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PRESS RELEASE

First Commons Bank Assets Top \$63 Million in Second Quarter of Operations

— New Newton, Mass.-based bank surpasses more than 1,700 FDIC-insured banks nationally in just over five months —

Newton, Massachusetts – January 20, 2010 – First Commons Bank, N.A. reported that its assets have grown to more than \$63 million during its second quarter of operations ending December 31, 2009. The bank started operating on July 22, 2009 and serves businesses and individuals in Newton, Wellesley, Waltham, and eastern Massachusetts.

"First Commons Bank's continued extraordinary asset growth is the result of outstanding service delivered by proven, experienced professionals in an environment that is welcoming, engaging, and client focused," said Tony Nuzzo, Chairman, President and Chief Executive Officer. "With over 8,000 FDIC-insured banks in the US filing third quarter reports, our assets have surpassed more than 1,700 banks after approximately five months of operations."

"Our strong performance demonstrates that First Commons Bank is filling voids created by the large banks in service, pricing, and access to decision makers," said Nuzzo. "As a result, we have demonstrated significant progress in all aspects of our business from deposit gathering to lending."

Nuzzo said that the bank's unique business model, which includes a widely dispersed ownership of more than 300 founders and investors, with most of them local, "formed a solid foundation for growth which has now developed into expanding community support and involvement."

About First Commons Bank

First Commons Bank, a nationally-chartered, FDIC-insured, full-service, community bank, is dedicated to serving the banking needs of small to mid-size businesses and individuals in Newton, Wellesley, Waltham, and eastern Massachusetts. First Commons Bank combines the industry's most advanced technology with a highly experienced, onsite, management team to provide clients with superior, personalized service and the highest quality banking experience. It offers a comprehensive portfolio of retail and business banking services, including checking and savings accounts, online banking, ATM/debit cards, money market accounts, certificates of deposit, home equity loans, residential and commercial mortgages, consumer and business loans, and cash management services. First Commons Bank (www.firstcommonsbank.com) is headquartered at 718 Beacon Street in Newton Centre, Massachusetts.

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