Community

Access Capital

Access Safety



Annual Shareholder Meeting

May 19, 2009

Annual Meeting Agenda

May 19, 2009

- **Call To Order**
 - Introductions
 - Certification - Notice To Shareholders Of Record
 - Meeting Quorum
- **Proposals**
 - Election Of Directors
 - Approval of 2009 Stock Option Plan
 - Any Other Business
- **Voting**
- **CEO Presentation**
 - 2008 Corporate Performance
 - Q&A
- **Results of Voting**
- **Other Business**
- **Adjourn**
- **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.

Presentation Outline

- Strategy Review
- Financial Summary
- 2009 Outlook and Initiatives
- Stock Price Performance
- Why Invest in ANCX

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 \$75MM 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

Strategic Plan

Target Market

ANCX targets small to mid-size businesses (<\$75MM) and professionals in the Washington DC MSA who make their banking decisions based on access to credit and the best electronic banking capabilities.



Sales Message



We help entrepreneurs
and professionals
create wealth.....

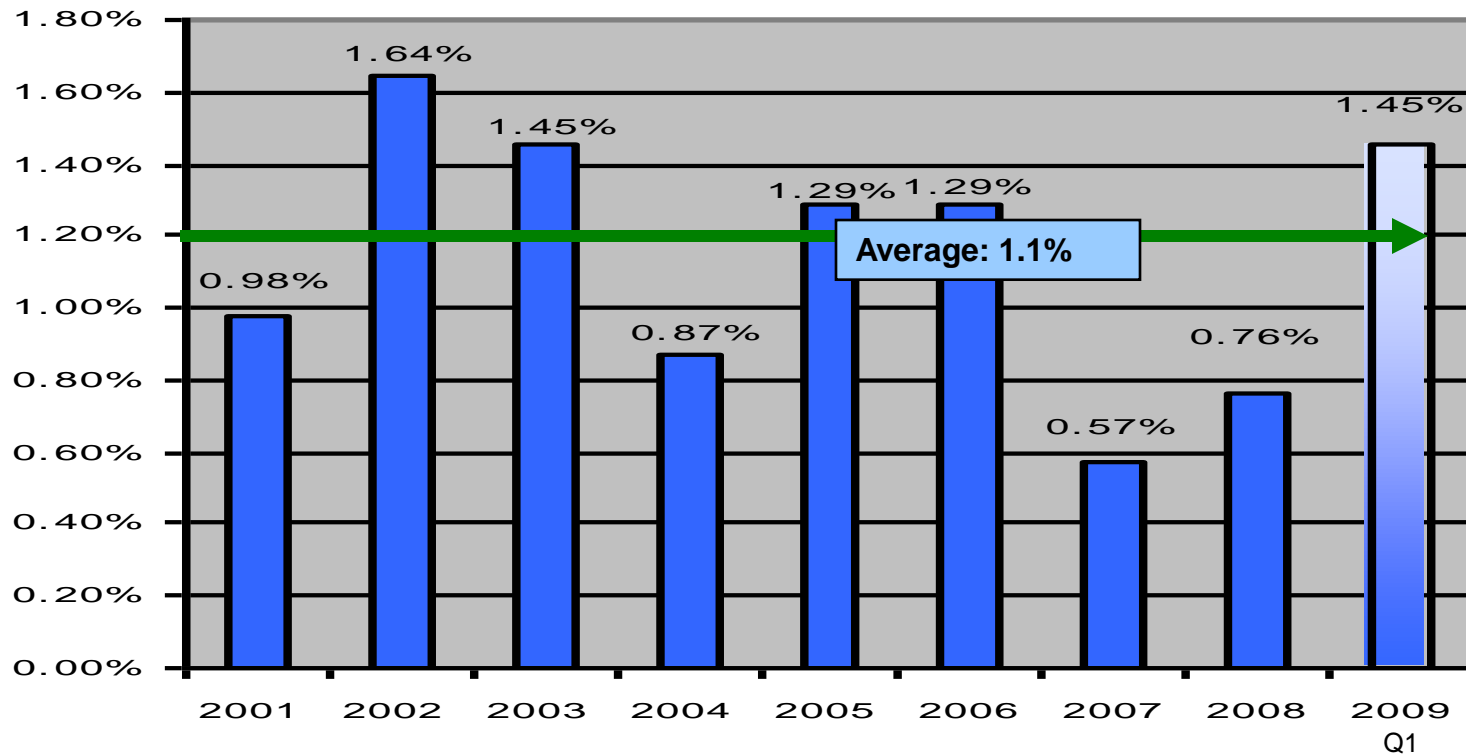
We do this by
combining smart credit
services with efficient
cash management.

Long Term Strategic Financial Targets

- 15% Basic Earnings Growth
- ROE 13%+
- ROA 1.10%+
- \$100MM / year Loan/Deposit Growth
- \$1B Total Assets 3 years +/-
- 80% Earnings from Core Bank
- Equity/Asset Ratio 7.0%+

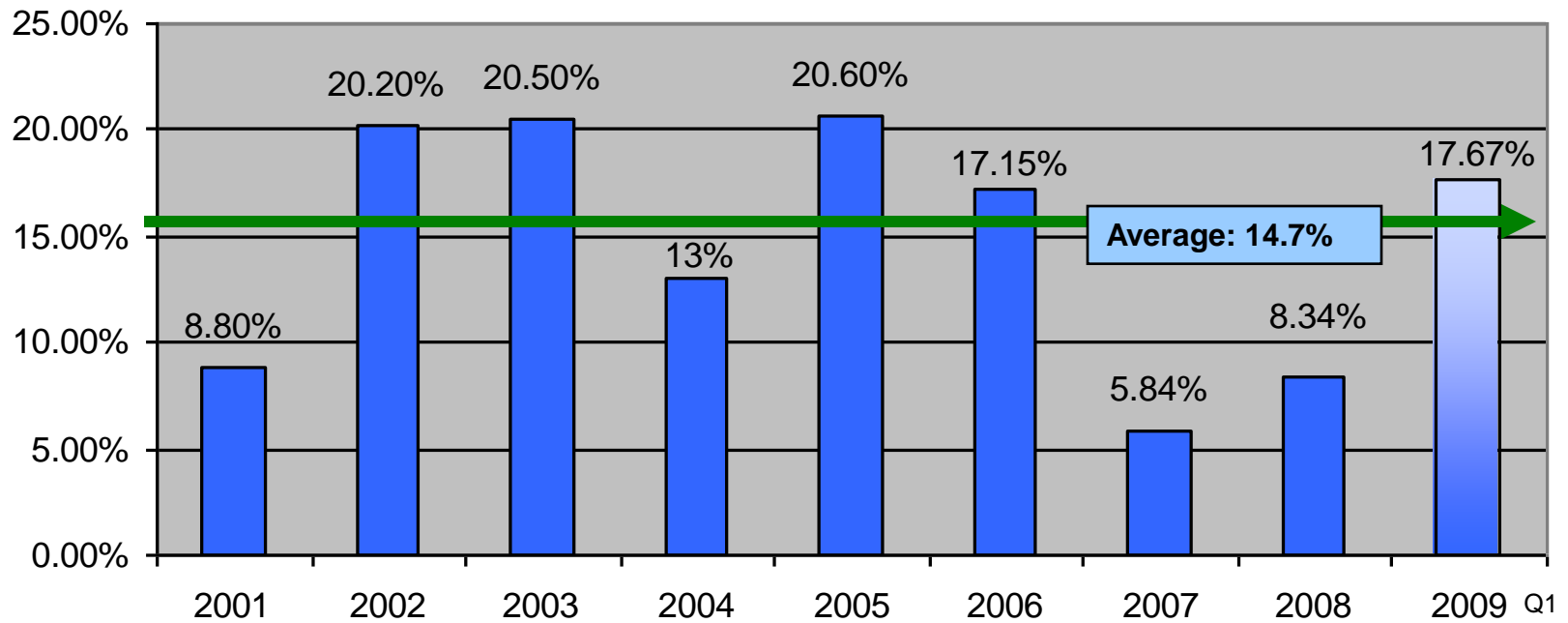
Our Track Record

Return on Assets



Our Track Record

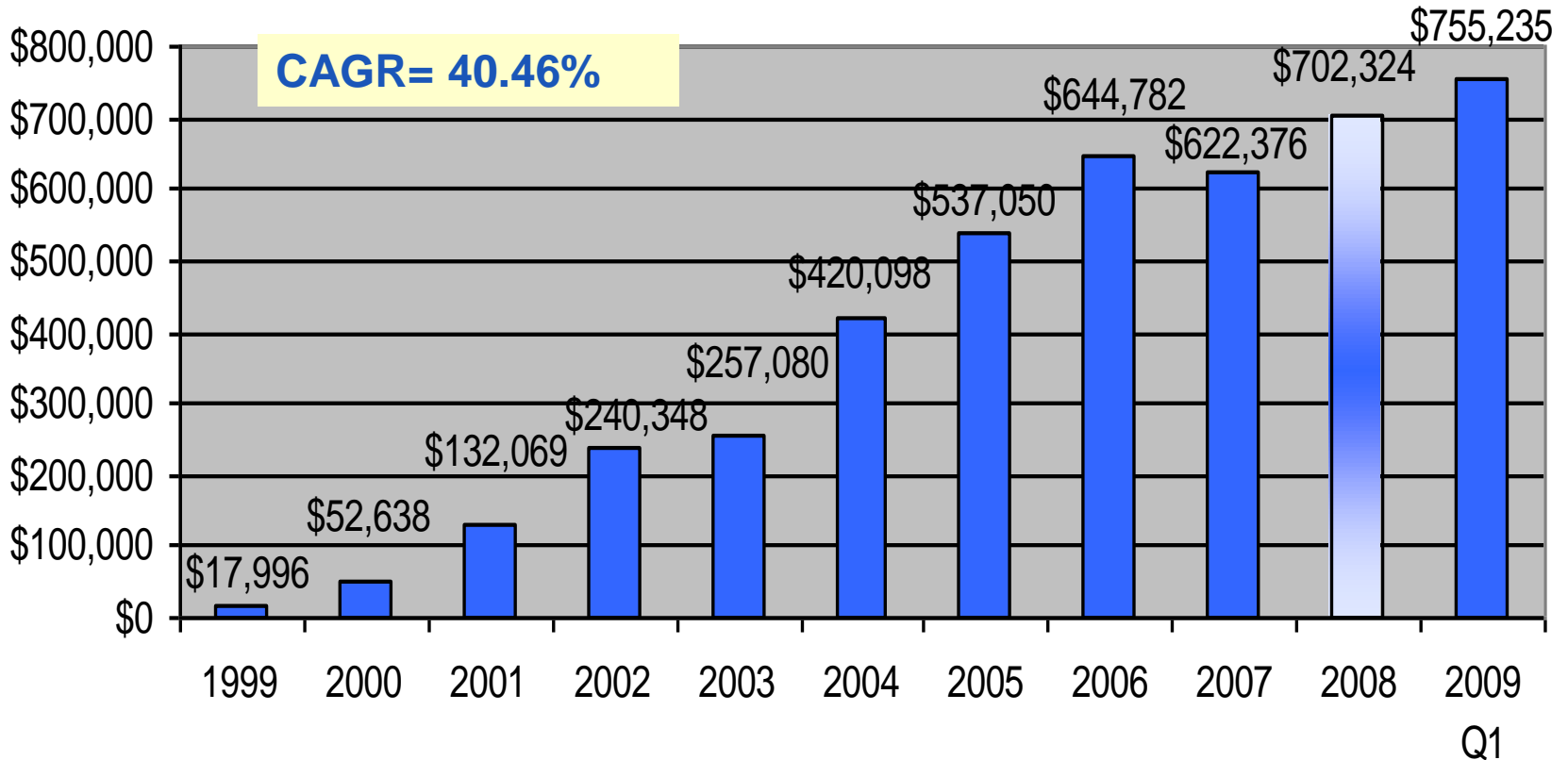
Return on Equity



\$20 MM Capital raised August, 2006

Our Track Record

Total Asset Growth



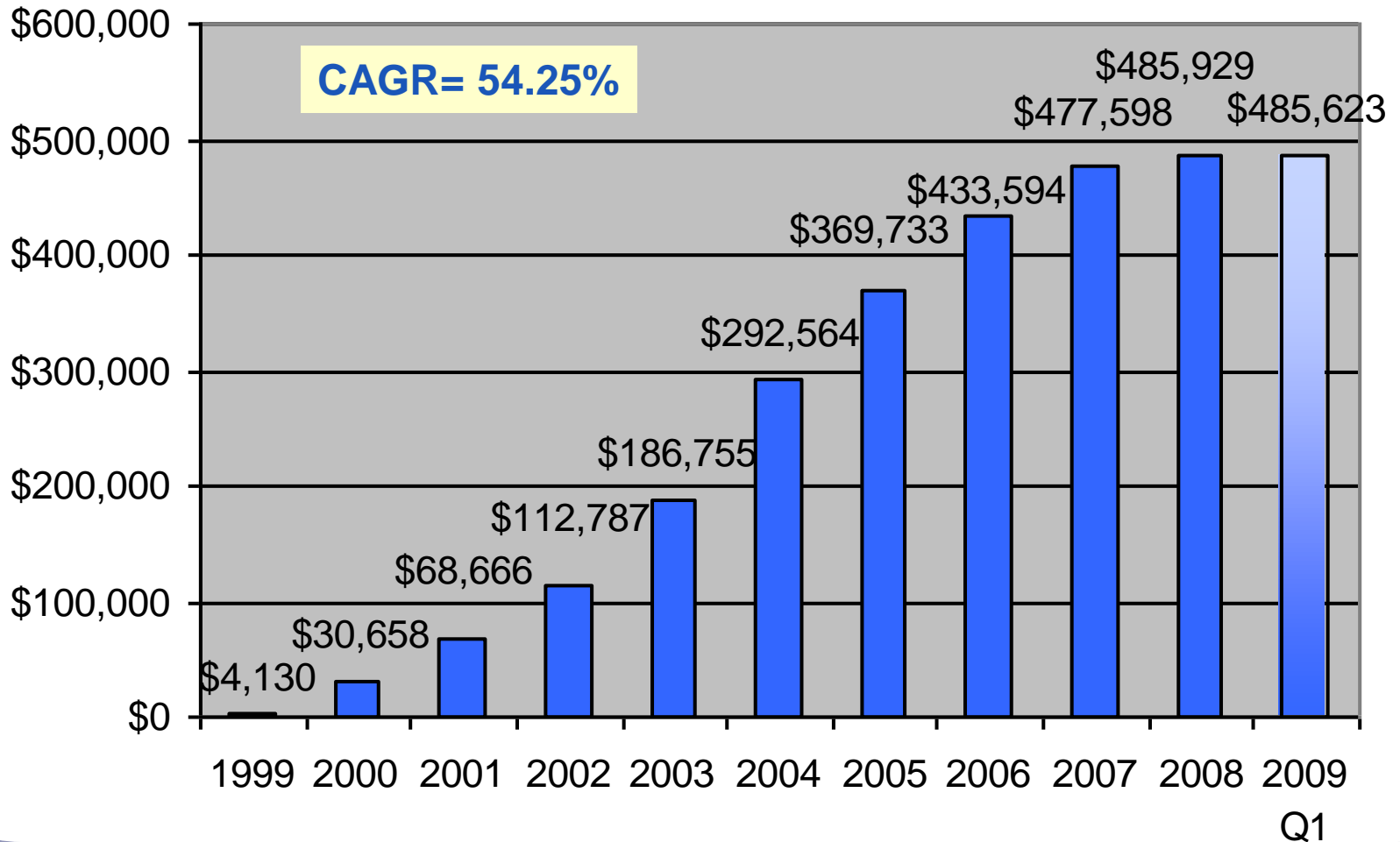
•100% Organic Growth

*Compound Annual Growth Rate (CAGR)

Track Record

Access National Bank
progressive business banking

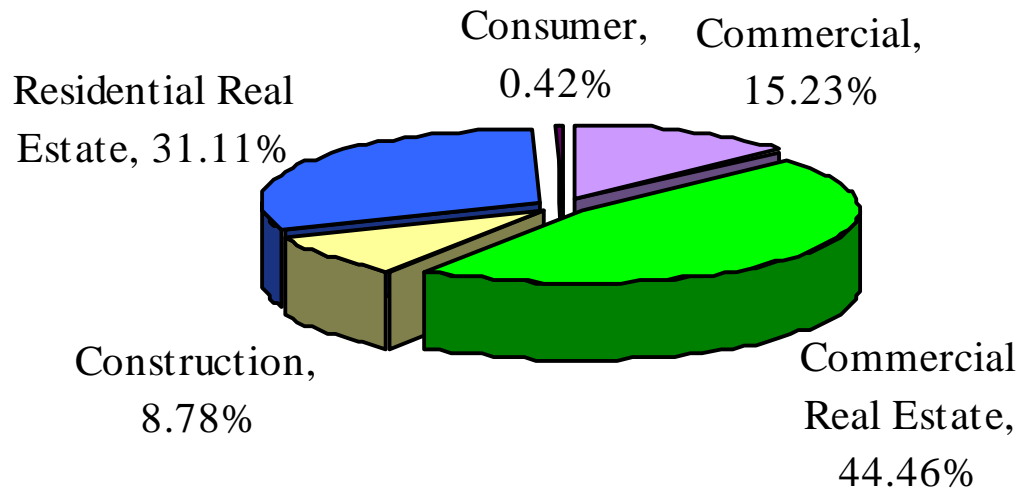
Total Loans HFI Growth



*Compound Annual Growth Rate (CAGR) •Excludes Loans Held for Sale

Loan Portfolio Composition

March 31, 2009



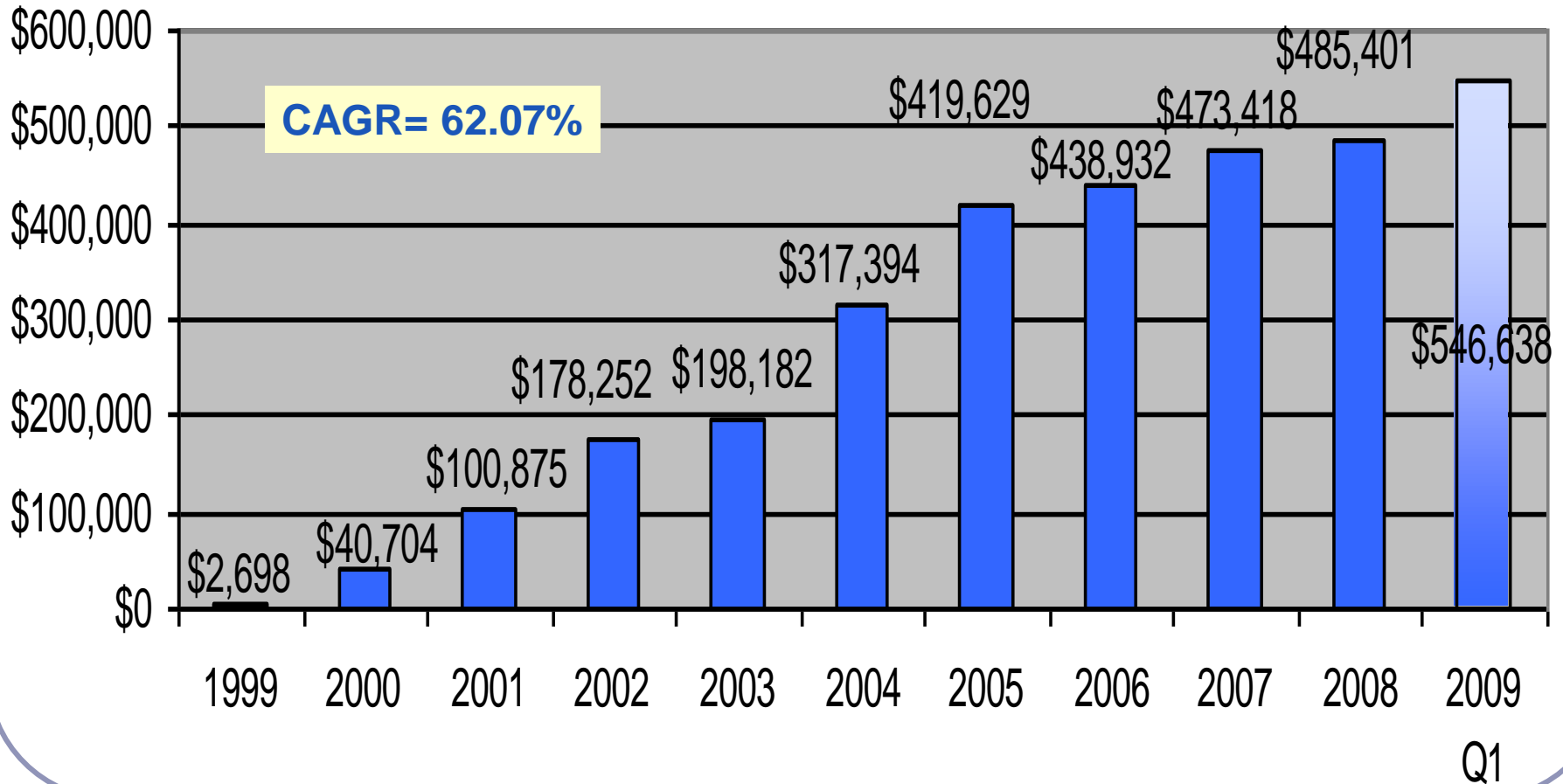
The portfolio reflects our emphasis on operating businesses & related professionals. Exposure to real estate development is -0-.

***Chart reflects loans held for investment (HFI) only**

Track Record

Access National Bank
progressive business banking

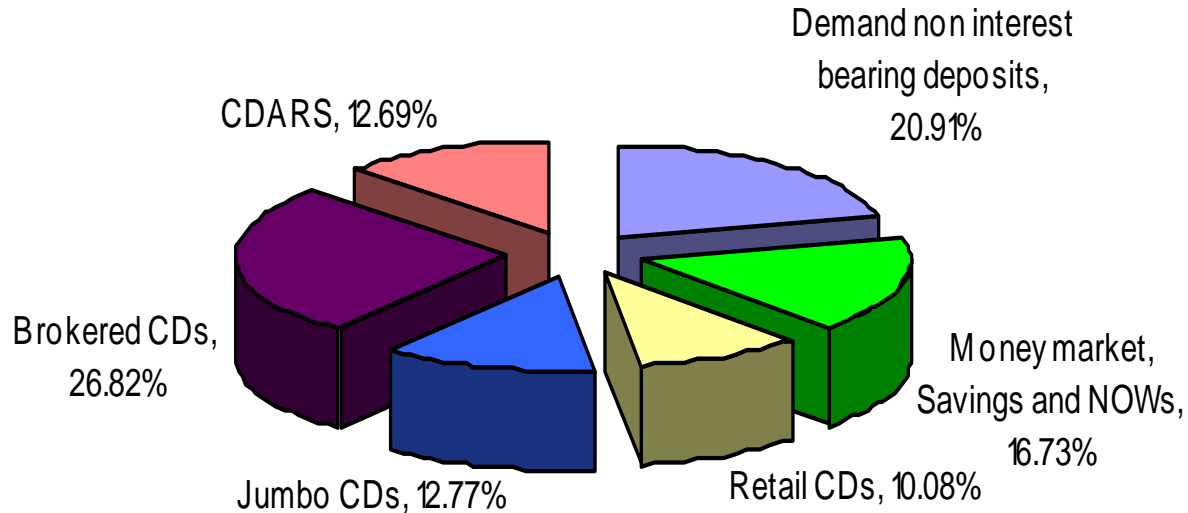
Total Deposit Growth



*Compound Annual Growth Rate (CAGR)

March 31, 2009

Deposit Composition

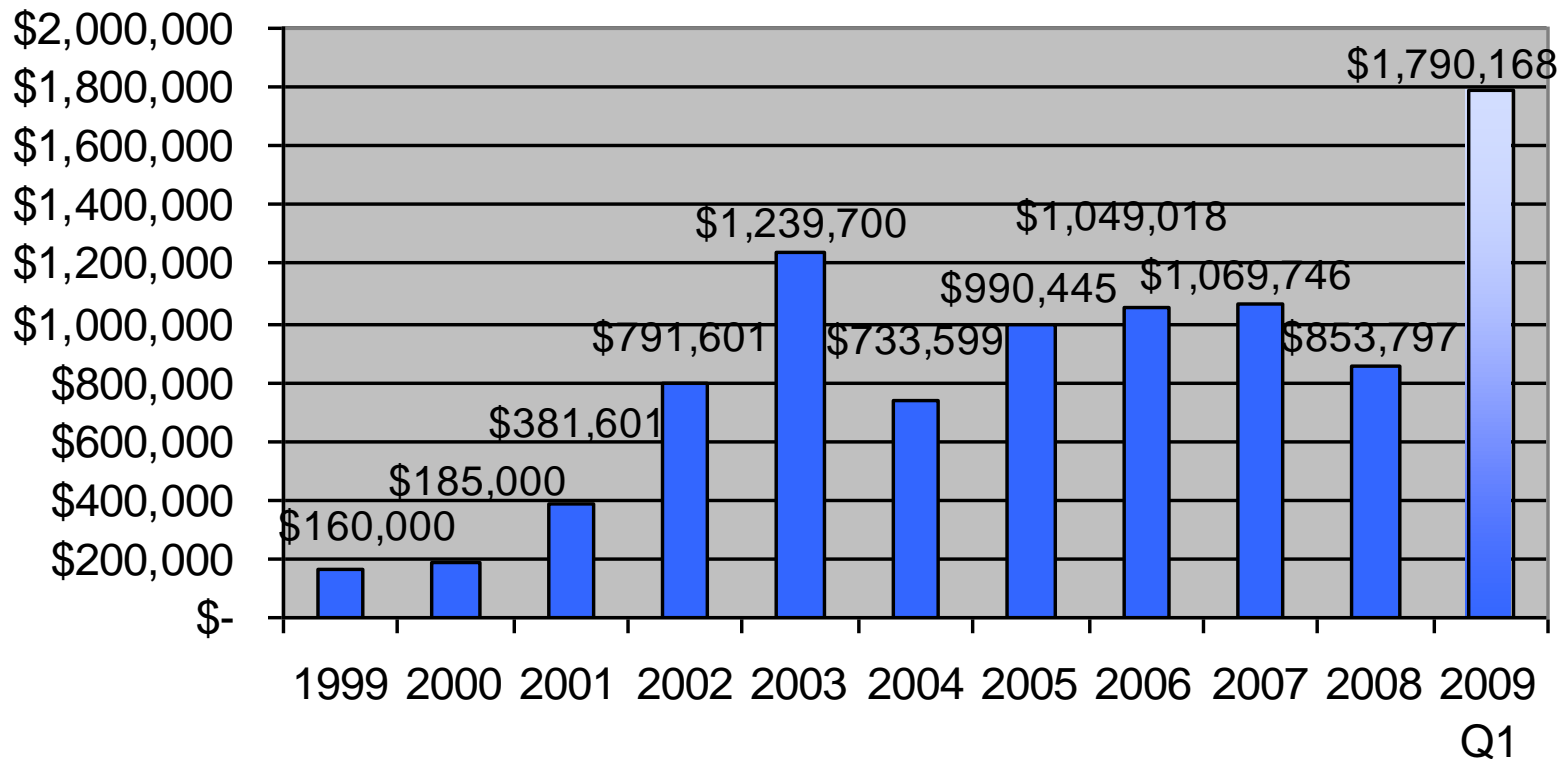


High DDA % reflects our focus on operating businesses. Brokered CDs are generally used to carry surges in loans held for sale.

Our Track Record



Mortgage Originations

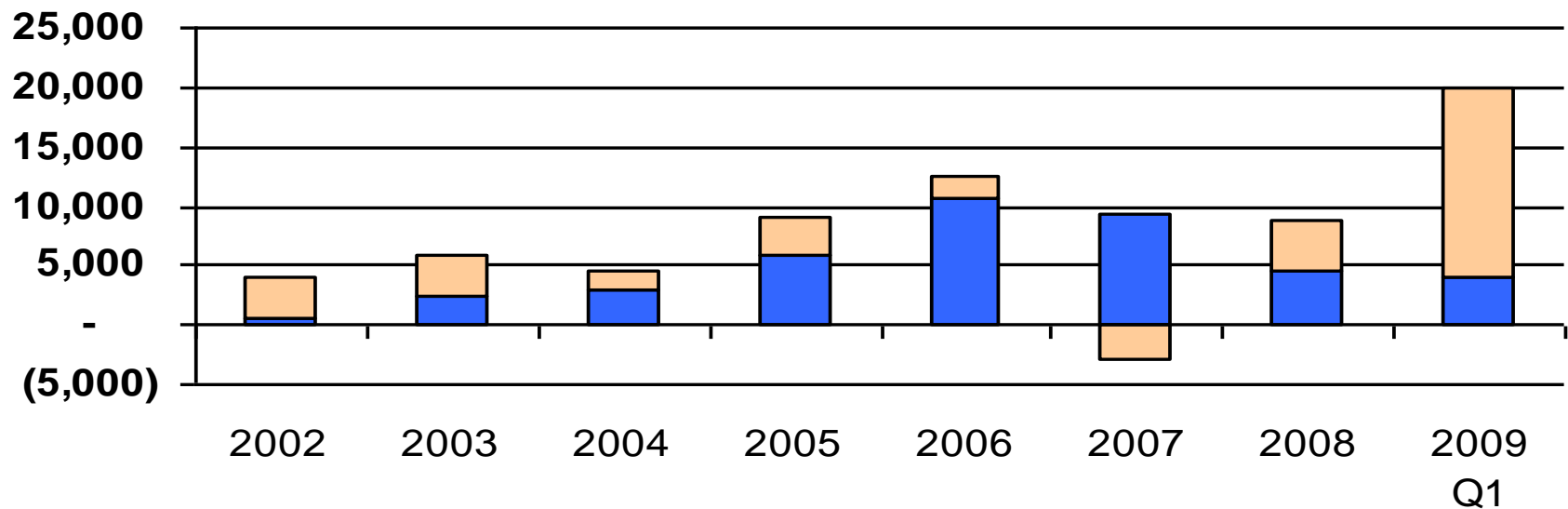


Focus is on conforming /government loans with liquid markets.

**Q1 is Annualized*

Pre-Tax Earnings by Segment

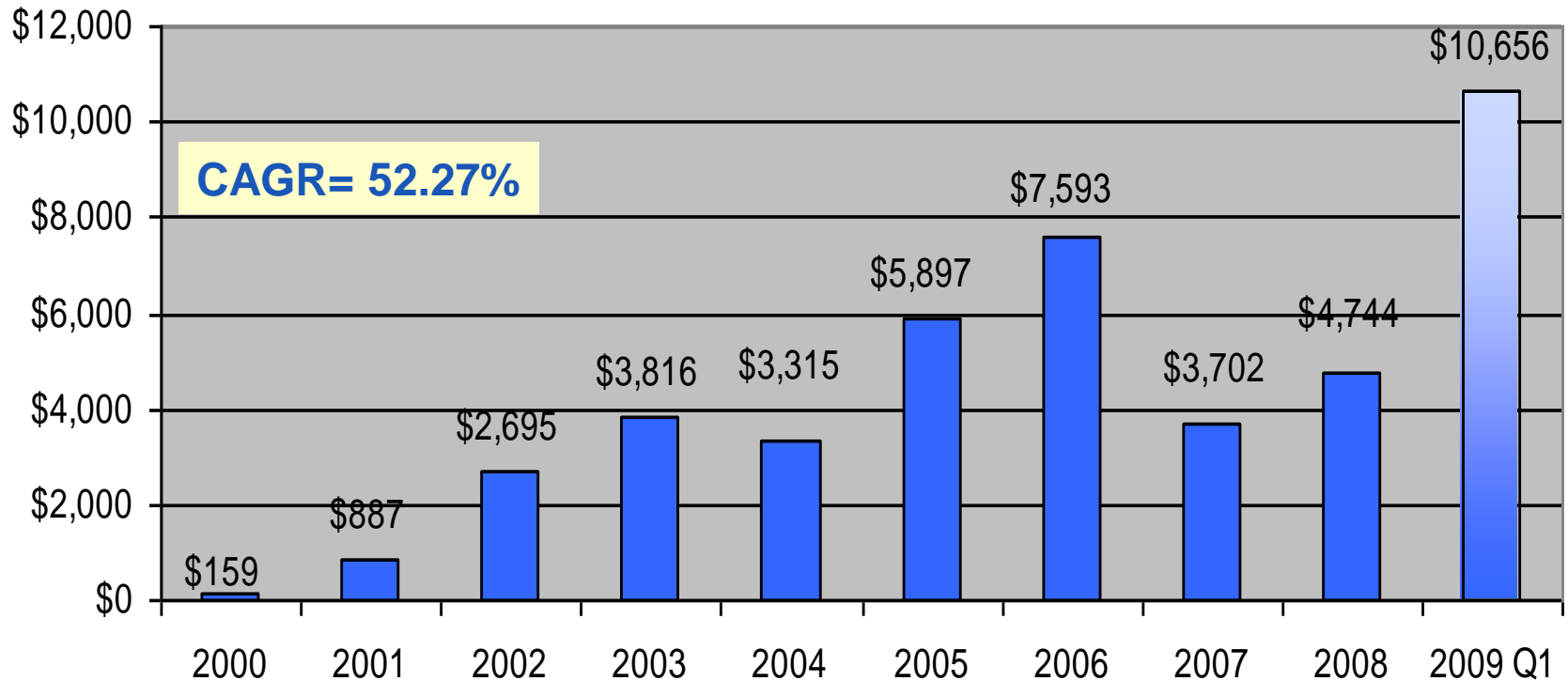
■ Banking Operations ■ Mortgage Operations



Consistently healthy consolidated earnings supported by the ebb and flow of each segment highlights the strength of our business plan.

**Q1 is Annualized*

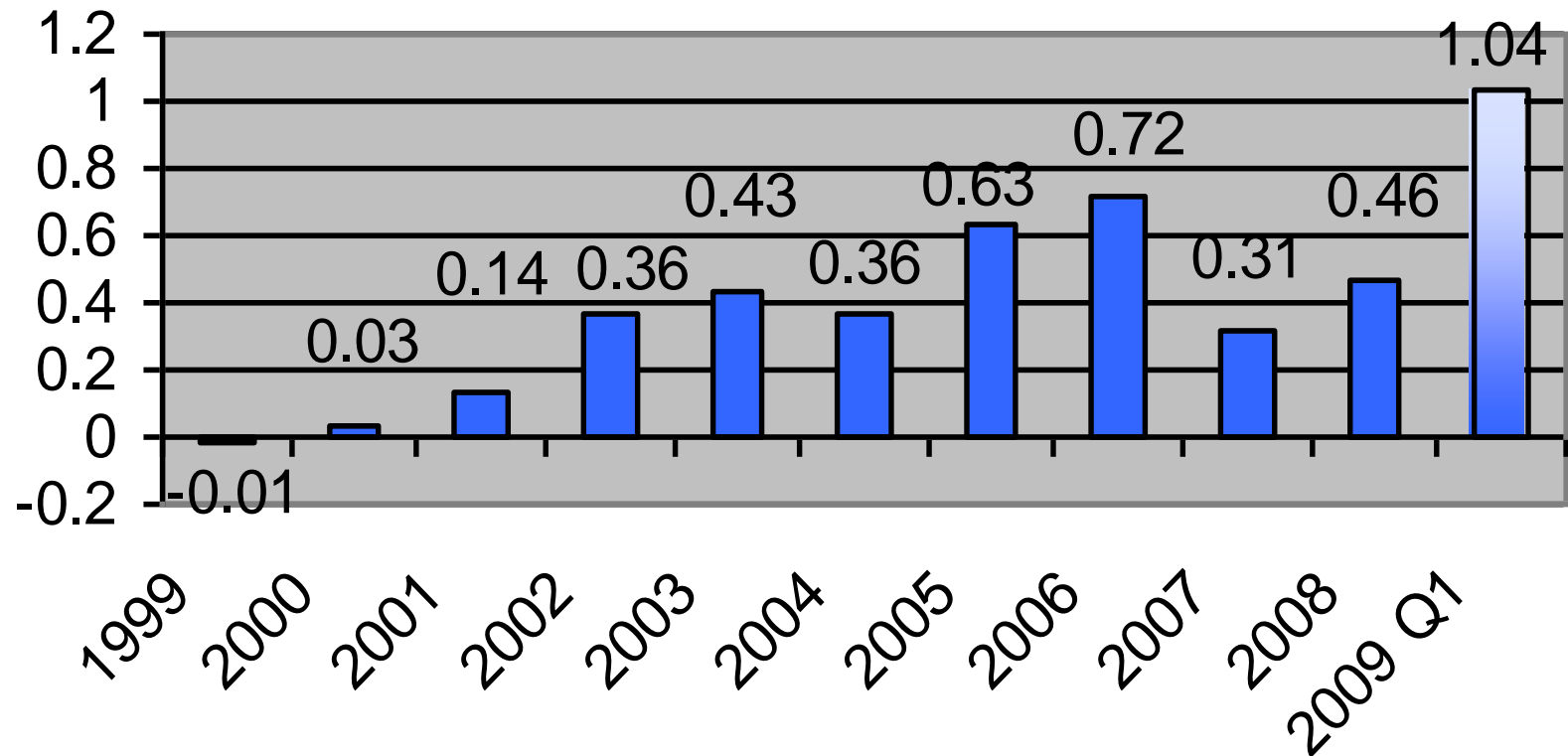
Earnings History



ANCX has reported 35 consecutive quarterly profits in its 37 quarter history.

**Compound Annual Growth Rate (CAGR). * Q1 is annualized.*

Earnings Per Share



48% Year over Year EPS Growth 2008. Q1 2009 YOY Growth = 63%

**Q1 is Annualized*

Year-to-Date Financial Highlights

(\$ in thousands, except per share data)	3/31/09	3/31/08	Change
Total Assets	\$755,235	\$627,201	20.4%
Total Loans Held for Investment	485,623	464,323	4.6%
Total Deposits	546,638	457,105	19.6%
Mortgage Originations	447,542	217,247	106%
Net income	2,664	1,691	28%
Provision for Loan Loss- Consolidated	1,368	408	235%
Loan Loss Reserve / Loans HFI – consolidated	1.57%	1.70	-7.6%
Efficiency Ratio – Bank Only	58.62%	57.87%	1.3%
Earnings Per Share – Diluted	0.26	0.16	62.5%
Book Value Per Share	5.92	5.41	9.5%
Net interest margin	3.24%	3.19%	1.6%
Total Capital/Total Assets	8.07%	8.91%	-9.4%
Return on average assets	1.45%	1.10%	32.5%

Financial Crisis Initiatives

- Capital Purchase Program / TARP
 - \$16MM approved, declined offer Q1
- FDIC Temporary Debt Guarantee
 - Issued \$30MM 3-year term note Q1
- FDIC Transaction Account Guarantee
 - UNLIMITED FDIC coverage for Commercial Checking and Interest Checking
 - Base FDIC Limit boost to \$250,000.

2009+ Outlook

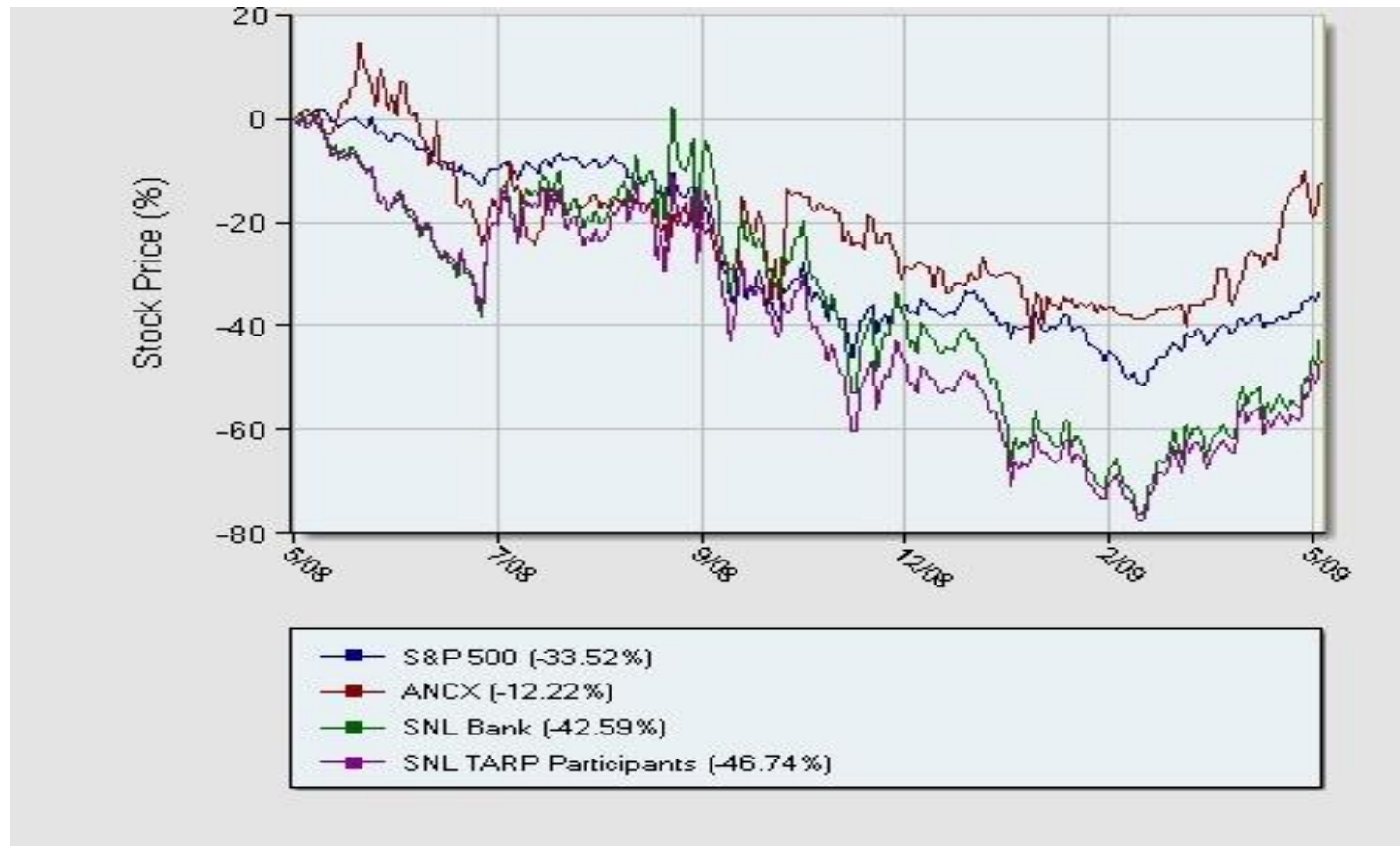
Manage for Adversity

- **Favor Capital preservation over ROE in near term.**
 - Be prepared for continued economic adversity (12-18 mo. more?)
 - Diligently manage and contain credit risk – priority #1
 - Maintain prudent loss reserves, asset valuations
 - Long term objective remains ROE
- Continue sales efforts for growth by focusing on fundamentals
 - Up-grade credit quality, relationship based business and yield of portfolio vs. transaction volume, balance sheet growth
 - Expand quality relationships while competitors are distracted
 - Keep the vault door open and feet on the street
- Maintain capital to fund future growth as economy rebounds
 - True relationship DDA \$\$s expand naturally as economy cycles
 - Best credits are made in times of adversity and recovery

2009 Initiatives

- 10th Anniversary (Dec 1st): Work hard to deliver 10th consecutive year of fiscal profitability.
- Closed \$2MM commitment to LBO Fund II Q1
 - Blackstreet Capital Partners – follow on to fund I
 - Complements Salem Halifax SBIC Fund (2008)
 - **“Growth Capital”** branding
- Embrace Stimulus SBA Loan Programs Q1-4
- Launch Lockbox Service Q3
- Continue PR campaign launched in Q4 08
 - * **Access** * **Capital** * **Community** * **Safety** *

One Year Stock Performance





**Why invest
in ANCX?**

Why invest in ANCX?

- Best market in the country
- Well defined valuable niche
- Strong leadership and alignment
- Valuable business-centric deposit base
- Effective and proven credit management
- Exceptional financial performance record

Why Invest

ANCX
NASDAQ
LISTED

Best Market in the Country

- Fairfax County
 - Most affluent in the nation
 - Deposit growth nearly 20% last 5 years
- Loudoun County
 - Fastest growing in the nation
- Federal Procurement
 - Most dollars spent in our market and growing
- According to Forbes magazine:
Virginia - best state for business in 2006, 2007 and 2008

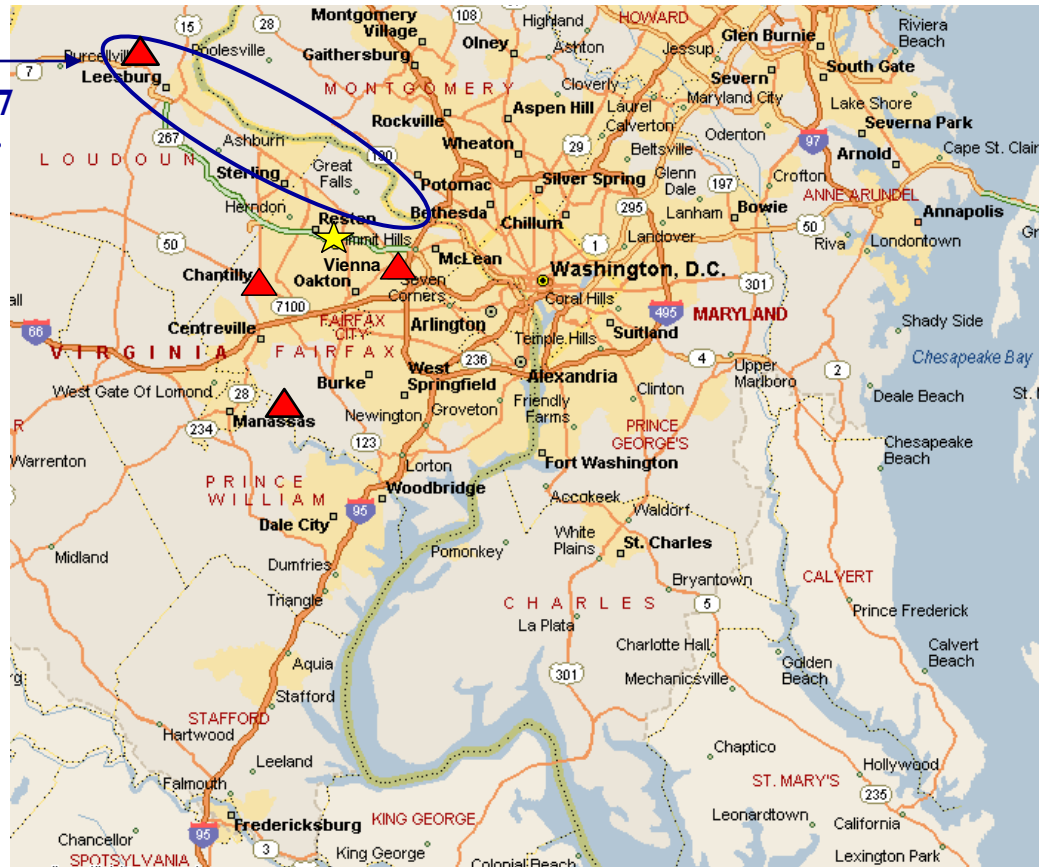
Best Market in the Country

- Washington D.C metro area leads the nation in:
 - Household income (\$74,600)
 - Population with college and higher degrees- 45.9%
 - Gross regional product per capita- \$5.9 million
 - IT/ professional services workforce

Best Market in Country

We operate 5 offices in Northern Virginia: Reston, Vienna, Chantilly, Leesburg, and Manassas.

Route 267
corridor



With a median household income in excess of \$100,000, Fairfax County is the most affluent county in America

The projected population growth (2005-2010) for the Washington-Arlington-Alexandria MSA is 10.8% versus 6.3% nationwide

The Washington area created more jobs from 1999 – 2005 than any other major metropolitan area

- ★ ANCX HQ / Banking Center
- ▲ ANCX Banking Centers

Best Market in Country

Access National Bank
progressive business banking

Market Share Growth Opportunities

Institution (ST)	Type	2008 Number of Branches	2008 Total Deposits in Market (\$000)	2008 Total Market Share (%)
Capital One Financial Corp. (VA)	Bank	37	16,189,773	43.35
Wells Fargo & Co. (CA)	Bank	40	6,047,587	16.19
Bank of America Corp. (NC)	Bank	32	3,792,433	10.16
BB&T Corp. (NC)	Bank	48	2,832,395	7.58
SunTrust Banks Inc. (GA)	Bank	34	2,073,364	5.55
Virginia Commerce Bancorp Inc. (VA)	Bank	11	804,977	2.16
United Bankshares Inc. (WV)	Bank	9	677,111	1.81
PNC Financial Services Group (PA)	Bank	19	611,644	1.64
Citigroup Inc. (NY)	Bank	6	521,462	1.40
Cardinal Financial Corp. (VA)	Bank	10	505,680	1.35
M&T Bank Corp. (NY)	Bank	24	477,146	1.28
Access National Corp. (VA)	Bank	3	427,786	1.15
Burke & Herbert Bank & Trust (VA)	Bank	9	400,570	1.07
Alliance Bankshares Corp. (VA)	Bank	5	355,629	0.95
Toronto-Dominion Bank	Bank	7	293,389	0.79
Total For Institutions In Market		332	37,343,253	

*All Banks participating in TARP except Access, Burke & Herbert, Cardinal, Toronto- Dominion.

**Market share in Fairfax County

Why Invest

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Well Defined Market Niche

ANCX targets small to mid-businesses (<\$75MM) and their associated professionals in the Washington DC MSA who make their banking decisions based on access to credit and the best electronic banking capabilities.



Why Invest

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Strong Leadership and Alignment

- Insider total common stock ownership 28% *
- Insider deposits average \$1.3 million each*
- Insider loans average \$1.14 million each*
- All insiders participate in DRSP
- 80% of our bank employees are shareholders
- Employees invest in ANCX through 401K
- Management employment contracts contain significant ownership covenants
- Core Management team together since 1990
- Demonstrated and continuing financial commitment

Why Invest

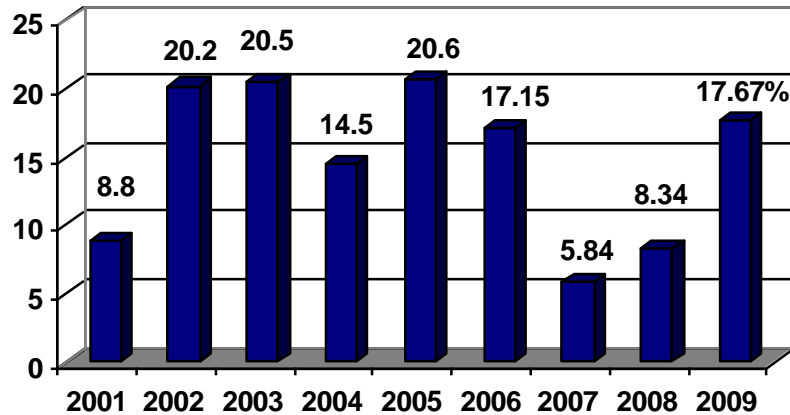
Valuable Business / Professional Deposit Base

- Significant Corporate Customer Base
 - DDAs / Total deposits: 20.91% (\$114MM)
 - DDA + Sweep Balances / Total Deposit + Sweep Balances = 27% (\$164MM)
- Average Money Market Acct: \$73,350
- Average NOW Account: \$25,983
- E-deposit Volume/Cash Letter: 49%
- Internet Banking Penetration of Core Depositors: 77%

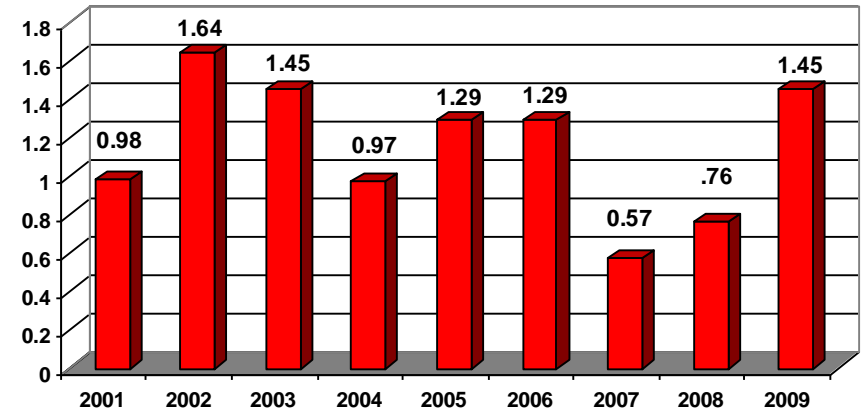
Why Invest

Exceptional Financial Performance Record

Return on Average Equity (%)



Return on Average Assets (%)



35 consecutive profitable Quarters out of 37 Quarters in business!

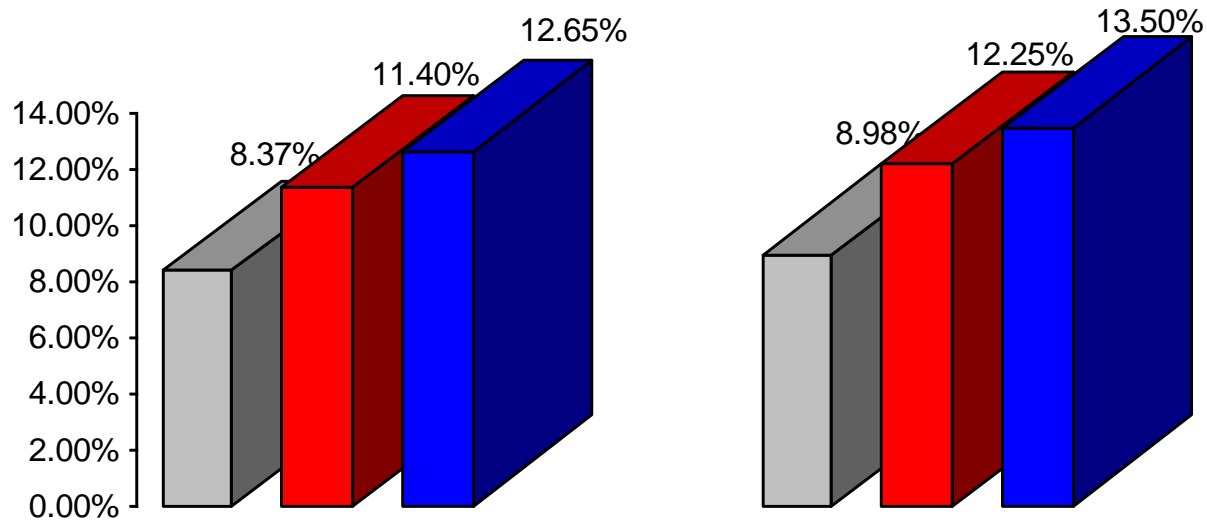
A Banking Company actively managed by owners for owners.

A N C X
NASDAQ
LISTED

*2009 represents 1st QTR data

Why Invest?

Tangible Capital to Leverage



Bank

Consolidated

Regulatory Ratios to be considered Well Capitalized levels

Tier 1 Leverage Ratio

Tier 1 Risk-Based Capital Ratio

Total Risk Based Capital Ratio

5%

6%

10%



AccessNationalBank.com
Get Informed!



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**Questions or
Comments?**