

PRESS RELEASE

FIRST COMMERCE BANK REPORTS OUTSTANDING GROWTH IN 2013

AUGUST 1, 2013

Lakewood, NJ – First Commerce Bank announced total asset growth of 17.9% for the first six months of 2013 to \$266.5 million. Net loans were \$229.9 million at June 30, 2013, an increase of 19.9% over year end. Total deposits expanded by \$64.6 million to \$227.1 million in the same period.

Net income through the second quarter of 2013 was \$1.61 million compared to \$601.4 thousand for the same span in 2012. Compared to December 31, 2012, this represents a 94.4% increase.

Growth also came in the way of new facilities. In April of this year, First Commerce Bank opened a new Operations Center adjacent to the Corporate Headquarters in Lakewood, New Jersey. A new branch office located at 40 North Main Street in Allentown, NJ opened in May expanding the Bank's market area into Western Monmouth County. The new branch has been highly successful and well received by the community, exceeding deposit expectations.

Chairman Abraham S. Opatut stated "Additional expansion of the First Commerce Bank franchise is in progress. Our Teaneck Branch opens in September 2013 followed by a branch in Englewood scheduled to open during the first quarter of next year."

A new Capital Offering was launched in May and has been extremely well received. The goal was to raise \$7 million with an upper limit of \$8 million. As the Offering is over-subscribed, the upper limit has been increased to \$11.0 million.

"First Commerce Bank's performance has exceeded our initial projections since the re-capitalization of Northern State Bank in December 2010," said C. Herbert Schneider, President and CEO. "Growth in assets, loans, deposits, earnings and capital for the first six months of this year continues to significantly surpass expectations."

About First Commerce Bank

Opened in January 2006 under the name of Northern State Bank, First Commerce Bank is an FDIC insured community bank serving Ocean, Monmouth and Bergen counties. Personal service and quick loan decisions combined with our convenient delivery channels help our clients to grow and prosper in today's competitive market.

For more information, please visit the Bank's website at www.firstcommercebk.com.