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First Bank Recognized as a Top Small-Cap Bank in U.S.

N.J.-Based, Small-Cap Bank Wins Praise for Exceptional Financial Performance

HAMILTON, N.J. -- (Marketwired) -- 10/22/14 -- First Bank (NASDAQ: FRBA) today announced that it has been recognized as one of the top 35 small-cap banks in the United States, according to investment banking firm Sandler O'Neill and Partners.

Sandler O'Neill admitted 12 new members to its elite SM-All Stars Class of 2014, which includes first-time member First Bank. Sandler evaluated 443 publicly traded banks and thrifts with a market cap below \$2.5 billion. The evaluation focused on growth, profitability, credit quality and capital strength. These elite banks produced an average earnings-per-share (EPS) growth of 14.1 percent, compared to 2.7 percent EPS growth for all banks and thrifts.

"We are very excited to receive this national recognition. Lots of hard work and determination have helped us reach our current position of strength," said First Bank's President and CEO Patrick L. Ryan, who was recently selected by NJBIZ magazine as one of its 2014 "40 Under 40" top business people in New Jersey. "We support small businesses through our streamlined, commercial-lending program because we are entrepreneurs ourselves. By doing our part to grow the economy, we are also helping families in the communities that we serve."

Fueled by commercial loan growth, First Bank continues to expand. First Bank's commercial lending program features a streamlined process, flexible terms and personalized customer service with key decision makers. Additionally, in March, the bank acquired Heritage Community Bank, adding three branches in Morris County. This month, First Bank opened its ninth branch in Cranbury, NJ.

For more information about First Bank, visit www.firstbanknj.com.

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About First Bank

First Bank is a New Jersey, state-chartered bank. First Bank offers a traditional range of deposit and loan products to individuals and businesses throughout NJ and Eastern PA. First Bank's common stock is quoted on the NASDAQ Global Market under the symbol "FRBA." For more information, visit www.firstbanknj.com.