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**ANALYSIS REPORT SITES VIRGINIA NATIONAL BANK  
AS FASTEST GROWING BANK IN CHARLOTTESVILLE AREA**

**Charlottesville, Virginia -- January 15, 2010** – FDIC deposit market share analysis report \* shows that Virginia National Bank is the fastest-growing bank in the Charlottesville area. VNB increased its market share by 2.13% while four other top competitors lost market share for a combined total of -4.57%. The report covers the City of Charlottesville and Albemarle, Fluvanna, Greene and Nelson Counties.

“As we all know, the past year was a challenging one for banks across the country,” notes Glenn Rust, CEO and President of Virginia National Bank. “During these volatile economic times, VNB continues to make decisions that reflect our core values and disciplined practices while moving forward with planned innovative services for our customers.”

Mr. Rust cites several important implementations that were strategically designed to increase the bank’s market share over the past year. VNB launched over 45 new banking services and continued to actively lend to businesses and individuals in the community. In addition, the bank avoided any layoffs in order to maintain their unparalleled customer service and did not award bonuses to executive management. Virginia National Bank was also able to continue its six-figure charitable contributions to the Charlottesville area community, part of their original vision as a true community bank.

\*based on 2009 FDIC Deposit Market Share Report, Charlottesville MSA.

**Please direct all press inquiries to Anne Hooff at Payne, Ross & Associates  
434-977-7607 or 996-4553. Also visit the VNB website at [www.vnb.com](http://www.vnb.com).**