

For Immediate Release

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**FIRST COMMERCE BANCORP
REPORTS SECOND QUARTER EARNINGS**

Encino, CA – First Commerce Bancorp (OTCBB:FCCC) today announced that consolidated net income (unaudited) for the six months ended June 30, 2009 was \$565,000 compared to \$1,455,000 for the same period last year, a decrease of 61%. Consolidated net income for the quarter ended June 30, 2009 was \$265,000 compared to net income of \$737,000 for the quarter ended June 30, 2008, a 64% reduction.

Assets at June 30, 2009 were \$328,854,000, up \$32,832,000 or 11% as compared to June 30, 2008.

Net Loans and deposits at June 30, 2009 were \$251,655,000 and \$291,822,000, respectively, up 8% and 14% as compared to June 30, 2008.

According to Jack Feldman, First Commerce Bancorp President and CEO, the decrease in net income from the prior year is the result of a 1.75% decrease in the prime lending rate since the end of the second quarter 2008, and the continuing deterioration in real estate collateral requiring an increase in loan loss reserves by \$1,055,000, up 182% from the same period last year. First Commerce Bank remains well capitalized by all regulatory standards.

First Commerce Bancorp's primary subsidiary, First Commerce Bank, is an independent community bank with its main office at 16861 Ventura Boulevard, Encino, CA, and a regional office in Los Angeles, CA. Bauer Financial, a national bank rating service, has designated the Bank as a 4-star excellent institution and has consecutively recommended the Bank for the past 19 quarters. The Bancorp's stock trades on the Over the Counter Bulletin Board (OTCBB) under the symbol FCCC.

This release may contain certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Actual results could differ materially from those projected in the forward-looking statements.