



years.
And counting.

The entrepreneurial spirit
in the service of community.



21

Banking is not just a business—
it's a relationship. One that's always
based on understanding and responding
to the business needs of our customers.

We established EagleBank in 1998 with that firm belief. So celebrating our fifteenth anniversary is about much more than marking a date; it's about making a difference. Doing things that count. Because each customer's success strengthens us all. That's what community banking is all about.

The wisdom of our approach is reflected in the strength of our numbers in 2013. With total assets over \$3.7 billion, our stock price performance is its best ever. The fourth quarter was our twentieth consecutive quarter of increasing net income. And EagleBank ranks number one in deposit market share and total deposits among community banks based in the Washington Metropolitan Area.

But the real story of our success over our first fifteen years isn't in the numbers on a page. It's in the page itself: the open-minded, open-ended blank page with which we begin every meeting with a customer. Creating solutions that make sense for each one, helping that customer along its individual path to success.

That has been our passion, and our own path to success, for fifteen years. And counting.

To Our Shareholders

It's hard to believe that Eagle Bancorp, Inc. and EagleBank have been serving metropolitan Washington for over 15 years. We opened our doors in 1998. It was the year *Titanic* won Best Picture, Tara Lapinski took gold in Nagano, and the Yankees swept the Padres. The world said hello to a startup named Google and goodbye to an icon named Frank Sinatra. The iPod, the iPhone, and the iPad were all still to come. And it was the year EagleBank commenced serving our customers, with a goal of returning personalized, community banking to our region.

Fast forward to today. EagleBank is metropolitan Washington's premier community bank. We lead the area community banks in loan growth; you'll see our signs throughout the region. We hold more deposits than any other community bank in the area. We are recognized as a go-to bank—for deposits, for loans and for safety and soundness. EagleBank is large enough to meet customer needs while remaining small enough and nimble enough to satisfy customer needs.

Go to a national or regional bank and they'll point to their array of products and say pick the one you want, but only if it is on the shelf. We meet with you with a blank piece of paper and ask, "How can we help?" That attitude, that flexibility is what drives our growth.

There were a dozen or so of us who comprised the initial staff of EagleBank. (Six are still with us!) Today, we are almost 400 strong, and we do mean strong.

Our only merger has been with Fidelity & Trust Bank, in 2008. What a combination it has been. We were nearly \$1.4 Billion in assets when we closed the merger. At year-end 2013, we were over \$3.7 Billion in assets. And all of that growth has been organic, profitable growth. We did it the old fashioned way. We earned it.

2013 was, in many ways, one of milestone achievements and record performance for Eagle Bancorp, Inc.:

- 🏆 Our assets ended 2013 at over \$3.7 Billion
- 🏆 Our net income reached \$47 Million, reflecting 20 consecutive quarters of record earnings
- 🏆 Our loans increased by 18%, to \$2.9 Billion
- 🏆 Our deposits were up 11%, to \$3.2 Billion
- 🏆 Our asset quality remains solid, with a coverage ratio of Reserves to Non-Performing Loans of 166%
- 🏆 Our common stock price increased by 69%, and we issued a 10% stock dividend
- 🏆 We opened our 18th branch in Old Town Alexandria, VA, as we celebrated our 15th Anniversary

While we hold more deposits than any other metropolitan Washington community bank, our share of the deposit market is only 1.87%. In 2010, we had 1.14% of the market; that's an increase of 73 basis points—and \$1.3 Billion—in just three years. EagleBank has tremendous potential to continue to grow...in one of the country's strongest regional economies. However, as we have mentioned in previous years' letters, the Company is more concerned with consistent growth in profitability than with the size of its balance sheet. Eagle Bancorp had a 1.37% Return on Average Assets in 2013 and a 14.60% Return on Average Common Equity. Accordingly, we are again the most profitable bank headquartered in Maryland.

The steadily rising net income—five consecutive years of increased, record-level earnings—is the result of successful performance across many indicators compared to national and local bank peers: an increase in earning assets, a superior Net Interest Margin, continued strong credit quality metrics and more effective expense management. The favorable Net Interest Margin was maintained through our disciplined approach to loan and deposit pricing.



Ronald Paul, Chairman and CEO (right)
Robert Pincus, Vice Chairman (left)

Asset quality—already strong—improved during 2013 to an even stronger position. We identify potential problems early, and then we address them aggressively.

The Efficiency Ratio, the measure of non-interest expenses to total revenue, again improved, and compares favorably to peer banks. It takes less than fifty cents to generate a dollar of revenue. This accomplishment resulted from attentive management of operating expenses combined with revenue growth. We focus on efficiency and productivity, to prudently control expenses while at the same time maintaining the desired infrastructure. This allows us to offer the highest level of attention to our customers and the community, through qualified, motivated employees. In addition, we are proud of the advanced technologies we have harnessed to support state-of-the-art products and services.

Our strong capital base is another key factor in our ability to continue to grow EagleBank. Your Board of Directors is committed to preserving a sound capital position, as demonstrated by the capital raising activities conducted in both 2011 and 2012. During 2013, the Company significantly improved its capital position through internally generated capital, with our record profitability contributing retained earnings at a faster pace than our asset growth. All of our capital ratios are considerably above the levels necessary to be considered “well capitalized.”

The consistent, balanced performance of the Company has been well received by the financial community, including respected analysts and industry publications. We were ranked among the Top-30 community banks in the US in 2013, for the second consecutive year. The stock price increase of 69% during 2013 again outperformed industry and broader-market indices, as has been the case for the last three years and the last five years. The 10% stock dividend was well received by the market, as our shares are more liquid.

During 2013, EagleBank furthered its strategic expansion into Northern Virginia. We continued to recruit high-quality commercial and real estate lenders with feet-on-the-ground experience. We are now the only community bank with a major presence in Suburban Maryland, Virginia, and Washington, DC. We maintain our emphasis on building relationships ... on developing as well as strengthening customer bonds, throughout the region.

Our differentiator: This is our hometown. Our decision makers are right here; headquarters is not in some far-away city. Metropolitan Washington is our only market. And we know it inside and out.

EagleBank is proud, too, to play an active, vocal role in the community. Our directors, senior management and officers hold leadership roles in local business and charitable organizations. We continue to work closely with our elected officials at both the local and federal levels to foster government programs supportive of small business and our customer base. Both the Bank and the EagleBank Foundation consistently provide support to those in need in our community.

2013 marked our fifteenth anniversary, a milestone. From our initial three branches in one county, we now serve metropolitan Washington through 18 branches and three regional offices. In 1998, no one knew from online or mobile banking. Today, we—and our customers—take it for granted. We are excited about all that we have accomplished and what we will continue to do as the premier community bank in metropolitan Washington. In fact, we believe the best is yet to come.

To all of our shareholders, directors, employees, and customers—and the community at large—thank you for your support of EagleBank. Fifteen years. And counting.

Sincerely,



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



Robert P. Pincus
Vice Chairman

Six-Year Summary

of Selected Financial Data

	Years Ended December 31						5 Year Growth Rate
	2013	2012	2011	2010	2009	2008	
BALANCE SHEET-PERIOD END (dollars in thousands except per share data)							
Securities	\$ 389,405	\$ 310,514	\$ 324,053	\$ 237,576	\$ 245,644	\$ 169,079	18%
Loans held for sale	42,030	226,923	176,826	80,571	1,550	2,718	73%
Loans	2,945,158	2,493,095	2,056,256	1,675,500	1,399,311	1,265,640	18%
Allowance for credit losses	40,921	37,492	29,653	24,754	20,619	18,403	17%
Intangible assets, net	3,510	3,785	4,145	4,188	4,379	2,533	7%
Total assets	3,771,503	3,409,441	2,831,255	2,089,370	1,805,504	1,496,827	20%
Deposits	3,225,414	2,897,222	2,392,095	1,726,798	1,460,274	1,129,380	23%
Borrowings	119,771	140,638	152,662	146,884	150,090	215,952	-11%
Total liabilities	3,377,640	3,059,465	2,564,544	1,884,654	1,617,183	1,354,456	20%
Preferred shareholders' equity	56,600	56,600	56,600	22,582	22,612	36,312	9%
Common shareholders' equity	337,263	293,376	210,111	182,134	165,709	106,059	26%
Total shareholders' equity	393,863	349,976	266,711	204,716	188,321	142,371	23%
Tangible common equity ¹	333,753	289,591	205,966	177,946	161,330	103,526	26%
Interest income	\$ 157,294	\$ 141,943	\$ 119,124	\$ 96,658	\$ 84,338	\$ 65,657	19%
Interest expense	12,504	14,414	20,077	19,832	24,809	23,676	-12%
Provision for credit losses	9,602	16,190	10,983	9,308	7,669	3,979	19%
Noninterest income	24,716	21,364	13,501	9,242	7,297	4,366	41%
Noninterest expense	84,579	76,531	63,276	51,005	42,773	30,817	22%
Income before taxes	75,325	56,172	38,289	25,755	16,384	11,551	46%
Income tax expense	28,318	20,883	13,731	9,098	5,965	4,123	47%
Net income	47,007	35,289	24,558	16,657	10,419	7,428	45%
Preferred dividends	566	566	1,511	1,299	2,307	177	26%
Net income available to common shareholders	46,441	34,723	23,047	15,358	8,112	7,251	45%
Net income, basic	\$ 1.81	\$ 1.50	\$ 1.05	\$ 0.71	\$ 0.50	\$ 0.57	26%
Net income, diluted	1.76	1.46	1.04	0.70	0.50	0.56	26%
Dividends declared	-	-	-	-	-	0.10	
Book value	13.03	11.62	9.57	8.41	7.71	7.58	11%
Tangible book value ³	12.89	11.47	9.38	8.21	7.51	7.40	12%
Common shares outstanding	25,885,863	25,250,378	21,948,128	21,670,426	21,487,649	13,985,791	13%
Weighted average common shares outstanding	25,726,062	23,135,886	21,819,087	21,613,450	16,107,623	12,712,226	15%
Net interest margin	4.30%	4.32%	3.99%	4.09%	3.85%	4.05%	
Efficiency ratio ⁴	49.90%	51.40%	56.22%	59.26%	64.01%	66.49%	
Return on average assets	1.37%	1.18%	0.97%	0.86%	0.65%	0.69%	
Return on average common equity	14.60%	14.14%	11.71%	8.74%	6.52%	8.04%	
Total capital (to risk weighted assets)	13.01%	12.20%	11.84%	11.64%	13.57%	11.93%	
Tier 1 capital (to risk weighted assets)	11.53%	10.80%	10.33%	9.91%	11.82%	9.78%	
Tier 1 capital (to average assets)	10.93%	10.44%	8.21%	9.32%	10.29%	9.22%	
Nonperforming assets and loans 90+ past due	\$ 33,927	\$ 35,983	\$ 36,019	\$ 31,988	\$ 27,131	\$ 26,366	
Nonperforming assets and loans 90+ past due to total assets	0.90%	1.06%	1.27%	1.53%	1.50%	1.76%	
Allowance for credit losses to loans	1.39%	1.50%	1.44%	1.48%	1.47%	1.45%	
Allowance for credit losses to nonperforming assets	120.61%	104.19%	82.33%	77.39%	76.00%	69.80%	
Net charge-offs	\$ 6,173	\$ 8,351	\$ 6,084	\$ 5,173	\$ 5,453	\$ 1,123	
Net charge-offs to average loans	0.23%	0.37%	0.32%	0.35%	0.42%	0.12%	
ASSET QUALITY							

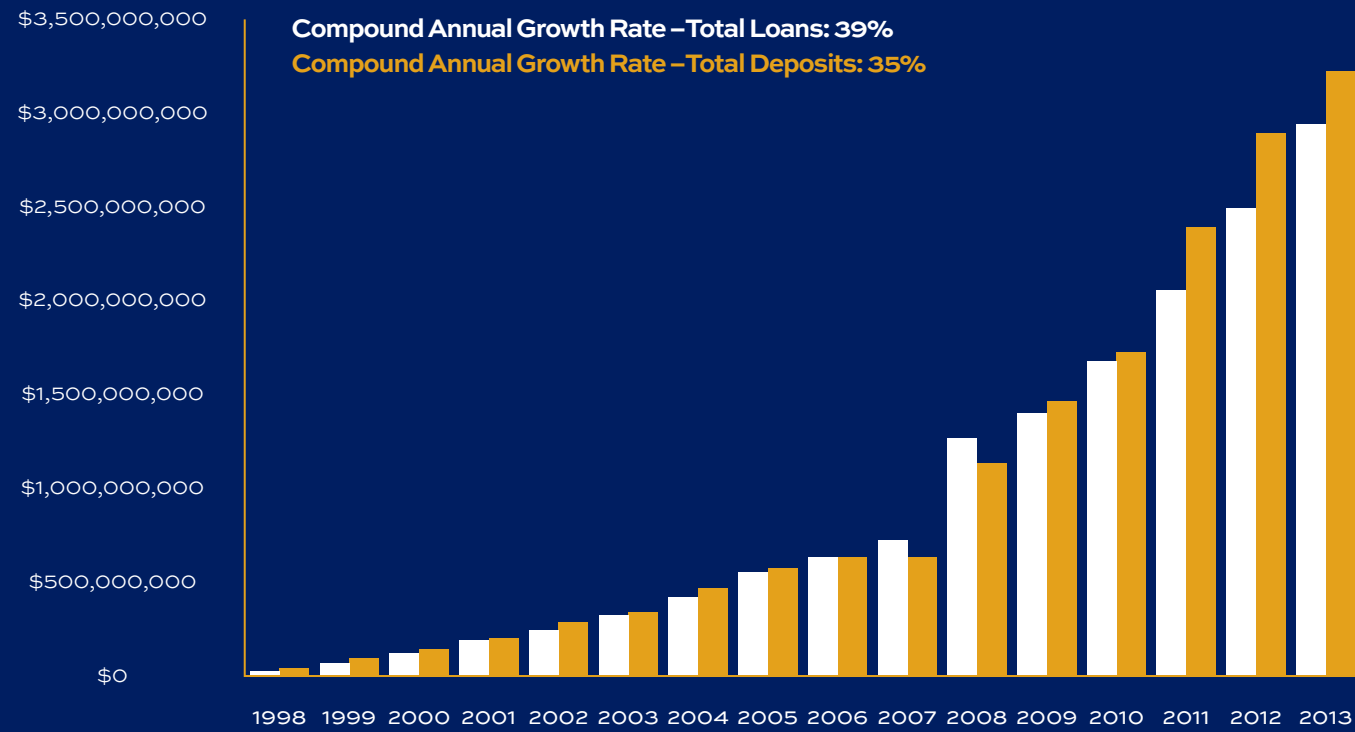
¹ Tangible common shareholders' equity, a non-GAAP financial measure, is defined as total common shareholders' equity reduced by goodwill and other intangible assets.

² Presented giving retroactive effect to the 10% stock dividends paid on the common stock on June 14, 2013 and October 1, 2008. In July 2008, the Company discontinued the payment of its quarterly cash dividend.

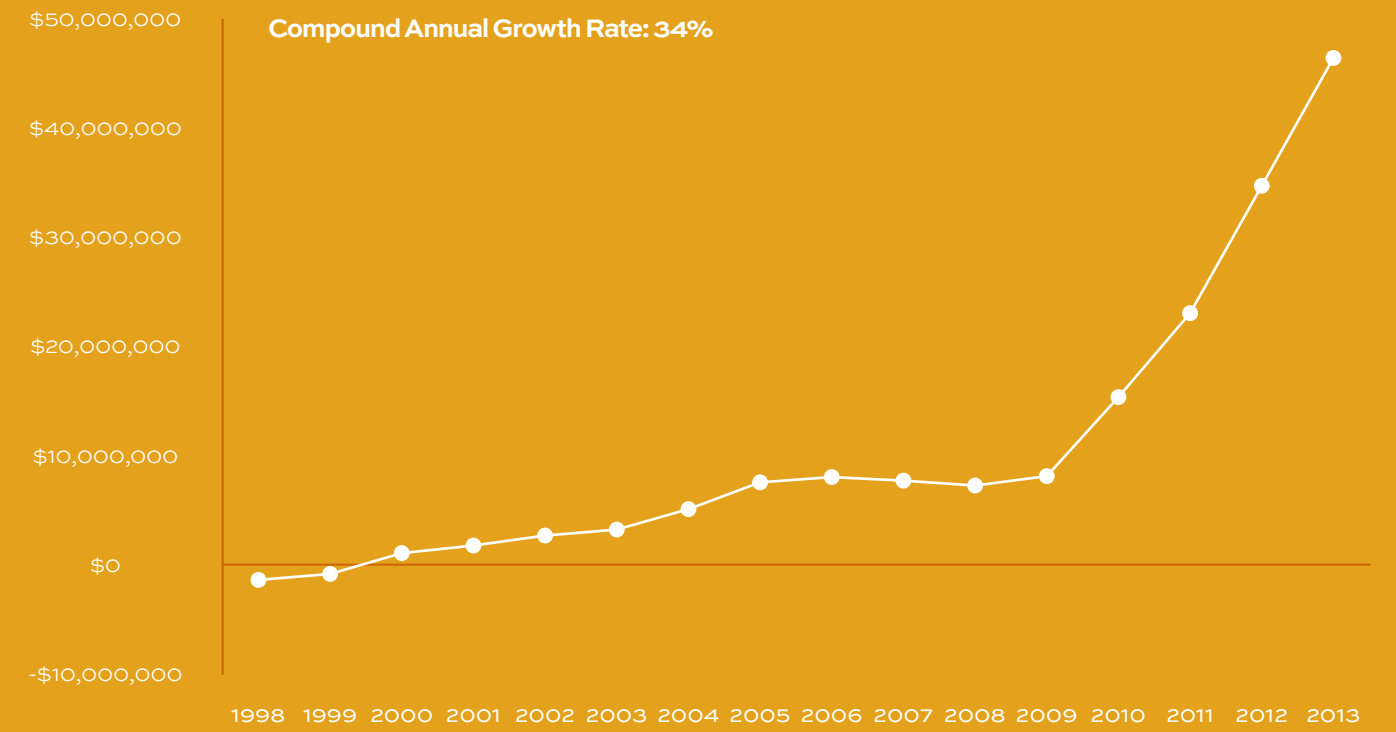
³ Tangible book value per common share, a non-GAAP financial measure, is defined as tangible common shareholders' equity divided by total common shares outstanding.

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

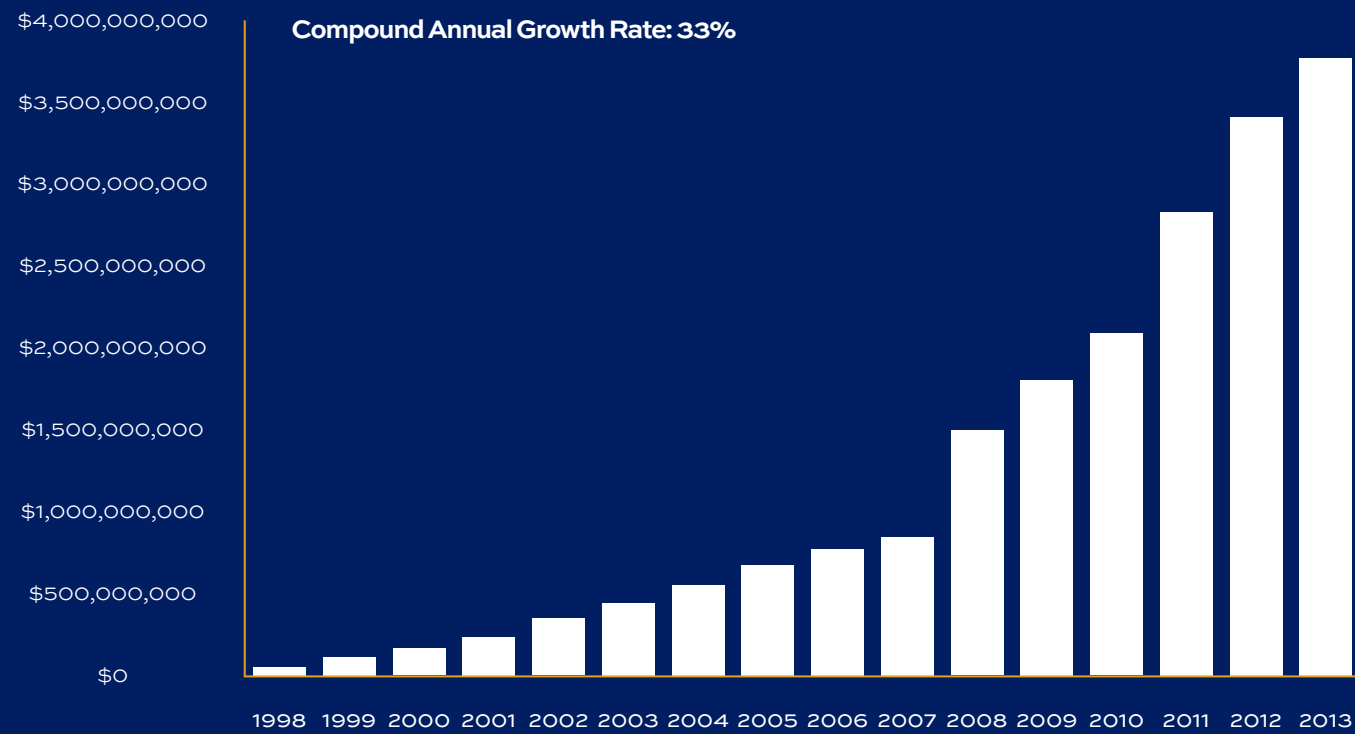
Balanced Loan and Deposit Growth



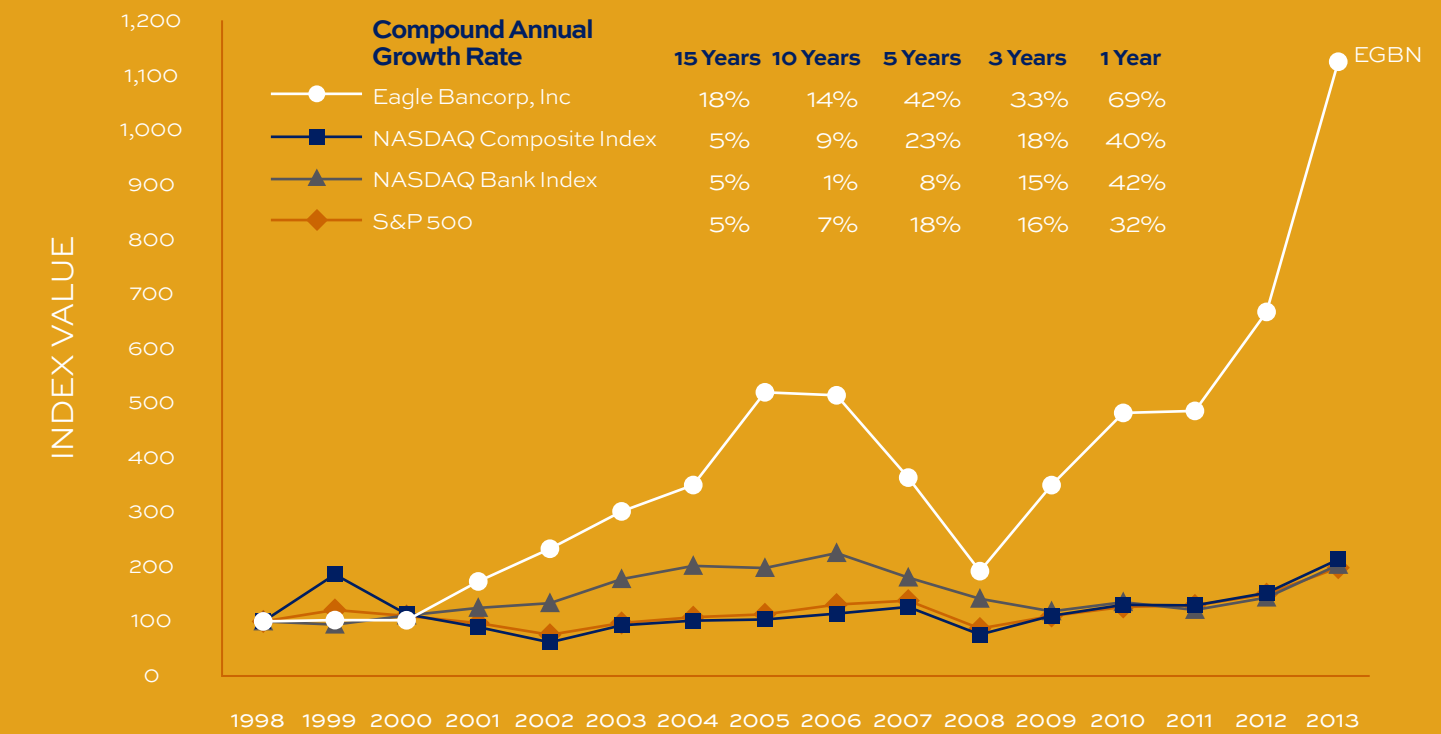
Net Income Available to Common Shareholders for Years Ending



Total Assets at Year End



Total Return Performance



2000 The company reports net income in only its second full year in business

2000 EagleBank exceeds \$150 million in assets



There when it counts.

When a small business needs help most, a community bank has the most to offer—enabling fellow entrepreneurs to survive and thrive.

Cidalia Luis-Akbar and Natalia Luis had guided M. Luis Construction through the recession. But then the sisters' troubles began.

The Maryland-based road construction company their parents started in 1985 had achieved great success. Looking to build on that success, in late 2010 the sisters invested millions in an asphalt manufacturing plant in Rockville, MD. In February 2011, a fire destroyed the company's central operations hub, a loss worth several million dollars.

Then the rains came.

Over several months, record-setting rainfall throughout the region washed out construction schedules, greatly reducing M. Luis Construction's revenues. As a result, the company's relationship with a national bank ended—the bank that had been M. Luis's lender of choice for over twenty-five years.

That's when we learned about the sisters' predicament from a mutual friend. (At EagleBank, we're all about relationships.) As entrepreneurs ourselves, we understand that all small-business owners face challenges. From time to time, unforeseen events will demand unconventional thinking and unusual flexibility. That's par for the course.

We also understand that, for small-business owners, timely access to money is what keeps the lights on.

We met with the Luis sisters and recognized them as fellow entrepreneurs—passionate, capable, energetic people running a successful family business. People who had just hit a rough spot and needed a hand.

So we were happy to do for M. Luis Construction what its national bank wouldn't: We provided an \$8.6 million line of credit that enabled the firm not only to keep going, but to continue growing.

Others took notice. Last fall, President Obama invited the Luis sisters to the White House for an event celebrating the contributions small businesses make to the economy by creating jobs, improving infrastructure, and strengthening communities. The following month, the President visited M. Luis Construction's Rockville facilities for another day of celebrating small-business success.

Stories like that of the Luis sisters and M. Luis Construction are ones we never tire of hearing—or being a part of. Because we believe in the power and passion of entrepreneurs, and the difference only a community bank like EagleBank can make in their success.

We provided an \$8.6 million line of credit that enabled the firm not only to keep going, but to continue growing.



Cidalia Luis-Akbar (sitting) and Natalia Luis (standing) of M. Luis Construction

2001 First Washington, DC branch opens at 2001 K Street, NW

2001 EagleBank makes the Top SBA Lenders list in the Washington Metro Area

2002 Shady Grove branch opens in Rockville, MD

2002 SBA names EagleBank a Preferred Lender

Growing by knowing.



To achieve steady growth over the long term, a community bank's greatest asset is knowing the area and the people it serves.

"Objects in mirror are closer than they appear." And a community bank that's closer to the people can be bigger and more capable than one imagines.

Just ask Gary Rappaport. The retail real estate firm he founded thirty years ago, The Rappaport Companies, has grown into one of the largest owners and managers of shopping centers in the Mid-Atlantic.

That kind of growth, in that business, takes big financing. So, even though we'd known Gary for decades, we realized he probably thought his business had outgrown the capabilities of a local bank like ours.

Then, a few years ago, he called us. He owned an older shopping center in serious need of redevelopment in order to reposition it to be more productive. But the place was so—let's say "challenging"—that none of his usual big-name bankers would consider refinancing it.

But we would. Because we know the Greater Washington market. We know where and when it makes sense to invest, and we could see beyond the shopping center's problems to its potential. And we know Gary. So we sat down with Gary and a blank sheet of paper.

"EagleBank works with people, not numbers on paper," Gary said later. "They understood our vision and wanted to help us achieve it."

Together, we came up with a creative approach to his refinancing situation—one that involved dollar amounts that Gary had thought were beyond us.

And suddenly, by enabling him to realize his plans for that center, Gary saw our community bank in a new light. First, we had shown that we'd grown big enough to do big deals just like the national and regional banks could do.

Second, and more important, we had proven that we could do deals the big banks wouldn't do. Precisely because we're a community bank—with intimate local knowledge and banking expertise, combined with an entrepreneur's agility and a belief in our borrower. Which are the very qualities that have fueled our steady growth these last fifteen years.

"I work with many banks, both large and small," Gary says, "and I can tell you that there is no better bank than EagleBank."

We had proven that we could do deals the big banks wouldn't do.



Gary Rappaport of The Rappaport Companies

The business of community health care.

DC

To EagleBank, serving the community is much more than volunteering or donating. It's an integral part of the business plan.

One of the pleasures of being a community bank is knowing that our success results from helping other local businesses succeed.

When we can help a nonprofit organization whose business is helping members of the community directly, the satisfaction is even greater.

That's why we are especially proud of our relationship with Whitman-Walker Health, an internationally recognized provider of health care to the DC-area gay, lesbian, bisexual, transgender, and broader communities, as well as those living with HIV. Established in 1978, Whitman-Walker Health has provided culturally competent, quality care for thousands, especially those who face barriers to health care access.

As a nonprofit, the organization then known as Whitman-Walker Clinic focused on caring for its patients—many of whom were losing their battle with AIDS—leaving its financials in a less healthy state. While doing so much good, the organization had made some business decisions that in 2008 threatened its survival.

Of course, the deteriorating economy in that year didn't help. Corporate and private donations began to dry up just as Whitman-Walker Health faced long-term debt repayments in the millions of dollars.

In need of a major infusion of capital, Whitman-Walker Health appealed to one of the nation's big banks with which it had a long-standing relationship. The bank declined to even consider the loan request.

A friend put us in touch with people at Whitman-Walker Health and we did what we always do: We sat down with them over a blank sheet of paper and asked, "How can we help?" Upon hearing the compassion and commitment to the community, we secured our relationship.

We not only took care of the organization's pressing need for cash; we also offered advice on its whole financial situation. We helped Whitman-Walker Health out of its immediate difficulties and set up a line of credit that continues to sustain its crucial services. And our expert advice is ongoing as well.

A recent example: Whitman-Walker Health, now on firm financial ground, was looking to expand its operations into a new building in downtown DC. It so happened that one of our developer clients was constructing a building (for which we had provided the financing) and was looking for tenants. We put together a deal and helped two clients with a single transaction.

When you're headquartered in the community—when you're really involved in the community as a daily part of your business—good things happen.

We not only took care of the organization's pressing need for cash; we also offered advice on its whole financial situation.



Don Blanchon of Whitman-Walker Health

2005 McPherson Square branch opens in Washington, DC

2005 EagleBank Foundation hosts the First Annual Fight Against Breast Cancer Golf Classic

2006 Chevy Chase, MD branch opens

2006 EagleBank introduces banking program for nonprofit associations

Making a difference in the community.

From elementary school to high school, inside the classroom and out, the people of EagleBank are committed to helping students in the Greater Washington area.

One of the most important ways we really put the “community” in community bank is by helping students in Maryland, Virginia, and the District of Columbia.

EverFi Program EagleBank partnered with EverFi, Inc., to bring a fun, web-based program that teaches critical financial skills to students at three Washington, DC high schools. The EverFi Financial Literacy course uses the latest in new-media technology to bring complex financial concepts to life. The program helps students become better-informed, more responsible citizens.

Teaching Financial Skills EagleBank’s Merrifield office established a partnership with Lemon Road Elementary School in Falls Church, Virginia. EagleBank volunteers devote lunch hours to scheduled mentoring sessions with individual students, and also developed a financial literacy program for the classroom.

Teacher for a Day EagleBank’s Treasurer spent a day in April sharing some first-hand banking knowledge with a group of very bright second-graders. The students at Bannockburn Elementary School in Bethesda, Maryland, joined in an interesting discussion on some of the basic principles of banking and finance.

Back to School for All In August, EagleBank employees donated school supplies for families in need. Children’s Program Director Emma Kupferman of the District Alliance for Safe Housing (DASH) coordinated the campaign. DASH provides housing opportunities and support services for homeless families in Montgomery County, Maryland.

Summer Reading Party EagleBank’s Helping Hands Volunteer group joined the Arlington Partnership for Affordable Housing again this year for a Kids’ Summer Reading Party. Naren Aryal, co-founder and CEO of Mascot Books in Herndon, Virginia, arranged a generous donation of children’s books. Our volunteers enjoyed collecting and sharing books with the young residents of Columbia Grove Apartments. Even more fun was playing, reading, and interacting with the kids.

Annual Scholarship In cooperation with the Montgomery College Foundation, EagleBank once again awarded an annual scholarship to a student pursuing financial studies at Montgomery College, who will then move on to complete a degree at the Smith Business School at the Universities at Shady Grove. Congratulations to the 2013 winner, Neha Thanki.



Ronald Paul and Donald Rogers,
Chairman of EagleBank Foundation

“We are thankful to everyone for their continued support of our efforts to save more lives and help with the fight against this disease.”

Ninth Annual EagleBank Foundation Golf Classic.

On October 14, 2013, the ninth annual EagleBank Foundation Fight Against Breast Cancer Golf Classic at the Trump National Golf Club raised over \$300,000. Proceeds from this event continue to support research and outreach programs through foundation partnerships with local hospitals and other organizations.

Since the first golf tournament in 2005, the Foundation has raised over \$1,650,000 to assist these organizations in their fight against breast cancer. In addition to providing vital support services, these funds enable ongoing research aimed at putting an end to breast cancer.

“Our golf tournament is another one of the ways that we give back to our community,” said EagleBank Chairman and CEO Ron Paul. “We are thankful to everyone for their continued support of our efforts to save more lives and help with the fight against this disease.”





Just a few of our valued customers.

2009 CEO Ron Paul wins the Greater Washington Entrepreneur of the Year Business Services award

2009 Park Potomac, MD branch opens

2009 Eagle Bancorp, Inc. raises \$55 million in stock offering



Steadily growing community.

A few final thoughts on our first fifteen years. And our next.

In spite of the rapid pace of technological change, fifteen years is not so long a time.

It is, however, just long enough to gauge the soundness of a business plan, the wisdom of an operating philosophy. To separate the flush of initial enthusiasm from the true passion that sustains long-term growth.

We have achieved fifteen years of steady growth by thinking like entrepreneurs. By putting ourselves in our clients' shoes. By really knowing this market and understanding lending at all levels. And by being not just located in this community but involved in it, every single day.

Our hope is that we will continue the same steady growth over the next fifteen years. Because that will mean we've helped more and more local businesses succeed.

It will also mean we have maintained the passion and the focus that got us this far.

Branch Locations

MARYLAND

Bethesda
7815 Woodmont Avenue
Bethesda, MD 20814
240.497.2044

Chevy Chase
15 Wisconsin Circle
Chevy Chase, MD 20815
301.280.6800

Park Potomac
12505 Park Potomac Avenue
Potomac, MD 20854
301.444.4520

Rockville
110 North Washington Street
Rockville, MD 20850
301.738.9600

Rollins Avenue
130 Rollins Avenue
Rockville, MD 20852
301.287.8500

Shady Grove
9600 Blackwell Road
Rockville, MD 20850
301.762.3076

Silver Spring
8665-B Georgia Avenue
Silver Spring, MD 20910
301.588.6700

VIRGINIA

Ballston
4420 N. Fairfax Drive
Arlington, VA 22203
571.319.4800

Merrifield
2905 District Avenue
Fairfax, VA 22031
571.319.4900

Old Town Alexandria
277 S. Washington Street
Alexandria, VA 22314
703.956.5075

Reston
12011 Sunset Hills Road
Reston, VA 20190
571.319.4848

Rosslyn
1919 N. Lynn Street
Arlington, VA 22209
571.319.4855

Tysons Corner
8601 Westwood Center Drive
Vienna, VA 22182
703.485.8011

WASHINGTON, DC

Dupont Circle
1228 Connecticut Avenue, NW
Washington, DC 20036
202.466.3161

Gallery Place
700 7th Street, NW
Washington, DC 20001
202.628.7300

Georgetown
1044 Wisconsin Avenue, NW
Washington, DC 20007
202.481.7025

K Street
2001 K Street, NW
Washington, DC 20006
202.296.6886

McPherson Square
1425 K Street, NW
Washington, DC 20005
202.408.8411

OTHER OFFICES

Commercial Deposit Services
2001 K Street, NW
Suite 204
Washington, DC 20006
202.292.1630

Commercial Lending
7830 Old Georgetown Road
Bethesda, MD 20814
240.497.2049

2001 K Street, NW
Suite 204
Washington, DC 20006
202.292.1624

11911 Freedom Drive
Suite 610
Reston, VA 20190
703.485.8031

Residential Real Estate Lending
12505 Park Potomac Avenue
Suite 510
Potomac, MD 20854
301.738.7200

12011 Sunset Hills Road
Reston, VA 20190
571.319.4837

Eagle Insurance Services, LLC
7830 Old Georgetown Road
Bethesda, MD 20814
240.497.2061

Investment Advisory Services
7830 Old Georgetown Road
Bethesda, MD 20814
240.497.1788



Eagle Bancorp, Inc.

ANNUAL MEETING

Bethesda Marriott Hotel

5151 Pooks Hill Road
Bethesda, MD 20814
Thursday, May 15, 2014, 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

VP/Corporate Secretary
Eagle Bancorp, Inc.
7830 Old Georgetown Road, Third Floor
Bethesda, MD 20814
240.497.2041
jcornett@EagleBankCorp.com

For more 2013 financial information about Eagle Bancorp, visit our Investor Relations page at 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

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P.O. Box 30170
College Station, TX 77842-3170
1.877.282.1168
www.computershare.com

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Michael T. Flynn

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Washington, DC 20037

INDEPENDENT ACCOUNTING FIRM

Stegman & Company

405 East Joppa Road
Suite 100
Baltimore, MD 21286

EAGLEBANK

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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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.



 **EAGLE BANCORP, INC.**

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