

 **JOHN MARSHALL BANCORP, INC.**

BUSINESS RESPONSIBILITY REPORT

REPORT AS OF MARCH 2026

ABOUT JOHN MARSHALL BANK



John Marshall Bank is a commercially focused community bank that has been providing businesses and individuals with the right balance of personalized, accessible, and exceptional service with the latest banking technology since 2006. Headquartered in Reston, VA, and with eight branch locations throughout the DC Metro area, our knowledgeable team of experts is committed to providing optimum service to help our clients achieve their financial goals – from the boardroom to building their first home and everywhere in between.

We pride ourselves on our commitment to the community, both professionally as bankers but also as active members on the Boards of a variety of nonprofit and professional organizations we serve. Our team is quite involved in a volunteer capacity and in providing financial support of business organizations and community nonprofit organizations. Our connection and commitment to serving the community supports our local markets.

BANK HIGHLIGHTS

- Over 140 employees
- Earned 5-Star highest rating for financial strength by Bauer Financial
- Strong, well-capitalized, and liquid balance sheet
- 8 branch locations: Alexandria, Arlington, DC, Leesburg, Reston, Rockville, Tysons, and Woodbridge
- In 2025, scored an A Rating for excellent financial health by Lending Tree
- Ranked in the top 1% in Bank Director's 2025 Top 200 Best U.S. Banks list with asset size between \$1 billion and \$5 billion
- 10-Year Compounded Annual Growth Rate of 9.7% for gross loans and 10.4% for deposits
- Ownership and partnership with Bearing Insurance, the third-largest independent insurance agency in Virginia
- Maintains strong asset quality
- Tenured executive management team with extensive experience serving the DC Metro market



Mission Building value by delivering tailored banking services and exceptional client experiences.

Talent Engagement & Opportunity

At JMB, we believe our people are our greatest strength. We are committed to fostering an environment where individuals with diverse strengths and perspectives are recruited, developed, and advanced. Through disciplined talent management and equitable access to growth opportunities, we empower our employees to build meaningful careers while strengthening the communities we serve.

Our approach is grounded in our core values of **honesty, excellence, responsiveness, and ownership**. We lead with honesty, upholding integrity and transparency in every relationship. We pursue excellence, delivering the highest standards of service across every transaction. We demonstrate responsiveness, providing prompt, personalized attention and strategic insight to our clients and colleagues. We embrace ownership, holding ourselves accountable for our performance and for the shared success of our customers and our organization. By aligning our talent strategy with our values, we cultivate an engaged workforce positioned to deliver sustained performance and long-term impact.

Core Values (HERO)



HONESTY

Our community banking practices are built on the principles of integrity, transparency and honesty.

EXCELLENCE

We strive to conduct each transaction and service with the highest standard of excellence. From the multi-million dollar construction loan to the household bank accounts.

RESPONSIVENESS

Our community bankers are known for providing the highest standard of customer service, prompt, personalized attention, and strategic insight. All available in just a quick phone call or email.

OWNERSHIP

We believe in personal accountability. By internalizing the mission and vision of JMB, we take on full ownership and responsibility of not just the success of our business, but your business as well.

CORPORATE, SOCIAL, & ENVIRONMENTAL RESPONSIBILITY



Team Members

The Bank maintains a culture of inclusion and growth for our team by fostering a strong culture with a focus on our values, while celebrating their achievements. We recognize that our success derives from the contributions and expertise of our team, who are our greatest asset. In turn, we aim to cultivate a work environment that offers growth opportunities, connections to causes impacting our community and access to education and benefits that support their success.

Community

With products designed for greater accessibility and a team that assumes community leadership, development, and educational roles, we dedicate ourselves to improving and uplifting the communities we live in and serve.



Environment

Climate change affects all of us and that includes the Bank. The Bank actively partners with services that reduce paper use, and employs practices and procedures focusing on sustainability, waste reduction, and reducing our environmental impact.

COMMUNITY INVOLVEMENT AND DEVELOPMENT



Through volunteerism efforts, providing financial literacy education, accessible banking products, participation in the Community Reinvestment Act, to name a few, the Bank and our team are actively and consistently invested in the development of the communities we serve throughout the DC Metro area. Beyond our own team volunteering and serving the community, the Bank calls over 330 nonprofit organizations clients and we support and provide for them while they support and provide for the communities they serve.

Volunteerism

A significant portion of our staff members dedicate hours to volunteering with a multitude of nonprofits and organizations throughout the DC Metro area. Additionally, the Bank actively engages in sponsorships with various community events, donation drives, and schools where team members play a vital role. In 2025, our team spent over 2,440 hours volunteering in our communities.



Service on Boards

The Bank's team is made up of leaders in the Bank itself and throughout the community. Many team members serve on the Board of Directors for various community associations, nonprofit organizations, local government organizations, and more, placing them in a unique position to not only give back to the community, but to guide its future. As an organization, our team sits on over 36 boards throughout the DC Metro Area.

Chamber Involvement and Community Recognition

The Bank works closely with and are members of Chambers of Commerce throughout the DC Metro area. This partnership and membership allows us to better serve the businesses we call clients. Additionally, the Bank's close involvement within our communities allows us to receive recognition from various established and respected publications. In 2025, the Bank was recognized by Prince William Living Magazine as one of the Best Places to Work in Prince William County and by Arlington Magazine as one of the top community banks in Arlington. Receiving recognition each year from publications like these exemplifies the Bank's commitment to serving our local communities and the businesses and people in them.

COMMUNITY INVOLVEMENT AND DEVELOPMENT



Financial Literacy

As a Bank, our team is uniquely positioned to offer informed financial literacy and education to our local communities. Through efforts in local schools, organizations dedicated to providing financial education for students, and events aimed at older audiences, the team at John Marshall Bank provides expert financial literacy instruction and education to the people we serve.

In 2025, our team spent over 55 hours in over 20 separate events providing financial literacy education to the DC Metro area.

We primarily partner with Junior Achievement of Greater Washington and Liberty's Promise. Junior Achievement partners with local school systems to promote financial literacy, work readiness and entrepreneurship among students in middle and high school. Liberty's Promise supports young immigrants in need while encouraging them to be active and conscientious American citizens.



Junior Achievement Finance Park

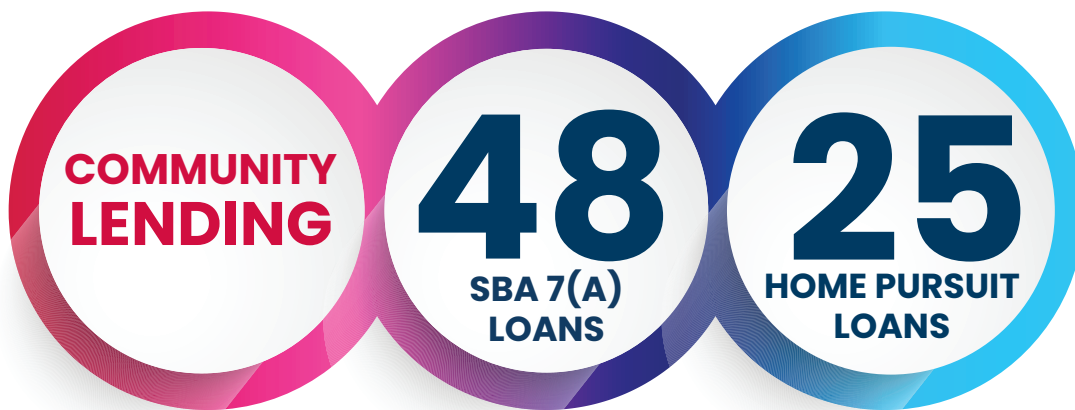
The Bank's primary partner in providing financial literacy to students throughout the DC Metro area is Junior Achievement of Greater Washington, a local branch of the global Junior Achievement organization. Junior Achievement strives to provide young people, especially students, with the skill and knowledge to build thriving communities with an entrepreneurial mindset. As part of our efforts with Junior Achievement, our employees volunteer at their Finance Parks, which provide an immersive simulation for students to experience life and work in the real world. In 2025, our employees dedicated over 45 hours to volunteering in Junior Achievement's Finance Parks which helped to provide 40,000 students with a memorable experience and financial education.

COMMUNITY INVOLVEMENT AND DEVELOPMENT



Small Business Administration Preferred Lender

John Marshall Bank is designated as a “preferred lender” as part of the US Small Business Administration’s (SBA) Preferred Lender Program. This designation allows the Bank and our SBA team to provide a more expedient loan application experience to the small businesses we serve, providing them with the funds they need to start, grow, or operate. The Preferred Lender status also grants the Bank access to additional resources, such as educational materials and workshops, to assist small business owners in running their businesses after receiving their SBA loans.



Community Reinvestment Act

John Marshall Bank helps meet the needs of all segments of our community, including low-to-moderate income areas, through the Community Reinvestment Act. Our CRA efforts include:

- Providing SBA loans to multiple qualifying businesses throughout the DC Metro area, totaling 48.
- Created the Home Pursuit Program, which provides first-time home-buyers and those who meet specific income and home value requirements with a path to home ownership.
- The Home Pursuit Program has provided 25 loans throughout the Bank’s footprint.
- The Bank’s Freedom Checking Account is certified by the Cities for Financial Empowerment (CFE) Fund as meeting the Bank On National Account Standards. These national standards designate core features that ensure low cost, high functionality, and consumer safety for all certified accounts.

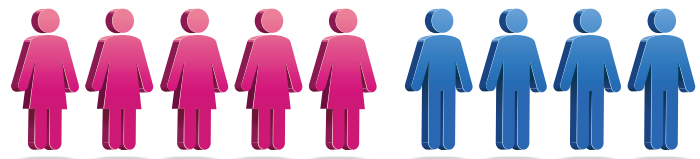
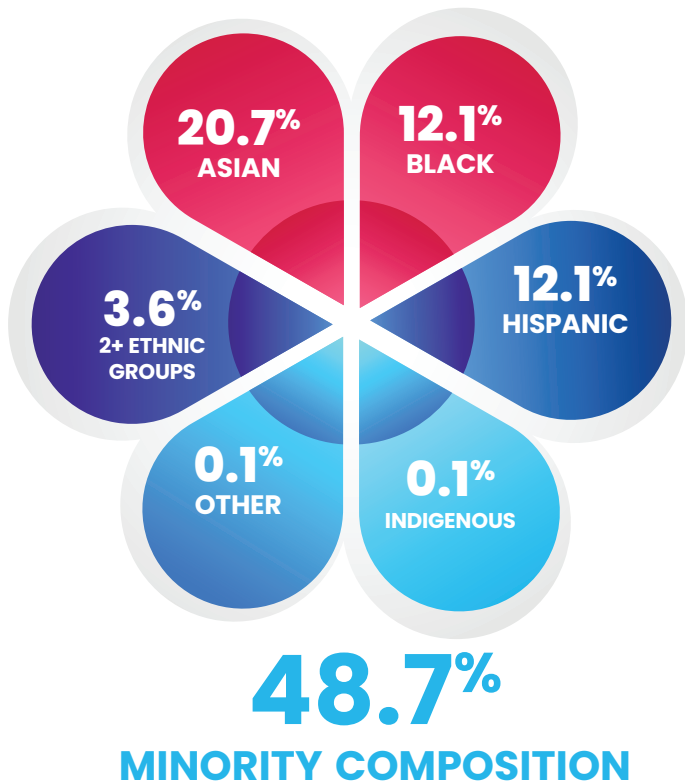


TALENT MANAGEMENT & OPPORTUNITY



Company Composition

Our placement in the DC Metro area puts us in one of the most diverse areas of the country, a diversity that we reflect and promote within the Bank and our team. Through diversity comes inclusion, understanding, collaboration, and a better understanding of the people we work with and the clients we serve.



57%
IDENTIFY AS FEMALE

43%
IDENTIFY AS MALE

Talent and Employee Acquisition

- The Bank actively seeks out talent who match the Bank's values and commitments to the community.
- The Bank hires known leaders throughout the banking and local community.
- The Bank and its leadership has close ties to James Madison University's School of Banking and has a track record of hiring graduates.

Employee Health and Wellbeing

- The Bank offers generous paid leave and sick days.
- The Bank offers healthcare benefits that include access to physical wellness programs along with mental health coaching and support.
- The Bank offers support for new and existing parents.
- The Bank offers hybrid work options for employees.

TALENT MANAGEMENT & OPPORTUNITY



Work Environment and Staff Involvement and Development

- The Bank actively fosters an environment of collaboration, engagement, satisfaction, and ownership.
- HERO, an HR-led internal team, underscores the Company's values, including creating the quarterly Unsung HERO award which recognizes an employee that goes above and beyond in embodying our values.
- 65% of employees have tenure between 5 and 20 years with the Bank.
- 78% of those promoted in 2025 have been women and employees from minority ethnic groups.
- Quarterly all employee meetings are conducted to keep team members apprised of Bank updates and performance while providing an avenue for open discussion with executive management.
- Frequent appreciation and celebration occasions where team members assemble casually to socialize and reinforce team camaraderie.
- The Bank's intranet serves as an engagement platform that allows team members to exchange ideas, learnings and celebrate the achievements of peers.
- The Bank matches up to 4% to the 401k plans of employees (enrolled in the Bank's 401k program).



EFFECTIVE AND EFFICIENT GOVERNANCE

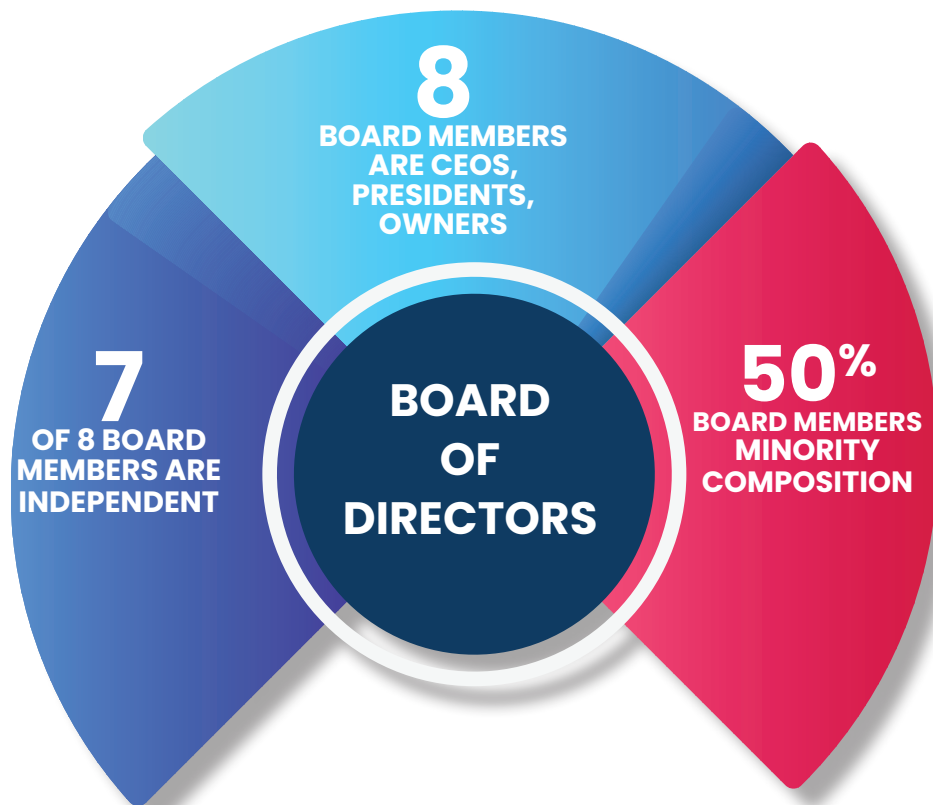


Board of Directors Composition

The Bank works closely with the Board of Directors to ensure that all operations, from daily to long term, stay aligned with the Bank's mission and values.

- 7 of the 8 Board members, including the Chair are independent
- Regular communication between the Board and the JMB Executive Management team
- All members have experience as CEOs, Presidents, or owners
- 50% are part of a minority ethnic group

Additionally, the Bank provides frequent communication to all shareholders, beyond regulated and mandatory communications.



Workplace Ethics

The Bank has multiple policies in place to maintain and operate an ethical workplace in compliance with government standards. Our team, regardless of position, is committed to creating an ethical workplace and keeping the highest of standards.

- Staff completes annual mandatory ethical training
- Staff completes annual mandatory training
- The Bank provides clarity to clients by communicating policy or product changes



Reinforcing Cybersecurity Standards

- The Bank, as a regulated entity, adheres to laws and regulations set by the government and implements policies and procedures as required.
- The Bank requires all staff to complete annual training on cybercrime, financial crime, cybersecurity, and cybercrime prevention.
- The Bank's Information Technology team provides training and materials on cybersecurity, and fraud throughout each year, including staff testing.
- The Bank partners with KnowBe4 to provide educational resources to staff.
- The Bank participates with various cybersecurity organizations to update on trends and best practices.
- The Bank actively conducts vulnerability testing to insure protocols are effective.
- The Bank complies with standards and requirements set by the Bank Secrecy Act (BSA), the Office of Foreign Assets Control (OFAC), Anti-Money Laundering laws, and more.
- The Bank also ensures that its privacy policy is clearly stated and readily accessible to the public.



COMMITMENT TO SUSTAINABILITY



Implementing Green Practices

- As a regulated industry, the Bank adheres to all standards, laws, regulations, and polices set by the government relating to environmental management and preservation.
- The Bank provides e-statements to all clients with the option to opt out of paper statements.
- The Bank provides mobile and online banking, reducing the use of paper and need to travel.
- The Bank provides its clients a variety of additional products to reduce paper usage and travel including Remote Deposit Solutions, Electronic Bill Pay, Online Loan Applications, and more.
- The Bank utilizes cloud-based service providers to improve user experience and reduce environmental impact, these services are rigorously tested for security purposes.
- Further efforts to minimize carbon footprint through implementing web-based documents like the annual report and press releases that were formerly paper-based.

Supporting Our Eco-Conscious Clients

The Bank supports and provides for a variety of environmentally focused businesses. We believe in their missions to promote ecological living, care for the environment, sustainable and renewable energy sources, and other eco-friendly initiatives.



RELEVANT DOCUMENTS AND POLICIES



- Code of Conduct - **Whistleblower Policy**
- Code of Conduct - **Workplace Responsibilities**
- Code of Conduct - **Privacy Policy**
- **SEC Filings & Regulatory Disclosures**
- **Executive Leadership**
- **Board of Directors**
- Press Release - **Inclusion in SBA Preferred Lender Program**
- Press Release - **Checking Account Inclusion in Bank On Program**
- **Fraud Prevention Resource Center**



Locations

- 1. Alexandria**
- 2. Arlington**
- 3. Leesburg**
- 4. Reston**
- 5. Rockville**
- 6. Tysons**
- 7. Washington, DC**
- 8. Woodbridge**

640 Franklin St.
2300 Wilson Blvd., Ste.120
540 Fort Evans Rd., Ste. 100
1943 Isaac Newton Sq. E, Ste.150
11 N. Washington St., Ste. 100
8229 Boone Blvd., Ste.102
1625 K Street NW, Ste. 1050
12701 Marblestone Dr., Ste. 150

Alexandria, VA 22314
Arlington, VA 22201
Leesburg, VA 20176
Reston, VA 20190
Rockville, MD 20850
Tysons, VA 22182
Washington DC 20006
Woodbridge, VA 22192

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