OUR SERVICE *DRIVES* OUR STRENGTH

FIRSTBANK

2020 ANNUAL REPORT

Investment Rationale

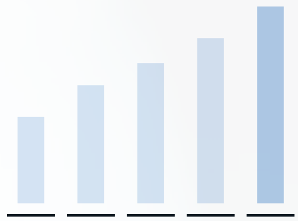
- Transitioning to more mature model with focus on margin, profitability and EPS growth
- Strong presence in desirable New York to Philadelphia corridor
- Solid and consistent tangible book value per share growth
- Revenue growth and operating leverage to drive earnings growth
- Improved funding mix is driving franchise value
- Proven disciplined acquirer
- Board and Management with shareholder focus

Company Profile Market Overview

- Market area covers 15 counties in New Jersey and 5 counties in eastern Pennsylvania
- Focus on commercial loan and deposit products
- 16 full-service branches in New Jersey (12) and Pennsylvania (4)
- $2.35 billion in assets (at 12-31-20)
- Approximately $2 billion in loans and deposits
- Bauer Financial 5-Star rated bank (top ranking)
- Kroll Bond Rating Agency affirms Investment Grade Rating (BBB)

Contents

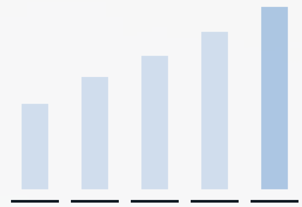
TOTAL LOANS
AT 12-31, $ IN BILLIONS



2016	2017	2018	2019	2020
0.90	1.23	1.46	1.72	2.05

5-YEAR CAGR = 24.3%

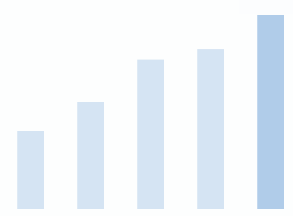
TOTAL DEPOSITS
AT 12-31, $ IN BILLIONS



2016	2017	2018	2019	2020
0.89	1.17	1.39	1.64	1.90

5-YEAR CAGR = 20.8%

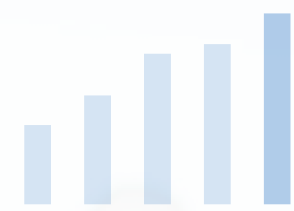
TOTAL NET REVENUE
FOR YEAR ENDED 12-31, $ IN MILLIONS



2016	2017	2018	2019	2020
30.5	41.8	58.4	62.4	75.9

5-YEAR CAGR = 24.4%

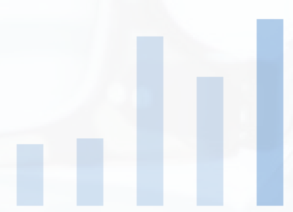
NET INTEREST INCOME
FOR YEAR ENDED 12-31, $ IN MILLIONS



2016	2017	2018	2019	2020
28.9	39.7	54.9	58.4	69.6

5-YEAR CAGR = 23.9%

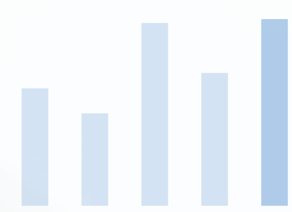
NET INCOME
FOR YEAR ENDED 12-31, $ IN MILLIONS



2016	2017	2018	2019	2020
6.4	7.0	17.6	13.4	19.4

5-YEAR CAGR = 38.0%

EARNINGS PER SHARE (DILUTED)
FOR YEAR ENDED 12-31, $



2016	2017	2018	2019	2020
0.61	0.48	0.95	0.69	0.97

5-YEAR CAGR = 18.8%

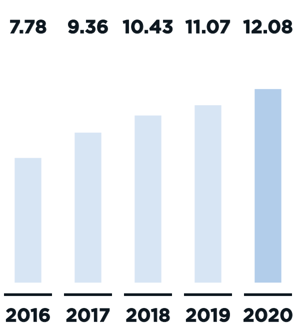
TO OUR SHAREHOLDERS, STAKEHOLDERS, EMPLOYEES AND FRIENDS:

2020: A YEAR OF STRUGGLE, TRAGEDY, PERSEVERANCE AND TRIUMPH

2020 did not play out like I anticipated in my letter from last year, for many obvious reasons. Yet, I anticipated that we would finish the year stronger than when we started and that is undoubtedly true. Our employees, customers and communities rallied in ways far greater than any of us could have expected. We often tell ourselves "when the time comes I hope I will have the courage to step up and do the right thing." When it really mattered, the entire First Bank team delivered. We rose to the occasion in ways many of us might not have even thought possible. Will I work overtime and accept risks to help meet the needs of my community? Yes! Will I invest my time and my financial capital to support my employees and customers? Yes! Will I keep a positive attitude and can-do spirit in the face of so many obstacles and risks? Again, yes!

I cannot express in words my pride in the First Bank team and their response to this pandemic. From the frontline staff continuing to provide great service and access during difficult conditions, to the SBA/PPP team (and all the members that volunteered or got recruited to join them) working around the clock to help customers get access to sorely needed funding, to the IT team that found ways to keep our team members operating and producing outside the office environment, all I can say is "wow!" I knew we had a great team, and I learned it was even greater than I expected. I just want to thank every single member of the First Bank team for all they did during the year. Everyone had a role to play and they did it admirably.

BOOK VALUE PER SHARE $ AT 12-31



5-YEAR CAGR = 10.7%

To specifically recognize the great work of team members throughout the year, we announced 15 promotions at year end. Across departments throughout the bank, this group of people did an amazing job and showed they were ready to step up to the next level. In particular, our newest EVPs, Maria Mayshura, Chief Risk Officer, and John Shepardson, Chief Operating Officer, will help lead our great organization into the future. I'm also proud to report that 11 of the 15 promotions went to female and/or minority banking professionals. Hard work, sacrifice and commitment to excellence should be recognized, and I believe we have done that here.

Even in the face of a health pandemic, an important part of our job (as stewards of our shareholders capital) is to ensure we're operating in a safe, sound, profitable and strong manner. I am happy to report that we hit our marks in this area as well.

Total assets grew 17% during the year to $2.3 billion, led by a $324 million increase in loans (PPP and traditional). Importantly, we were able to fund that growth with an increase in core commercial deposits while also improving our deposit mix and significantly lowering our cost of funds. As a result of this great work on the deposit side of the house, we actually saw our margin improve during the year, from 3.34% during Q4 of 2019 to 3.56% during Q4 of 2020. This occurred while many banks saw a decline in their net interest margin. Our margin was helped by the amortization of PPP fee income during the fourth quarter, but the underlying trends without PPP income still showed a strong result. For example, our cost of deposits declined from 1.39% in Q4 of 2019 to 0.50% in Q4 of 2020.

Our commitment to exceptional customer service drove total net revenue growth of nearly 22%.

Because of the uncertainty that arose from the pandemic, we put aside $9.5 million into the reserve for potential loan losses. To put that number in context, it equates to $6.3 million more than the average for the prior four years and it equates to $6.7 million more than the amount of net loan charge offs during the year. As a result of this increased provisioning, our ALLL/Loans increased to 1.25% (excluding the government-guaranteed PPP loans), and the ratio increases to 1.63% when you add back the $7.2 million in credit fair value adjustments made to acquired loans.

Despite this sizable increase to our reserve for possible losses, we still managed to generate net income of $19.4 million, $6.0 million more than in 2019, an increase of 45%. That equates to an increase in diluted earnings per share of $0.28, or 41%. Clearly, our strong margin improvement during the year was the main driver of this improved earnings performance. Improved non-interest income and strong expense control also helped. Non-interest income was up $2.4 million or 59% compared to 2019. Meanwhile, net interest income was up 19% during the year compared to a 3% increase in non-interest expense. The planned-for benefits derived from operating leverage came to fruition during the year.

In short, 2020 was a year of significant challenges but a year where we realized strong loan and deposit growth, we worked closely with our customers and community to offer loan deferrals and PPP loans where needed, and all that hard work translated to great bottom-line results.

BEFORE WE DISCUSS OUR PROSPECTS FOR 2021, I'D LIKE TO PROVIDE A LITTLE MORE DETAIL REGARDING OUR FINANCIAL RESULTS FOR 2020

LOAN GROWTH The loan portfolio grew $324 million in 2020; $137 million came from Paycheck Protection Program (PPP) loans while the other $187 million came from traditional, core loan growth.

Regarding PPP, we made 1,150 loans during the first round of the program in the spring and early summer of 2020. It was an incredible team effort. The entire lending team (from front line sales to back office admin) did the bulk of the heavy lifting and the Retail Branch team members jumped in admirably to support the cause and help some of our small business borrowers. Those 1,150 loans added up to $191 million in total loan volume, of which $54 million had been forgiven and paid off by year end. Our teams have been busy once again with this latest round of PPP, but those loans started getting booked and funded in January so they did not impact the 2020 results. It is worth mentioning that since our teams moved quickly and we dedicated bankers to each loan applicant, we were able to get many loans processed while other banks were still trying to get things figured out. This rapid response and great service did three important things for us: i) helped reinforce our community-bank value proposition to existing customers, ii) enhanced our reputation with the local accounting and legal professionals, and iii) generated a nice, long list of new commercial loan prospects as businesses were coming to us to get PPP loans when their existing bank couldn't help them. Sometimes it takes an event to help people understand the importance and value that comes from relationship-banking. We hope and expect that our strong showing with PPP will further enhance our organic growth prospects into 2021 and beyond.

Traditional, organic loan growth of almost $190 million (11% growth) was well above budget. This was no small feat considering the resources that needed to be allocated to the PPP program during the year. CREI loans led the way in 2020, with $175 million in net loan growth. C&I and CREO loans generated another $24 million in net growth, which was offset somewhat by a small decline in residential and consumer loans. It is worth mentioning that PPP loans are classified as C&I loans, so if the net PPP growth of $137 million was added to the $24 million in traditional C&I/CREO loan growth, both lines of business generated a similar amount of loan growth during 2020. At year end, CREI loans made up 52% of total loans, slightly above our target of 45-50%.

During the year, our yield on loans was 4.48%, a decrease of 56 basis points from the 5.04% loan yield during 2019. In an environment where the benchmark 10-year US Treasury yield went from 1.88% on January 2, 2020 to 0.93% by the end of the year, a decline in loan yields is expected. Thankfully, our funding costs dropped more than the yield on our loans, which we will discuss shortly.

When it comes to community-bank lending, we're looking to generate solid growth, without taking undo risk. 2020 was an excellent year in this respect—we realized strong loan growth and an improved credit-quality profile. At year-end, our non-performing loans came to 0.50% of total loans, down from 1.32% at year-end 2019. Net charge-offs during the year were $2.8 million, up from the prior year but still within banking norms at 0.15% of total loans. Our allowance for loan losses was 234% of non-performing loans by year end, a very strong level when compared to peers. We understand that the negative impact from the pandemic on credit quality has not been fully resolved, but with our strong coverage ratios and strong capital base, we remain confident that our loan portfolio will perform well and our bank is well positioned to emerge in a strong position once the health and safety issues have been brought under control.

DEPOSIT GROWTH Our total deposits increased by $263 million, or 16% during 2020. Importantly, our non-interest bearing (NIB) deposits increased by $148 million, or 54%, to $424 million at the end of 2020. We were extremely pleased with the growth in this area, as our ratio of NIB to total deposits increased from 16.8% to 22.3%. Having achieved our goal of 20% NIB a couple of years early, we're now focused on getting to 25%.

We actively monitor our deposit mix and our cost relative to peers. Our cost of deposits came in at 0.86% for the full year 2020, higher than the peer average of 0.75%. Despite being higher for the full year, our efforts throughout the year paid off as our cost of deposits in the fourth quarter were 0.50%, below the peer average of 0.55%. As a bank that has been able to grow faster than peers, we knew it wouldn't be easy to match the deposit costs of slower-growth banks since they had less need to increase rates on deposits to fund new loan opportunities. Nevertheless, our deposit team (with support from commercial lending RMs on commercial accounts), found a way to achieve the goal by the fourth quarter. Moving forward, we are looking for our laser-focus on NIB deposits, commercial deposits, cash management services and relationship banking to help achieve better-than-peer deposits costs over the next couple of years. Deposit costs also came down faster than loan yields, decreasing by 59 basis points when comparing 1.45% in 2019 to 0.86% in 2020.

Despite COVID-19 economic challenges, overall asset quality metrics improved in 2020.

2020 ESG HIGHLIGHTS

The First Bank Diversity & Inclusion Committee was established in 2020 to develop a strategic framework for enhancing diversity and inclusion practices in order to empower all people to thrive.

Women and individuals of color make up a third of the Company's executive leadership team.

First Bank's Board of Directors includes two women and 11 independent directors.

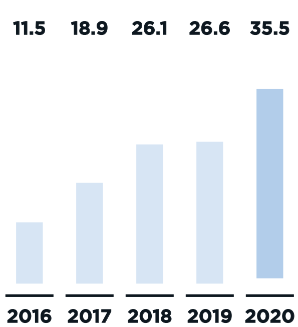
During 2020, First Bank donated $187,000 to nonprofits, including more than $30,000 towards the medical, social and economic impacts of the pandemic on the communities it serves.

Commercial deposit growth was another area where we significantly exceeded plan. Commercial deposits grew by $278 million during 2020, almost 3-times our budgeted goal. As a result, commercial deposits increased to about 40% of total deposits, reaching our long-term goal in just two years. It may be difficult to drive this ratio significantly higher than 40% given some commercial deposits related to PPP loans are likely to run off, but if we can keep this ratio steady at 40% during 2021, that will be a strong result.

NET INTEREST MARGIN (NIM) As market interest rates moved lower during the first part of the year, our NIM moved lower as well, hitting 3.07% during the second quarter, down from 3.34% in the fourth quarter of 2019. Then, as interest rates stabilized and we quickly moved deposit costs lower, our margin started to recover — reaching 3.56% in the fourth quarter of 2020. While lower deposit costs were the primary driver of the improving NIM, amortization of PPP fee income helped pushed the ratio higher as well. For the full year our NIM was 3.29%, down just 3 basis points from 2019.

PRE-PROVISION NET REVENUE[1]

FOR YEAR ENDED 12-31, $ IN MILLIONS



[1] This measure is not recognized under U.S. GAAP and is therefore a non-U.S. GAAP financial measure. See our annual report on Form 10-K for a reconciliation of the 2020 calculation.

SO, HOW DID THOSE DEVELOPMENTS IMPACT PROFITABILITY IN 2020?

NET INCOME AND EARNINGS PER SHARE

Net income was $19.4 million and diluted EPS was $0.97 compared to $13.4 million and $0.69 per diluted share in 2019. Net income increased $6.0 million, or 45% compared to 2019 and diluted EPS increased $0.28 per share, or 41%. How did we grow earnings over 40% and still set aside almost $10 million in additional provisions? First, net interest income (our largest revenue driver) was up 19% as loan growth, lower funding costs and PPP fee income more than offset the impact of declining loan yields. Second, non-interest income was up $2.4 million, or 59% compared to the prior year. On the expense side, we did a nice job managing costs as non-interest expense only increased 3% for the year. If you back out $3.6 million in merger-related costs from the expense base in 2019, non-interest expenses were up 13%, still significantly lower than the revenue growth outlined above.

PRE-PROVISION, NET REVENUE (PPNR)

This is a metric we follow to see how we're progressing when you extract some of the non-core components of profitability. The metric is calculated by taking our net interest income (before the provision for loan losses), adding non-interest income excluding non-recurring items (gains or losses on sales of securities, bargain purchase gains and deferred tax asset revaluations), and subtracting non-interest expense excluding non-recurring items (merger-related expenses). We look at this non-GAAP measure on a quarterly basis to get a sense of our core operating earnings trends. When applicable, you will find each of the components listed above broken out in our audited financial statements.

PPNR of $35.5 million in 2020 was up significantly from $26.6 million in 2019. Because this metric controls for credit, non-recurring expenses and tax changes, it gives a closer look at just the impact from growth and the changing margin. It shows that our core business improved by $8.9 million, or 33%.

BOOK VALUE We closed the year with book value of $12.08 per share, an increase of $1.01, or 9.1%, compared to year-end 2019. Tangible book value per share reached $11.17 at the end of 2020, an increase of $1.00, or 9.8%, compared to year-end 2019. Continued growth of book value will be an important driver of future value creation for our shareholders. Since the end of 2016, tangible book value per share has increased $3.41, which equates to a compound annual growth rate of 10%.

ROA AND ROTCE Our ROA was 0.87% for the full year 2020. ROA was lower in the first two quarters of the year (0.63% and 0.74% respectively) as we increased our provisioning, rebounding nicely in the third and fourth quarters (1.03% and 1.06% respectively) as our margin improved and provisions leveled off. We remain laser-focused on driving our ROA higher as the single most important metric to show the earnings power of the franchise.

Return on tangible common equity (ROTCE) followed a similar trend to ROA in 2020 — 6.19% in the first quarter, 7.97% and 11.08% in quarters two and three, and 11.30% in quarter four. Strong earnings coupled with stock repurchase activity in 2020 helped us push this key ratio higher.

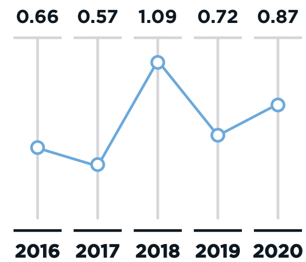
2021: POISED TO TAKE ADVANTAGE OF PPP TAILWINDS, IMPROVED OPERATING LEVERAGE AND AN IMPROVING ECONOMY

When I look back at last year's letter, we highlighted three priorities for 2020 — lower funding costs, strong expense management, and improved non-interest income. As has been outlined above, during a very unique and challenging operating environment, we were able to successfully deliver on all three goals.

Our business model has evolved from a start-up venture focused primarily on growth to a more mature model with more emphasis on bottom-line results.

RETURN ON AVERAGE ASSETS

% FOR YEAR ENDED 12-31



Moving forward, we expect to produce top-quartile earnings by leveraging good growth with (at or below) average peer funding costs.

That does not mean that we won't or can't grow. I believe we can continue to grow faster than our peers because of the quality of our team and the benefits of the community-bank, relationship-driven business model. So moving forward, we expect to produce top-quartile earnings by leveraging good growth with (at or below) average peer funding costs. I am confident this is the recipe for extraordinary value creation in the banking industry and I believe we have the team (and the Board of Directors) to execute on this vision.

Coming off of a strong year, and even though significant uncertainly still exists due to the pandemic, I believe we are well positioned to have an even better year in 2021.

CONTINUED BENEFITS FROM THE SBA PPP PROGRAM We should benefit from the PPP program for three reasons: i) we generate fee income from the origination of the loans, ii) we have been connected with many new commercial banking prospects through our active participation in the program, and iii) the funds will help some of our customers rebound faster from the pandemic.

As of December 31, 2020, we had approximately $3.0 million in unamortized PPP fees remaining from the first round of loans that will generate additional revenue for us during 2021. We have also been active with the latest round of PPP loans that started in January, and interest income and fee income from those loans will add to 2021 revenue as well. I expect PPP originations in 2021 should be a little more than half of what we generated in 2020.

About 20% of the PPP loans we made in the first round went to new First Bank customers. That may not sound like a lot. But, when you consider we made 1,150 loans, that equates to about 230 potential new commercial customers — a great kick start to the 2021 sales effort! Furthermore, with PPP loans going to many of the businesses most in need of support during this difficult time, we will be a stronger organization because our customers will be stronger.

FURTHER OPERATING LEVERAGE We expect that continued loan growth, stable earning asset yields and continued downward movement of our funding costs should translate to continued strong revenue growth during 2021. At the same time, continued strong cost containment efforts coupled with steps taken toward the end of 2020 to reduce occupancy costs, should allow for revenue growth to significantly exceed expense growth.

AN IMPROVING ECONOMIC LANDSCAPE
As commercial lenders, we perform better when the economy is strong. It generally leads to stronger loan growth and better asset quality. While it will likely take time for a full recovery from the current economic challenges, 2021 should be a stronger economy than 2020, perhaps by quite a bit. If the economy does improve in 2021, we could see much lower provisions for potential loan losses, especially given the strong reserves we built up during 2020. Furthermore, if the economy does rebound, we could see an upward movement in longer-term interest rates which would translate to higher loan yields for us. While we certainly can't predict what will happen to interest rates, we are positioned to do well if the rate environment remains the same, and perhaps even better if the yield curve gets steeper.

OUR SERVICE *DRIVES* OUR STRENGTH

As community bankers, most of us are here at First Bank because our profession provides an opportunity to benefit and to serve. In fact, as we experienced deeply in 2020, those two things are inexorably linked. That idea is the theme for our annual report this year. We serve because we like to serve, and we are better for it. As the cover appropriately explains "Our service drives our strength."

Our mantra of service extends beyond our customers, communities and fellow employees. We also work tirelessly to serve and create value for our shareholders. I continue to believe that our stock price does not fully reflect the value of the excellent franchise we've created. Nevertheless, I'm confident that with continued growth in earnings and book value, our value will continue to move higher.

In closing, I'd like to personally thank our customers, employees, and shareholders. Without all three working together the Bank cannot be successful. All of us here at First Bank appreciate your support and dedication and we look forward to sharing more good news with you as we move forward.

Sincerely,

Patrick L. Ryan
President and CEO

SAFE-HARBOR STATEMENT

NOTE This document contains forward-looking statements concerning the financial condition, results of operations and business of the Bank. We caution that such statements are subject to a number of uncertainties, including but not limited to those set forth under the caption "Item 1A – Risk Factors" in the accompanying annual report on Form 10-K, as well as the continued effects of the COVID-19 pandemic, changes in economic activity in our markets, changes in interest rates and changes in regulation and the regulatory environment. If one or more events related to these or other risks or uncertainties materialize, or if First Bank's underlying assumptions prove to be incorrect, actual results may differ materially from what First Bank anticipates. Accordingly, you should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made, and First Bank does not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. All forward-looking statements, expressed or implied, included in this communication are expressly qualified in their entirety by this cautionary statement. This cautionary statement should also be considered in connection with any subsequent written or oral forward-looking statements that First Bank or persons acting on First Bank's behalf may issue.

2020 Performance Highlights

Net income increased 44.6% to $19.4 million, or $0.97 per diluted share

Total net revenue* increased to $75.9 million

Non-interest income grew 59.0% to $6.4 million

Total loans of $2.05 billion at year-end, an 18.8% increase from 2019

Total deposits grew by 16.0% to $1.90 billion at 2020 year-end

Non-interest bearing deposit growth of $148.3 million, a 53.8% increase from 2019

* Total net revenue is the sum of net interest income and non-interest income.

2020 COVID-19 Response

Quickly transitioned our back office staff to a work from home arrangement at the onset of the pandemic and effectively managing a hybrid approach currently

The majority of our branches remained open throughout the pandemic with drive-thru and in-person appointments available

First Bank participated in the PPP, established by the CARES Act, during 2020

First Bank originated $191 million in PPP loans during 2020. As of December 31, 2020, First Bank had 937 PPP loans with a balance of $137.1 million

First Bank generated gross fees of $6.9 million from the SBA related to the origination of these loans

The Bank is participating in the appropriations for new PPP loans and advances under the Consolidated Appropriations Act, 2021

Proactively working with existing borrowers with deferred loans down to $37 million at December 31, 2020

Selected Financial Information IN THOUSANDS, EXCEPT COMMON SHARE DATA

AT OR FOR THE YEAR ENDED DECEMBER 31,	2020	2015	5-YR CAGR
Selected Balance Sheet Data			
Total assets	$ 2,346,270	$ 856,106	22.3%
Total loans	2,047,572	689,887	24.3%
Allowance for loan losses	23,974	7,940	24.7%
Total deposits	1,903,617	739,021	20.8%
Total borrowings	161,135	24,000	46.4%
Total subordinated debentures	29,508	21,533	6.5%
Total stockholders' equity	238,108	68,763	28.2%
Average total assets	2,226,910	764,400	23.8%
Average stockholders' equity	230,165	67,708	27.7%
Selected Income Statement Data			
Interest and dividend income	$ 89,201	$ 30,764	23.7%
Interest expense	19,648	6,941	23.1%
Net interest income	69,553	23,823	23.9%
Provision for loan losses	9,539	2,669	29.0%
Net interest income after provision for loan losses	60,014	21,154	23.2%
Non-interest income	6,352	1,643	31.1%
Non-interest expense	40,387	17,725	17.9%
Income before income taxes	25,979	5,072	38.6%
Income tax expense	6,531	1,185	40.7%
Net income	$ 19,448	$ 3,887	38.0%
Common Share Data			
Diluted earnings per share	$ 0.97	$ 0.41	18.8%
Cash dividends paid	0.12	—	NM
Diluted weighted average common shares outstanding	20,005,432	9,492,289	16.1%
Book value per common share	12.08	7.26	10.7%
Common shares outstanding	19,707,474	9,470,157	15.8%
Selected Performance Ratios			
Return on average assets	0.87%	0.51%	
Return on average equity	8.45%	5.74%	
Net interest margin, tax equivalent[2]	3.29%	3.27%	
Efficiency ratio[1]	53.21%	69.63%	
Selected Asset Quality Ratios			
Nonperforming loans to total loans[3]	0.50%	0.57%	
Allowance for loan losses to nonperforming loans	234.26%	203.43%	
Net loan charge offs to average loans	0.15%	0.14%	
Capital Ratios			
Stockholders' equity to assets	10.15%	8.03%	
Tier 1 leverage capital	9.74%	8.22%	
Common equity tier 1 capital[4]	10.36%	8.58%	
Tier 1 risk-based capital	10.36%	8.58%	
Total risk-based capital	12.90%	12.29%	

1 This measure is not recognized under U.S. GAAP and is therefore a non-U.S. GAAP financial measure. See our annual report on Form 10-K for a reconciliation of the 2020 calculation.
2 The tax equivalent adjustment is calculated using a federal income tax rate of 21% in 2020 and 34% in 2015.
3 Nonperforming loans consist of nonaccrual loans and loans past due 90 days or more and still accruing.
4 New regulatory capital measure calculated under Basel III rules which became effective January 1, 2015.

Our success is built on providing a superior customer experience, including access to our decision makers, quick turnaround and certainty of execution.

OUR TEAM *DELIVERS* SUPERIOR CUSTOMER AND COMMUNITY SERVICE

Heading into 2020 we shifted our approach from an early-stage company focused on growth to a more mature model with greater focus on bottom line results. With the COVID-19-related uncertainty that currently remains, we believe that the underlying strength of our franchise and business strategy are becoming more apparent.

Our team delivered relief quickly and efficiently to consumer and business customers in 2020. We assisted small business and personal lending customers with fee waivers, appropriate accommodations and payment deferrals. We also supported local business chambers and industry associations with PPP loans, and accepted referrals for small businesses needing similar support.

Our efforts in support of PPP lending resulted in significant new commercial business opportunities in 2020.

Our team continuously monitors the economic effects of the pandemic with a focus on identifying and assisting clients facing financial hardship or loss of income. The support we're providing reinforces the Bank's relationship with our customers, building trust and loyalty and has opened the doors for new relationships. It's no surprise that our team continues to do an amazing job supporting and servicing customers across all areas.

Our strong focus on providing superior customer service resulted in:

Over 200 new commercial loan prospects generated from the PPP loan program

Providing fee waivers and payment deferrals to assist our small business customers

Providing banking services through convenient drive-thru locations, as well as appointment banking through a far-reaching health crisis

RELATIONSHIPS *DRIVE* ENHANCED DEPOSIT MIX

In 2020, we wanted to significantly lower our funding costs and improve our deposit mix.

We committed to a set of ambitious goals which included: growing non-interest bearing commercial deposits, improving the deposit mix and generating increased fee income while creating operating efficiencies.

Our team does an incredible job engaging with our customers, actively managing their relationships and providing superior customer service. This level of engagement played a critical role in managing expectations with customers in a lower interest rate environment as we worked deposit costs downward in 2020, enabling us to limit attrition primarily to the time deposits portfolio.

It's expected that we'll see additional reductions in deposit costs through the first half of 2021, as additional certificates of deposit reprice at lower rates and we continue to execute on our strategy of growing non-interest bearing and low-cost core deposits.

By restructuring our retail leadership team in early 2020, we optimized our performance on a number of key initiatives and improved our ability to execute quickly and effectively across our key markets.

We finished 2020 ahead of plan, positioned for even stronger core deposit growth in 2021. Our deposit pipeline is strong and focused on non-interest bearing and commercial deposit growth.

Our cost of deposits dropped to 0.50% in fourth quarter 2020. Non-interest bearing deposits make up more than 22% of total deposits and time deposits are down to 28% of total deposits at year-end.

We wanted to reach out to thank you. The PPP loans you helped us get have meant so much to me and my family. First Bank worked to get us the loans we needed when nobody else could. We are grateful.

Visions Contracting, Inc.
Trenton, NJ

FEE INCOME OPPORTUNITIES *SUPPORT* REVENUE GROWTH

NON-INTEREST INCOME

FOR YEAR ENDED 12-31, $ IN MILLIONS

5-YEAR CAGR = 31.1%

We generated excellent revenue growth in 2020, despite the very challenging interest rate environment. While net interest income grew over 19% as our improved deposit mix lowered our interest costs significantly, non-interest income was up almost 60% principally because of loan swap fees and gains on recovery of acquired loans.

Loan swap fee income increased by $1 million in 2020 due to the lower interest rate environment during 2020 and increased borrower preference for this form of loan transaction, which is expected to continue in 2021. Gains on recovery of acquired loans also increased by more than $600,000 in 2020, reflecting continued effective recovery efforts on problem loans.

We have enhanced our cash management services platform which has helped to establish new primary operating account relationships. This growth in account relationships has helped to raise the service fees collected on deposit accounts by more than 20% for the year. We have also improved fee collection efforts, which is reflected in an increase in service fees on deposit accounts.

We expect to see continuing opportunities in 2021 to generate additional fee income. With a capable SBA sales team in place we are anticipating increased gains on the sale of SBA loans during 2021. With a growing depositor base we are expecting a moderate expansion of service fees on deposit accounts as well.

2020 non-interest income of $6.4 million, increased $2.4 million, or 59%, compared to 2019.

STRATEGY *BALANCES* EFFICIENCY WITH CUSTOMER SUPPORT

We continue to demonstrate a disciplined approach to managing operating expenses, while at the same time ensuring that our customers receive the superior level of support they expect. We have a dedicated team that continually evaluates opportunities for enhanced efficiency, while ensuring that we provide distinguished service while offering the right balance of human and digital interactions.

Our service enhancements included strategic investments and added resources to our business banking and cash management teams in 2019, which returned huge dividends for us in 2020. These enhancements enabled our team to capitalize on new customer acquisition opportunities that arose as we addressed the needs of many commercial prospects who were frustrated with their existing bank relationships during the initial round of PPP lending.

We continue to explore targeted technology spending that supports and enhances the customer experience by leveraging the convenience of personalized digital interaction or by providing human assistance when needed to enhance value.

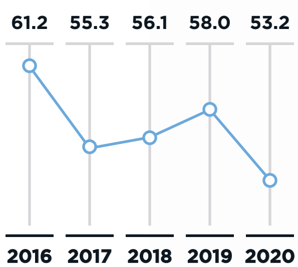
Throughout 2020, we continued to take steps to effectively manage our non-interest expense growth. Among these initiatives was the elimination of certain open positions, which resulted in a slower growth rate in salaries and employee benefits, the largest component of non-interest expense.

We continuously review our service footprint to determine if branches are appropriately positioned to support and attract customers, or if we need to make changes to enhance efficiency. Near the end of 2020, we announced the consolidation of two locations in our Hamilton market. Nearby full-service branches, equipped with a drive thru, will service customers from these closing locations.

Even while responding to the challenges related to COVID-19, we continued our trend of strong expense control during 2020. Non-interest expense was up only 2.6% compared to the prior year or 13%, excluding 2019 merger-related costs. With net revenue growth of nearly 22% for the year outpacing expense growth, we continue to drive significant operating leverage.

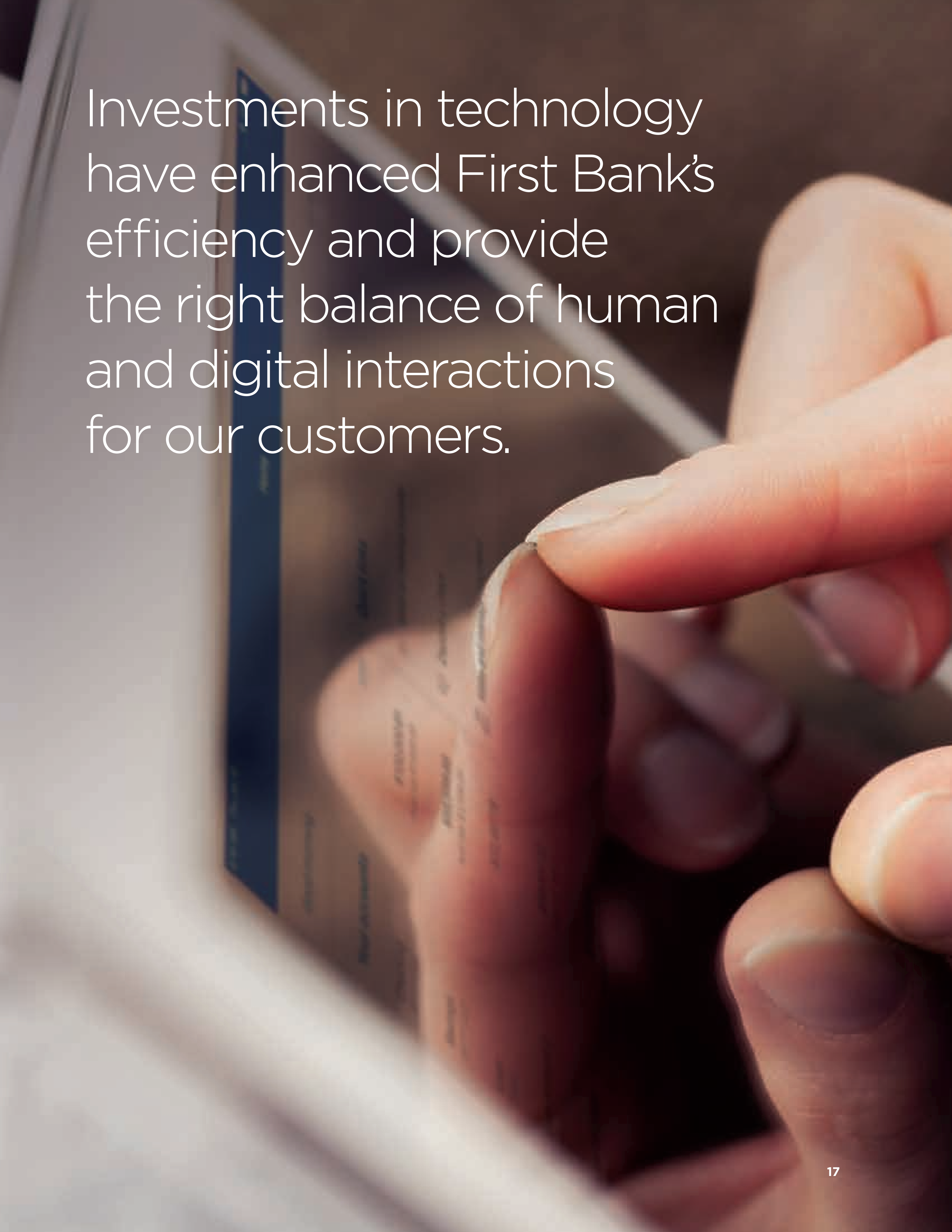
EFFICIENCY RATIO[1]

% FOR YEAR ENDED 12-31



[1] This measure is not recognized under U.S. GAAP and is therefore a non-U.S. GAAP financial measure. See our annual report on Form 10-K for a reconciliation of the 2020 calculation.

Investments in technology have enhanced First Bank's efficiency and provide the right balance of human and digital interactions for our customers.



DISCIPLINED LENDING *EARNS* STRONG ASSET QUALITY

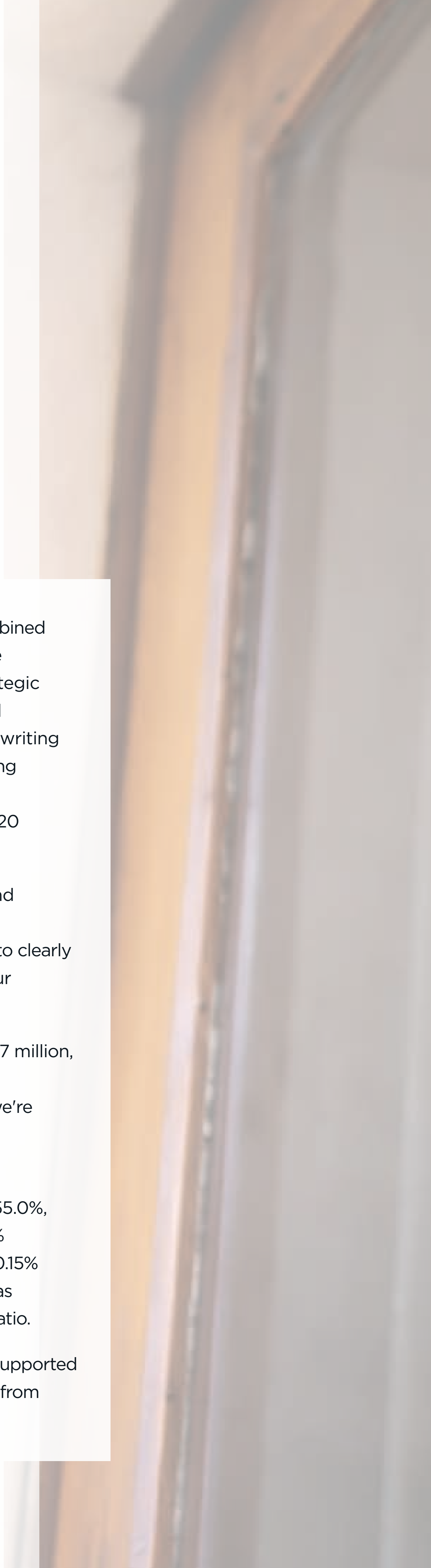
Despite significant operational challenges in 2020, combined with the credit uncertainty from the pandemic, we were able to deliver strong results, consistent with our strategic priorities. Importantly, we completed the year with solid asset quality metrics which reflect our effective underwriting standards. We believe our consistent approach to lending positions the Bank to manage any potential negative impact, even in unusual circumstances such as the 2020 COVID-19 economy.

We assisted many small businesses with PPP loans and payment deferrals related to the pandemic in 2020. In addition, we closely monitored credit administration to clearly understand any potential changes to the quality of our loan portfolio.

Our deferred loans related to COVID-19 dropped to $37 million, or 1.8% of the portfolio, at year-end. We're in continual contact with this diversified group of customers and we're very optimistic that as things improve, deferred loans will continue to shrink.

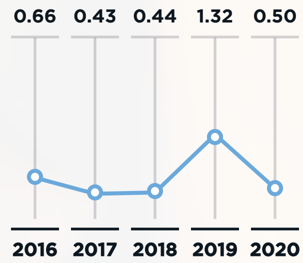
At year-end 2020 nonperforming loans had declined 55.0%, representing only 0.50% of total loans, down from 1.32% at year-end 2019. Net charge offs were $2.8 million or 0.15% of total loans for 2020. Our allowance for loan losses was 234% of nonperforming loans, a very strong coverage ratio.

We believe we're starting 2021 with solid asset quality, supported by a strong capital base and well positioned to emerge from from this health crisis in very good condition.



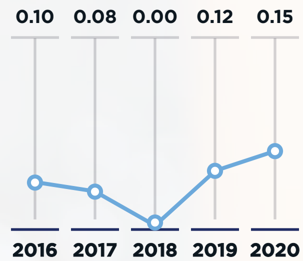
NONPERFORMING LOANS/TOTAL LOANS

% AT 12-31

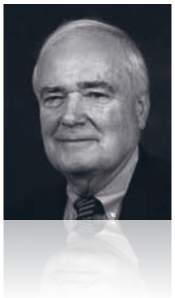


NET CHARGE-OFFS/ AVERAGE LOANS

% AT 12-31



Board of Directors



PATRICK M. RYAN
CHAIRMAN

Owner of North Buffalo Advisors, LLC; former President and Chief Executive Officer of Yardville National Bank

DIRECTOR SINCE 2011

BOARD COMMITTEES
Asset/Liability, Compliance, Information Technology

DOUGLAS C. BORDEN
President, Northeast
CBIZ Borden Perlman

DIRECTOR SINCE 2017

BOARD COMMITTEES
Nominating and Governance (Chair), Compensation and Personnel, Information Technology

LESLIE E. GOODMAN
VICE CHAIRMAN
LEAD INDEPENDENT DIRECTOR

Principal of The Eagle Group of Princeton, Inc.; Director of Wawa, Inc.

DIRECTOR SINCE 2008

BOARD COMMITTEES
Asset/Liability (Chair), Compensation and Personnel

CHRISTOPHER B. CHANDOR
Chief Executive Officer of Penn's Grant Corporation; former Vice Chairman of Bucks County Bank

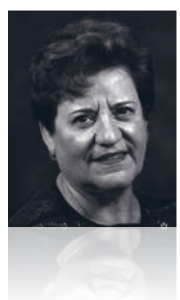
DIRECTOR SINCE 2017

BOARD COMMITTEES
Audit and Risk Management, Compliance, Nominating and Governance

PATRICK L. RYAN
President and Chief Executive Officer of First Bank

DIRECTOR SINCE 2008

BOARD COMMITTEES
Asset/Liability, Compliance, Information Technology



PATRICIA A. COSTANTE
Chairman and Chief Executive Officer of MDAdvantage Insurance Company

DIRECTOR SINCE 2019

BOARD COMMITTEES
Asset/Liability, Audit and Risk Management, Compliance

ELBERT G. BASOLIS, JR.
President and Owner of Garrison Enterprises Inc.

DIRECTOR SINCE 2008

BOARD COMMITTEES
Information Technology (Chair), Nominating and Governance, Compensation and Personnel

SCOTT R. GAMBLE
Principal of Patriot Financial Partners, L.P.

DIRECTOR SINCE 2020

BOARD COMMITTEES
Asset/Liability, Compensation and Personnel, Audit and Risk Management, Compliance

DEBORAH PAIGE HANSON

Principal, Executive Vice President and
Fund Manager of The Hampshire Companies

DIRECTOR SINCE 2016

BOARD COMMITTEES
Compensation and Personnel (Chair),
Nominating and Governance,
Information Technology

PETER PANTAGES

Former Chairman, President and
Chief Executive Officer of Grand Bank

DIRECTOR SINCE 2019

BOARD COMMITTEES
Compliance,
Information Technology

GARY S. HOFING

Principal of The Eagle Group of Princeton, Inc;
former Vice President
of Hofing Management, LLC

DIRECTOR SINCE 2016

BOARD COMMITTEES
Asset/Liability, Compliance,
Information Technology

MICHAEL E. SALZ

President of Linden Bulk
Transportation Co., LLC

DIRECTOR SINCE 2017

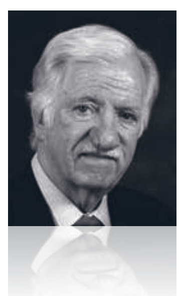
BOARD COMMITTEES
Audit and Risk Management,
Asset/Liability, Compensation
and Personnel

GLENN M. JOSEPHS

Partner of Friedman, LLP; former Partner,
Bagell, Josephs, Levine and Company, LLC

DIRECTOR SINCE 2008

BOARD COMMITTEES
Audit and Risk Management (Chair),
Nominating and Governance,
Compensation and Personnel



JOHN E. STRYDESKY

Certified Public Accountant;
Owner of Strydesky & Company,
CPAs/Business Consultants

DIRECTOR SINCE 2010

BOARD COMMITTEES
Compliance (Chair),
Audit and Risk Management,
Asset/Liability

All directors also serve on the Strategic Planning
and Board Loan Committees.

Executive Management Team

PATRICK L. RYAN

PRESIDENT | CHIEF EXECUTIVE OFFICER

Pat Ryan has served as President and Chief Executive Officer of First Bank since 2013. In 2008, Mr. Ryan worked with the investor group that recapitalized the Bank, joined the Bank's Board of Directors and was appointed Chief Operating Officer. Prior to this time he was First Senior Vice President, Emerging Markets Manager for Yardville National Bank. Mr. Ryan joined Yardville National Bank in 2005 as head of Strategic Planning and Corporate Development, responsible for strategy, mergers and acquisitions, branch expansion, investor relations, research and analysis.

PETER J. CAHILL

EXECUTIVE VICE PRESIDENT | CHIEF LENDING OFFICER

Peter Cahill has served as Chief Lending Officer of First Bank since 2008, when he joined the Bank, and was appointed an Executive Vice President in December 2013. Prior to joining First Bank he served as Senior Vice President/Sales Manager for PNC Financial Services Group from October 2007 to October 2008. In addition, Mr. Cahill held senior level positions with Midlantic National Bank, Fleet Boston and Yardville National Bank. Mr. Cahill has over 40 years of banking experience.

STEPHEN F. CARMAN

EXECUTIVE VICE PRESIDENT | CHIEF FINANCIAL OFFICER

Steve Carman has served as Chief Financial Officer of First Bank since 2008, when he joined the Bank, and was appointed an Executive Vice President in December 2013. Mr. Carman served as Executive Vice President and Chief Financial Officer of Yardville National Bank from 1992 until 2007. Mr. Carman spent his entire 30-year banking career prior to joining First Bank at Yardville National Bank. Mr. Carman has more than 40 years of banking experience.

EMILIO COOPER

EXECUTIVE VICE PRESIDENT | CHIEF DEPOSITS OFFICER

Emilio Cooper has served as Chief Deposits Officer of First Bank since joining the Bank in October 2018. He is responsible for leading the Retail and Commercial Deposit areas and accelerating the Bank's core deposit growth. Mr. Cooper has over 20 years of banking experience, both locally and in the Midwest. Most recently, he was the Head of Sales and Distribution for US Retail Banking at BMO Harris Bank, a $110 billion asset bank with over 500 locations. Prior to BMO, he held the role of Retail Director for Citizens Bank in the Greater Philadelphia area and Community Bank President for Wells Fargo/Wachovia.

MARIA E. MAYSHURA

EXECUTIVE VICE PRESIDENT | CHIEF RISK OFFICER

Maria Mayshura has served as head of Internal Audit and Chief Risk Officer for First Bank since 2020 and was appointed an Executive Vice President in January 2021. Ms. Mayshura has more than 30 years of experience in banking as an internal auditor, during which time she's been responsible for compliance regulations, Sarbanes Oxley implementation and most recently COSO implementation. She has been an active member of the New Jersey Banking Association and Institute of Internal Auditors since 1993.

JOHN F. SHEPARDSON

EXECUTIVE VICE PRESIDENT | CHIEF OPERATING OFFICER

John Shepardson has served as Executive Vice President and Chief Operating Officer of First Bank since January 2021, working directly with the Bank's Strategic Planning, Compliance, Information Technology, Human Resources, and Facilities teams. Mr. Shepardson joined First Bank in 2018 as its Chief Administrative Officer. Outside of his experience with First Bank, John worked in consulting, including roles as an Executive Director with Ernst & Young, and a Senior Consultant with Arthur Andersen.

Bank Officers

FIRST SENIOR VICE PRESIDENTS

Joseph R. Calabro
Pennsylvania Regional President

Marianne E. DeSimone
Lending Group Manager

David J. DiStefano
New Jersey Regional President

Gabriel K. Dragos
Chief Technology Officer

Thomas P. Fehn, Jr.
Retail Market Manager

Andrew L. Hibshman
Chief Accounting Officer

Gene C. McCarthy
Market Executive

Arlene S. Pedovitch
Senior Credit Officer

SENIOR VICE PRESIDENTS

Scott A. Bachman
Team Leader

Belinda L. Blazic
Loan Administration Manager

Kimberly Cerasi
Human Resources Officer

Scott W. Civil
Market Executive

Michael B. Cook
Manager Investor Real Estate

Lewis R. Fogg, Jr.
Retail & Business Banking Market Manager

Terrance R. Howard
Market Executive

Paula Huergo
Strategic Planning and Operations Officer

Sriramulu Krishnamurthy
SBA Manager

Larry F. Lee
Loan Workout Manager

Lauretta Lucchesi
Commercial Lending Relationship Manager 1

David Hill Marx
Commercial Lending Relationship Manager I

Gregorio Perri, Jr.
Consumer Lending Manager

Donald Theobald, Jr.
Controller

Casi L. Tiernan
Head of Cash Management

Richard Tocci
Manager Investor Real Estate

Gregory Weckel
Director Information Technology Operations

VICE PRESIDENTS

Joseph F. Browarski
Loan Workout Officer

Richard L. Burzynski
Commercial Lending Relationship Manager I

Michael P. Cahill
Commercial Lending Relationship Manager I

Marjorie A. Callahan
Relationship Manager

Edward Caporellie, Jr.
Branch Sales Manager

Joseph Cavalchire
Commercial Lending Relationship Manager II

Louis A. Cialarante
Commercial Lending Relationship Manager I

David A. Colby
Branch Area Manager – Central New Jersey East

Karen J. Conway
Business Banker

Joan S. Costa
Loan Administration Assistant Manager

Tiffany Craddock
Credit Officer

Cori Cubberley
Loan Accounting Manager

Kimberly Dargay
Branch Operations Manager

Ryan D. Earley
Business Banker

Jason Fischer
Commercial Lending Relationship Manager I

Arnaldo F. Galassi
Lending Project Manager

Brent Gardner
Consumer Loan Officer

Denise Goetting
Branch Area Manager - Nothern New Jersey

Robert Goldzman
Commercial Lending Relationship Manager I

Robert C. Gossenberger
Branch Sales Manager

Michele M. Green
SBA Portfolio Manager/Senior Underwriter

Philip M. Heberling
Commercial Lending Relationship Manager I

Kyle E. Johnson
Head of Training, Retail/Analytics Project Manager

Christopher M. Kelly
Commercial Lending Relationship Manager II

Amanda M. Kenny
Internal Audit Manager

Brett Lawrence
Commercial Lending Relationship Manager I

Michelle Mack
Compliance Officer

Tina Middleton
Commercial Lending Relationship Manager I

Carol Monaghan
Branch Sales Manager

James F. Monaghan III
Senior Financial Projects Manager

Sarah M. Pearson
CRA Officer

John C. Pettit
Branch Area Manager – Southern New Jersey

Ruth Powell
Branch Operations Manager

Frank P. Puleio
Business Development Officer

Katherine M. Rowley
Branch Operations Manager

Brendan P. Ryan
Bank Secrecy Act Officer

Sandra K. Ryan
Branch Sales Manager

Stacy L. Schwartz
Head of Operations

Kyle Smith
Commercial Lending Relationship Manager I

John M. Thompson
Treasury Management Sales Officer

Jennifer Wallace-Dressner
Assistant Controller

Marie Wanat
Branch Area Manager –
Bucks/Montgomery Counties, PA

Caryn Wilson
Retail & Business Banking Operations Officer

Mark F. Wrobel
Commercial Lending Relationship Manager I

ASSISTANT VICE PRESIDENTS

Alexandra Acevedo
Treasury Management Sales Support

Andaz Ali
Senior IT Support Specialist

Stella Bailey
Team Leader Deposit Operations Analyst

Brian W. Ballentine
Branch Operations Manager

Nadine D. Barron
Senior Credit Underwriter

Thomas P. Bay
Commercial Lending Relationship Manager 1

Lauren Blough
Senior Credit Analyst

Sharon E. Bokma
Branch Operations Manager

Michael R. Borkowski
Branch Sales Manager

Samantha K. Dayton
Loan Accounting Assistant Manager

Linda Deckman
Credit Underwriter

Renee Denton-Clarke
Branch Operations Manager

Gwendelyn C. Fisher
Marketing Manager

Patrick L. Giallombardo
Commercial Real Estate Administrator

Jonathan O. Jacobs
Private Banker

Veena Jain
Branch Operations Manager

Keith M. Jolliffe
Senior Credit Analyst/Team Leader

Jason M. Koenigsberg
Branch Sales Manager

Andrew Kornberg
Portfolio Manager

William J. Mellon
Senior Credit Underwriter

Padmaja Racharla
Senior Credit Analyst

Patricia L. Schofield
Branch Operations Manager

John Schrader
Commercial Lending Relationship Manager 1

Diane L. Smith
Credit Underwriter

Traci L. Sundberg
Financial Investigations & AML Manager

Sharon A. Unger
Deposit Operations Analyst II

Kelly L. Valenza
Human Resources Coordinator

Andrew K. Varsallona
IT Support Specialist

ASSISTANT TREASURERS

Shatha N. Abbasi
Auditor

Donna Bencivengo
Executive Assistant and Corporate Secretary

Angelique DeGazon
Loan Accounting Specialist

Mona Goff
Electronic Banking Analyst

Sharon Grabowski
Deposit Operations Analyst

Nikki Harrison
Electronic Banking Analyst

Cynthia Huber
Branch Operations Manager

Julianne Silletti
Human Resources Generalist

Cynthia Tigeleiro
Branch Operations Manager

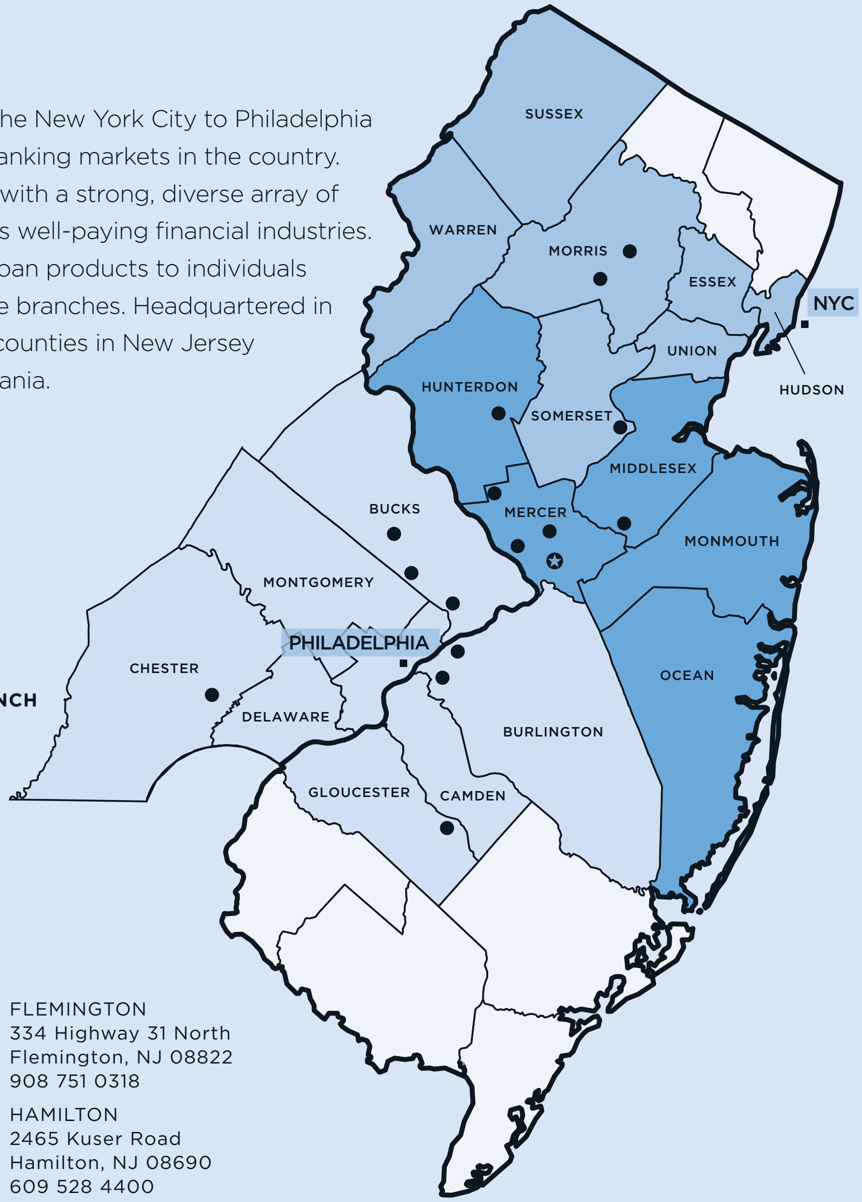
Maria A. Tramo
Operations Coordinator for Retail
& Business Banking

Jennifer Tykarsky
Electronic Banking Analyst

Carrie M. Walchko
BSA Investigator

FIrst Bank Market Area

Our primary banking service area is the New York City to Philadelphia corridor, one of the more desirable banking markets in the country. The region has an affluent economy, with a strong, diverse array of employers and ties to New York City's well-paying financial industries. We offer a full range of deposit and loan products to individuals and businesses through 16 full-service branches. Headquartered in Hamilton, New Jersey, we service 15 counties in New Jersey and five counties in eastern Pennsylvania.



FIRST BANK REGIONAL STRUCTURE

- NORTHERN NEW JERSEY REGION
- CENTRAL NEW JERSEY REGION
- EASTERN PENNSYLVANIA REGION
- HEADQUARTERS & FIRST BANK BRANCH
- FIRST BANK BRANCH

First Bank Locations

ADMINISTRATIVE

2465 Kuser Road
Hamilton, NJ 08690
877 821 2265

1395 Yardville-Hamilton Square Rd
Hamilton, NJ 08691
877 821 2265

NEW JERSEY

CINNAMINSON
506 US Route 130 North
Suite #1
Cinnaminson, NJ 08077
856 303 8899

CRANBURY
2664 US Route 130
Cranbury, NJ 08512
609 642 1064

DELANCO
615 Burlington Avenue
Delanco, NJ 08075
856 461 0611

DENVILLE
530 East Main Street (Route 53)
Denville, NJ 07834
973 625 1407

EWING
1340 Parkway Avenue
Ewing, NJ 08628
609 643 0470

FLEMINGTON
334 Highway 31 North
Flemington, NJ 08822
908 751 0318

HAMILTON
2465 Kuser Road
Hamilton, NJ 08690
609 528 4400

LAWRENCE
590 Lawrence Square
Boulevard South
Lawrence, NJ 08648
609 587 3111

PENNINGTON
3 Tree Farm Road
Pennington, NJ 08534
609 281 5808

RANDOLPH
1206 Sussex Turnpike
Randolph, NJ 07869
973 895 5800

SOMERSET
225 DeMott Lane
Somerset, NJ 08873
732 649 1999

WILLIAMSTOWN
1020 North Black Horse Pike
Williamstown, NJ 08094
856 728 3400

PENNSYLVANIA

DOYLESTOWN
200 South Main Street
Doylestown, PA 18901
215 230 7533

TREVOSE
4956-66 Old Street Road
Trevose, PA 19053
267 984 4537

WARMINSTER
356 York Road
Warminster, PA 18974
215 441 4118

WEST CHESTER
121 N. Walnut Street
Suite 320
West Chester, PA 19380
484 881 3800

We are greatly saddened by the passing of David Lidster and Maria Leibowitz-Curry during 2020, two vibrant and pivotal members of the First Bank team.

David served as the Company's Chief Technology Officer, leveraging his more than 35 years of experience in banking to lead our efforts to upgrade and improve our customer technology interface.

Maria joined the company in 2019, as a result of First Bank's acquisition of Grand Bank, and skillfully applied her more than 20 years of banking experience in her role as the Company's Chief Compliance Officer.

"Dave and Maria were not just great teammates, they were great people. They are missed every day."

Patrick L. Ryan
President and CEO

Corporate and Shareholder Information

CORPORATE HEADQUARTERS

FIRST BANK
2465 Kuser Road
Hamilton, NJ 08690
877 821 2265
firstbanknj.com

ANNUAL SHAREHOLDER MEETING INFORMATION

The Annual Shareholders' Meeting will be held virtually at 10:00 a.m. EST on April 28, 2021.

You can attend the meeting by going to the following link and using the password: **FRBA2021**

Annual Meeting URL: **meetingcenter.io/268971866**

INVESTOR RELATIONS

Shareholders seeking information about us may obtain press releases and FDIC filings by visiting firstbanknj.com.

Additional inquiries can be directed to:
Chief Financial Officer
2465 Kuser Road
Hamilton, NJ 08690
or by calling 609 643 0136

SHAREHOLDER ACCOUNT INQUIRIES

Shareholders who wish to change the name, address or ownership of their stock or replace lost certificates or require additional services should contact our Stock Registrar and Transfer Agent.

STOCK REGISTRAR AND TRANSFER AGENT

FIRST CLASS/REGISTERED/ CERTIFIED MAIL
Computershare Investor Services
P.O. Box 505000
Louisville, KY 40233-5000

COURIER SERVICES
Computershare Investor Services
462 South 4th Street, Suite 1600
Louisville, KY 40202

SHAREHOLDER SERVICES NUMBER
1 800 368 5948

INVESTOR CENTRE PORTAL
computershare.com/investor

STOCK LISTING

First Bank's common stock is traded on the NASDAQ Global Market under the symbol FRBA.

ANALYST COVERAGE

The following analysts published research on First Bank in 2020:

Bryce Rowe
Hovde Group, LLC
804 318 0969
browe@hovdegroup.com

Erik Zwick
Boenning & Scattergood, Inc.
610 862 5322
ezwick@boenninginc.com

Nicholas Cucharale
Piper Sandler
212 466 7922
nick.cucharale@psc.com

Christopher Keith
D.A. Davidson & Co.
503 603 3017
ckeith@dadco.com

Member FDIC

First Bank is a member of the FDIC, an Equal Opportunity Employer and an Equal Housing Lender.

EQUAL HOUSING LENDER

FIRSTBANK

Personal Bankers. Real Relationships.

2465 KUSER ROAD HAMILTON, NEW JERSEY 08690 877.821.BANK
FIRSTBANKNJ.COM FIRSTBANKPA.COM NASDAQ: FRBA