



NEWS RELEASE

For Immediate Release
January 26, 2006

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FIRST RESOURCE BANK ANNOUNCES 5% STOCK DIVIDEND

EXTON, PA - First Resource Bank (OTC Bulletin Board: FRSB) announced today that its Board of Directors has declared a 5% stock dividend payable to shareholders of record on January 30, 2006 with a distribution date of February 13, 2006. This dividend will increase the outstanding shares of common stock to approximately 1,086,105.

President & CEO, Glenn B. Marshall stated, "Our shareholders provided us with the initial opportunity to open the Bank. We have successfully capitalized on that opportunity over the 9 months the Bank has been open. We will continue to strive to increase shareholder value, with this stock dividend being one step in that process."

First Resource Bank, a full-service community bank offers a full array of depository and customized lending products to help customers achieve their personal and business financial goals. The Bank's branch and

corporate headquarters is a full-service banking facility at the corner of Route 100 and Marchwood Road, in Exton, PA.

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About First Resource Bank

First Resource Bank is a locally owned and operated Pennsylvania state-chartered bank, serving the banking needs of businesses, professionals and individuals in Chester County, Pennsylvania. The Bank offers a full range of deposit and credit services with a high level of personalized services. First Resource Bank also offers a broad range of traditional financial services and products, competitively priced and delivered in a responsive manner to small-sized businesses, professionals and residents in the local market. Member FDIC.