

For Immediate Release

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FIRST COMMERCE BANK REPORTS CONTINUED GROWTH IN 2013

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Lakewood, NJ – First Commerce Bank announced total asset growth of 36.7% for the first nine months of 2013 to \$308.9 million. Net loans grew 37.8% over year end, totaling \$264.1 million at September 30, 2013. Total deposits expanded by \$72.3 million to \$264.1 million in the same period.

Total capital continued to grow as well, increasing 46.0% over year end to \$40.3 million. This substantial growth is due to a very successful Capital Offering which raised \$11.0 million in new equity capital during the third quarter of 2013.

“Originally, our plan was to raise \$7.0 million dollars, with the right to increase the offering to \$ 8.0 million,” said C. Herbert Schneider, President and CEO. “But the reaction was so overwhelmingly positive, the Board approved an increase to \$11.0 million in July. We closed the Offering on August 26, 2013, having raised the full \$11.0 million, over a month earlier than the original anticipated closing date.”

First Commerce Bank expanded its presence in Northern New Jersey with the opening of a new branch in Teaneck last month. The much anticipated opening was met with great enthusiasm. “We’re very excited to be in Teaneck,” Chairman Abraham S. Opatut said of the new branch, “and the community is excited to have us, which is important to a community bank like ours. We’re very close to our borrowers and customers. Where else would you find a bank’s President and Chairman spending entire days in Bergen County meeting customers and potential borrowers?”

In addition to the new branch in Teaneck, First Commerce Bank has approval to open a branch in Englewood in March, 2014. Plans for other branches in Freehold and Robbinsville are also underway, and new site locations are being evaluated on an ongoing basis.

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.