

For Immediate Release

**Contact: Jack Feldman
(818) 501-2265**

July 10, 2008

**FIRST COMMERCE BANCORP
REPORTS SECOND QUARTER EARNINGS**

Encino, CA – First Commerce Bancorp (OTCBB:FCCC) today announced that net income (unaudited) for the six months ended June 30, 2008 on a consolidated basis was \$1,455,000 compared to \$1,747,000 for the same period last year, a decrease of 17%. Net income for the quarter ended June 30, 2008 was \$737,000 compared to net income of \$932,000 for the quarter ended June 30, 2007, a 21% reduction.

Assets (unaudited) at June 30, 2008 were \$296,022,000, up \$19,296,000 or 7% as compared to June 30, 2007.

Net Loans and deposits at June 30, 2008 were \$232,936,000 and \$256,738,000, respectively, up 1% and 6% as compared to June 30, 2007.

According to Jack Feldman, First Commerce Bancorp President and CEO, the decrease in net income from the prior year is the result of a 3.25% decrease in the prime lending rate since the end of the second quarter, 2007, and the successful paydown of higher yielding construction loans as financed projects were completed and sold during the first and second quarters of 2008. The Bancorp has never engaged in residential mortgage lending, and at the end of the second quarter 2008, had 0% loans delinquent more than 90 days and .02% non-performing loans in its loan portfolio. Additionally, the Bank has no foreclosed properties nor any properties in the process of foreclosure and continues to be well capitalized by all regulatory standards.

First Commerce Bancorp is located at 16861 Ventura Boulevard, Encino, CA. First Commerce Bancorp's primary subsidiary, First Commerce Bank, is an independent community bank with its main office at 16861 Ventura Boulevard, Encino, CA, a regional office in Los Angeles, CA, and a regional office in Glendale, CA. The Bank has been designated a Super Premier Performing Bank for the past six years by The Findley Reports, an independent service which rates the financial performance of California banks. Also, Bauer Financial, a national bank rating service, has designated the Bank as a 5-star superior institution, its highest rating. 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.