FOR IMMEDIATE RELEASE

1st Capital Bank Announces:

Fourth Quarter and Full Year 2012 Financial Results;
Completion of Another Profitable Year of Growth

Monterey, California – February 4, 2013. **1st Capital Bank** (OTCQB: FISB) (the "Bank") today announced fourth quarter and year to date financial results through December 31, 2012. The Bank concluded 2012 with record levels of loans, assets, deposits, and shareholders' equity. Income before provision for income taxes also attained a record level during the full year of 2012, increasing 32.5% from the full year of 2011.

Net income during the fourth quarter of 2012 was $748 thousand, equivalent to $0.23 diluted earnings per share. This compared favorably to net income of $257 thousand during the fourth quarter of 2011, equivalent to $0.08 diluted earnings per share. Earnings for the fourth quarter of 2012 also exceeded those in the immediately preceding quarter (the third quarter of 2012) of $539 thousand, equivalent to $0.16 diluted earnings per share.

The fourth quarter of 2012 earnings benefited from $699 thousand in tax-free life insurance benefits, as the Bank had obtained key man life insurance on its founding President and Chief Executive Officer, Fred Rowden, who passed suddenly and unexpectedly in November 2012. The fourth quarter 2012 earnings were restrained, however, by the Bank's establishing a $294 thousand reserve for deductions claimed under the State of California Enterprise Zone program in light of recent positions taken by the Franchise Tax Board. The establishment of the reserve was reflected in the Bank's fourth quarter 2012 provision for income taxes.

While income before provision for income taxes of $3.0 million during the full year of 2012 rose significantly from $2.2 million during the full year of 2011, net income for the full year of 2012 of $1.8 million, or $0.54 diluted earnings per share, declined from $3.1 million, or $0.97 diluted earnings per share for the full year of 2011. This decrease occurred due to the increase in 2011 earnings from the tax benefits related to the reversal of the valuation allowance against the Bank's net deferred tax assets.

Commenting on the fourth quarter and full year of 2012 financial performance, Mark Andino, the Bank's Interim President and Chief Executive Officer, stated: "We are very pleased to announce record levels of loans, assets, deposits, and shareholders' equity. These accomplishments resulted from our focus upon providing truly customized financial solutions that effectively meet the needs of our clients, enhanced by the Bank's commitment to providing a concierge level of client service." Mr. Andino then continued: "The Bank's orientation toward building long term client relationships also facilitated a strong flow of business during 2012, as we met more and more of our clients' aggregate financial needs."

Kurt Gollnick, the Bank's Chairman of the Board, stated: "The Board of Directors approved the purchase of Bank Owned Life Insurance ("BOLI") on key executives during 2012 as a means of ensuring that the potential costs of an unexpected transition would be covered, thereby protecting shareholder value. That investment proved wise with the untimely passing of President and Chief Executive Officer Fred Rowden, who successfully led the Bank through its organization, opening for business, and establishment as the premier community bank in Monterey County."

Performance Highlights

- Net loans outstanding increased 21.1% during 2012 while the Bank continued to maintain good credit quality.
- The Bank experienced no net charge-offs during 2012 and did not have any foreclosed real estate at any time during the year.
- Non-accrual loans totaled $1.4 million at December 31, 2012, equivalent to 0.59% of loans outstanding.
- Total deposits rose 15.3% during 2012, while transaction accounts increased from 83.4% of total deposits at December 31, 2011 to 89.4% of total deposits at December 31, 2012.
- The Bank's weighted average cost of deposits was 0.19% at December 31, 2012.
- The Bank concluded 2012 with a regulatory total risk-based capital ratio of 15.12%, substantially in excess of the 10.00% threshold to be categorized in the highest regulatory capital classification of "well capitalized".
- Tangible book value per share rose to a record $10.27 as of December 31, 2012.

Financial Condition Analysis

Funds held at the Federal Reserve Bank of San Francisco decreased from $60.1 million at December 31, 2011 to $21.0 million at December 31, 2012. This reduction resulted from the Bank's decision to invest excess on-balance sheet liquidity into time deposits with other financial institutions and securities in order to augment interest income. Therefore, time deposits with other financial institutions increased from $3.8 million at December 31, 2011 to $9.3 million at December 31, 2012; and securities rose from $13.7 million at December 31, 2011 to $41.8 million at December 31, 2012.

A majority of the Bank's security portfolio at December 31, 2012 was comprised of AA+ rated mortgage backed securities (fixed and floating) and floating rate tranches of collateralized mortgage obligations issued by U.S. Agencies. The interest rates on the collateralized mortgage obligations float at a margin over 1 month LIBOR, subject to lifetime caps, rendering these securities highly interest rate sensitive. The fair value of the Bank's $41.8 million in securities at December 31, 2012 exceeded its amortized cost basis by $686 thousand.

The Bank concluded 2012 with a very strong liquidity profile, consisting of a significant volume of on-balance sheet assets (including cash & cash equivalents and securities available for sale) and over $100 million in off-balance sheet borrowing capacity.

Net loans increased from $197.3 million at December 31, 2011 to $238.9 million at December 31, 2012. This 21.1% increase constitutes a strong performance versus industry averages and reflects a return on the significant investment in staff and infrastructure the Bank made during the second half of 2011. That investment included hiring a number of well known, experienced local bankers and moving the Monterey Branch to a larger and better located facility.

The Bank commenced 2013 with a stronger loan pipeline than a year earlier, including a number of potential loans under various government guaranteed lending programs such as those available through the U.S. Small Business Administration ("SBA"). The Bank plans to allocate more of its marketing and promotion budget during 2013 to various government lending programs (including those through the U.S. Department of Agriculture or "USDA") in order to be able to offer increased and / or longer term financing to newer stage businesses than would otherwise be available and in order to take advantage of the current attractive secondary market prices for the guaranteed portion of such loans.

Commenting on the Bank's recent lending activity, Geoff Loftus, the Bank's Chief Credit Officer, stated: "The Bank was able to achieve meaningful growth in the loan portfolio during both the fourth quarter of 2012 and for the full year despite the limited pace of general economic growth, the continued de-leveraging by certain borrowers with strong cash flows in light of the historically low yields available on many fixed income investments, and the seasoning of the portfolio, which resulted in increased principal amortization." Mr. Loftus then continued: "While we forecast these factors continuing to provide a headwind during 2013, we are encouraged by the increasing visibility of the Bank in our local communities and the volume of referrals from existing clients."

The Bank's allowance for loan losses increased from $3.3 million, or 1.66% of total loans, at December 31, 2011 to $4.3 million, or 1.77% of total loans, at December 31, 2012. Factors that contributed to the increase in the ratio of allowance for loan losses to loans outstanding during 2012 included:

- A rise in the percentage and volume of loans categorized as Special Mention or Substandard from $5.4 million at December 31, 2011 (2.69% of loans) to $9.3 million at December 31, 2012 (3.82% of loans).

- An increase in specific reserves for impaired loans from $25 thousand at December 31, 2011 to $417 thousand at December 31, 2012. Impaired loans increased from one relationship totaling $240 thousand at December 31, 2011 to five relationships totaling $4.3 million at December 31, 2012.

Just $1.4 million of the $4.3 million in impaired loans at December 31, 2012 were on non-accrual status and only $0.5 million of loans on non-accrual status were 30 or more days delinquent at December 31, 2012. The Bank's ratio of allowance for loan losses to non-accrual loans was 299.38% at December 31, 2012.

Premises and equipment, net, increased from $0.6 million at December 31, 2011 to $1.3 million at December 31, 2012. The majority of this increase was due to investments in furniture and leasehold improvements as the Bank relocated and expanded its Monterey Branch to serve its growing customer base in that market. Total deposits associated with the Monterey Branch have approximately doubled over the past two years.

During the third quarter of 2012, the Bank purchased $4.5 million in BOLI. That total decreased to $3.6 million at December 31, 2012 due to the effect of the principal repayment associated with the aforementioned claim more than offsetting the impact of dividends credited to the cash surrender value of these policies.

The $41.0 million increase in total assets by the Bank during 2012 to a record $329.3 million better leveraged its capital, with the ratio of total equity to total assets decreasing from 11.03% at December 31, 2011 to 10.32% at December 31, 2012. Over time, the Bank generally seeks to maintain this ratio at between 9.00% and 10.00% in order to present a well-capitalized profile on the one hand, but also support return on average shareholders' equity on the other hand.

Non-interest bearing demand deposits increased from $118.4 million at December 31, 2011 and $102.7 million at September 30, 2012 to $123.4 million at December 31, 2012. The Bank has historically experienced an increase in demand deposits during the fourth quarter of each year in conjunction with seasonal cash flow patterns associated with certain clients.

Interest bearing checking accounts increased from $12.2 million at December 31, 2011 to $17.5 million at December 31, 2012. The Bank introduced a significantly enhanced online banking platform during 2012 that has been well received by many of the Bank's checking account clients, as it offers easy customization, fully integrated ACH origination, and client-defined activity and balance alerts via text and / or email.

Money market deposits increased from $44.0 million at December 31, 2011 to $60.1 million at December 31, 2012. Money market deposits during 2012 benefited from:

- low (often, near zero) interest rates being paid on brokerage accounts and money market mutual funds, thereby encouraging clients to transfer their funds to higher yielding and FDIC insured accounts;

- the conversion of certain deposits from certificates of deposit to money market accounts given the limited yield differential between the products in the current interest rate environment; and

- the Bank's offering tiered pricing on money market accounts, whereby clients receive a higher interest rate on their entire account balance as each successively higher balance tier level is attained.

Savings deposits increased from $38.6 million at December 31, 2011 to $62.4 million at December 31, 2012 in large part due to the success of the Bank's Premier Savings product. This account offers tiered interest rates for liquid funds and has been attractive to many clients in the current historically low interest rate environment.

Time deposits decreased from $42.5 million at December 31, 2011 to $31.3 million at December 31, 2012. Factors contributing to this decline included transfers from some maturing time deposits into transaction accounts and the Bank's moderating its time deposit pricing in response to its favorable liquidity position and the availability of alternative low cost funding.

The ratio of net loans to deposits rose from 77.2% at December 31, 2011 to 81.1% at December 31, 2012. In the current interest rate environment, the Bank is targeting this ratio at 85% to 90% in light of the comparatively low yields available on cash equivalents and high credit quality, low duration securities.

Commenting on the Bank's deposit performance, Marilyn Goode, the Bank's Chief Administrative Officer, stated: "We are very pleased to report record total deposits of $294.7 million at December 31, 2012, with a corresponding weighted average cost of funds of just 0.19%." Ms. Goode then continued: "We began 2013 with a strong momentum in new deposit account openings, supported by our high caliber cash management services. We plan to implement additional cash management technology during 2013 in order for the Bank to remain strongly positioned versus competitor offerings."

Shareholders' equity rose from $31.8 million at December 31, 2011 to $34.0 million at December 31, 2012. This increase was due to:

- the 2012 net income of $1.8 million;

- $303 thousand in capital generated through the Equity Compensation Plan; and

- a $78 thousand increase in accumulated other comprehensive income associated with the unrealized gain on securities classified as available for sale.

Nominal and tangible book values were $10.27 per share at December 31, 2012, versus $9.81 per share at December 31, 2011. The Bank's Board of Directors recently decided that all 2013 director compensation would be exclusively in the form of restricted share awards. This will support the Bank's regulatory capital ratios and capacity for growth; while at the same time emphasizing the directors' commitment to enhancing shareholder value. Similarly, the compensation package for the Interim President and Chief Executive Officer is comprised of a significant percentage of restricted stock (that vests over time), rather than being exclusively composed of cash compensation.

Operating Results Analysis

Net interest income before provision for loan losses increased from $2.7 million and $10.2 million during the three and twelve months ended December 31, 2011 to $3.1 million and $11.8 million during the three and twelve months ended December 31, 2012. The increases in net interest income were primarily generated by a rise in interest earning assets, as the Bank's net interest margin was lower during the three and twelve months ended December 31, 2012 than during the comparable periods during the prior year. This margin compression is a general trend facing the banking industry, as funding costs have already been reduced to historically low levels while asset yields continue to fall in conjunction with:

- the Federal Reserve's implementing aggressive monetary policies (including quantitative easing) in an effort to reduce the stubbornly high national unemployment rate;
- strong price competition for high quality loans; and
- older, higher yielding securities maturing and amortizing and being replaced by new, lower yielding securities reflective of current market interest rates.

The Bank plans to support its net interest income during 2013 via the following strategies:

- continuing to grow the Bank's balance sheet, particularly the loan portfolio; and
- allocating a greater percentage of excess on-balance sheet liquidity to securities versus cash equivalents in order to obtain incremental yield.

The provision for loan losses was $432 thousand during the fourth quarter of 2012, compared to $196 thousand during the fourth quarter of 2011 and $98 thousand during the third quarter of 2012 (the immediately preceding quarter). The provision for loan losses for 2012 totaled $994 thousand, compared to $665 thousand for 2011. Most of the provision for loan losses during 2012 was associated with loan portfolio growth, with a lesser amount stemming from increased reserves for a relatively small number of loans downgraded to a criticized (i.e. Special Mention) or classified (i.e. Substandard) credit rating.

Non-interest income increased from $42 thousand and $144 thousand during the three and twelve months ended December 31, 2011 to $786 thousand and $909 thousand during the three and twelve months ended December 31, 2012. The vast majority of this increase was due to the death benefit and dividend income received on the BOLI assets purchased during the third quarter of 2012. In regards to fee income, Jayme Fields, the Bank's Chief Financial Officer, stated: "We appreciate the importance of augmenting non-interest income during a period of historically low interest rates accompanied by pressure on net interest margins. We are currently reviewing our operations and fees and charges to identify opportunities for additional sources of non-interest income, with the objective of implementing changes during the second quarter of 2013."

Non-interest expense increased from $2.1 million and $7.4 million during the three and twelve months ended December 31, 2011 to $2.3 million and $8.7 million during the three and twelve months ended December 31, 2012. These increases stemmed from the Bank's investment in additional personnel and enhanced facilities; and from various costs that have risen in conjunction with the increase in the Bank's balance sheet and related higher volume of loan and deposit accounts. The Bank redesigned its health and welfare benefits effective January 1, 2013 to both provide good relative value to its employees and control related expenses. The Bank's efficiency ratio (operating costs compared to income from operations) improved to 68.74% for the full year of 2012 from 71.81% for the full year of 2011.

Looking forward in 2013, Kurt J. Gollnick commented: "The Board of Directors plans to reach a decision regarding naming a permanent President and Chief Executive Officer sometime in the next several months. The Bank is fortunate to have a deep and very experienced executive team that worked tirelessly and effectively to successfully bring us through the recent change in leadership." Mr. Gollnick then added: "We believe the Bank is well positioned heading into the new year, with favorable credit quality, ample liquidity, and a strong capital base. The Board of Directors is keenly focused on the importance of leveraging that position and the planned new investments in technology, products, and delivery channels to continue building franchise value and to generate a competitive return for our shareholders."

About 1st Capital Bank

The Bank's target markets are commercial enterprises, professionals, real estate investors, family business entities, and residents in Monterey County. The Bank provides a wide range of credit products, including loans under various government programs such as those provided through the U.S. Small Business Administration ("SBA") and the U.S. Department of Agriculture ("USDA"). A full suite of deposits accounts are also furnished, complemented by robust cash management services. The Bank operates full services branch offices in Monterey, Salinas, and King City. The Bank's corporate offices are located at 5 Harris Court, Building N, Suite 3, Monterey, California 93940. The Bank's website is www.1stcapitalbank.com and the main telephone number is 831.264.4000.

Member FDIC / Equal Opportunity Lender / SBA Preferred Lender

Forward-Looking Statements:

Certain of the statements contained herein that are not historical facts are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, Section 21E of the Securities Exchange Act of 1934, as amended, and subject to the safe-harbor provisions of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements may contain words or phrases including, but not limited, to: "believe," "expect," "anticipate," "intend," "estimate," "target," "plans," "may increase," "may fluctuate," "may result in," "are projected," and variations of those words and similar expressions. All such forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those projected. Factors that might cause such a difference include, among other matters, changes in interest rates; economic conditions including inflation and real estate values in California and the Bank's market areas; governmental regulation and legislation; credit quality; competition affecting the Bank's businesses generally; the risk of natural disasters and future catastrophic events including terrorist related incidents and other factors beyond the Bank's control; and factors discussed in the Bank's periodic reports under the Securities Exchange Act of 1934, as amended, on Forms 10-K, 10-Q and 8-K filed with the FDIC. The Bank does not undertake, and specifically disclaims any obligation, to update or revise any forward-looking statements, whether to reflect new information, future events, or otherwise, except as required by law.

This news release is available at the www.1stcapitalbank.com Internet site for no charge.

For further information, please contact:

Mark R. Andino
Interim President and Chief Executive Officer
831.264.4028 office
831.915.6498 cellular
Mark.Andino@1stcapitalbank.com

or

Jayme Fields
Chief Financial Officer
831.264.4011 office
831.917.8725 cellular
Jayme.Fields@1stcapitalbank.com

--- *financial data follows* ---

1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands, except per share data)

	3 Months Ended			Percent Change From:		12 Months Ended		
	December 31, 2012	September 30, 2012	December 31, 2011	Sep 30, 2012	Dec 31, 2011	December 31, 2012	December 31, 2011	Percent Change
Operating Results Data								
Interest income								
Loans	$ 3,110	$ 3,153	$ 2,836	(1%)	10%	$ 12,008	$ 10,671	13%
Investment securities	101	103	88	(2%)	15%	413	395	5%
Other	46	42	20	10%	130%	180	85	112%
Total interest income	3,257	3,298	2,944	(1%)	11%	12,601	11,151	13%
Interest expense								
Interest bearing checking accounts	20	7	6	186%	233%	40	40	0%
Money market	54	89	70	(39%)	(23%)	331	357	(7%)
Savings	74	74	62	0%	19%	282	251	12%
Time	35	39	64	(10%)	(45%)	171	332	(48%)
Total interest expense	183	209	202	(12%)	(9%)	824	980	(16%)
Net interest income	3,074	3,089	2,742	(0%)	12%	11,777	10,171	16%
Provision for loan losses	432	98	196	341%	120%	994	665	49%
Net interest income after provision for loan losses	2,642	2,991	2,546	(12%)	4%	10,783	9,506	13%
Noninterest income								
Service charges on deposits	22	20	27	10%	(19%)	85	75	13%
BOLI benefits	699	-	-	100%	100%	699	-	100%
BOLI dividend income	30	7	-	329%	100%	37	-	100%
Other	35	21	15	67%	133%	88	69	28%
Total noninterest income	786	48	42	1538%	1771%	909	144	531%
Noninterest expenses								
Salaries and benefits	1,324	1,290	1,243	3%	7%	5,159	4,272	21%
Occupancy	195	173	138	13%	41%	725	575	26%
Furniture and equipment	86	65	100	32%	(14%)	328	371	(12%)
Other	678	582	667	16%	2%	2,508	2,189	15%
Total noninterest expenses	2,283	2,110	2,148	8%	6%	8,720	7,407	18%
Income before provision for income taxes	1,145	929	440	23%	160%	2,972	2,243	33%
Provision for (benefit from) income taxes	397	390	183	2%	117%	1,166	(895)	(230%)
Net income	$ 748	$ 539	$ 257	39%	191%	$ 1,806	$ 3,138	(42%)
Common Share Data								
Earnings per share								
Basic	$ 0.23	$ 0.17	$ 0.08	35%	188%	$ 0.56	$ 0.97	(42%)
Diluted	$ 0.23	$ 0.16	$ 0.08	44%	188%	$ 0.54	$ 0.97	(44%)
Weighted average shares outstanding								
Basic	3,228,689	3,248,690	3,220,853			3,224,782	3,220,853	
Diluted	3,295,371	3,337,605	3,254,306			3,319,925	3,244,921	

1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands, except per share data)

Financial Condition Data	December 31, 2012	September 30, 2012	December 31, 2011	*Percent Change From: Sep 30, 2012*	*Dec 31, 2011*
Assets					
Cash and due from banks	$ 8,551	$ 7,444	$ 8,910	*15%*	*(4%)*
Funds held at the Federal Reserve Bank	21,042	27,430	60,062	*(23%)*	*(65%)*
Time deposits at other financial institutions	9,321	9,570	3,835	*(3%)*	*143%*
Available-for-sale securities, at fair value	41,762	17,384	13,685	*140%*	*205%*
Loans:					
Commercial	89,834	89,117	78,504	*1%*	*14%*
Real estate-construction	4,834	4,513	4,126	*7%*	*17%*
Real estate-other	147,320	138,641	115,902	*6%*	*27%*
Consumer	748	1,295	1,580	*(42%)*	*(53%)*
Deferred loan fees and costs, net	517	516	470	*0%*	*10%*
Total loans	243,253	234,082	200,582	*4%*	*21%*
Allowance for loan losses	(4,314)	(3,882)	(3,320)	*11%*	*30%*
Net loans	238,939	230,200	197,262	*4%*	*21%*
Premises and equipment, net	1,282	1,325	615	*(3%)*	*108%*
Bank owned life insurance	3,555	4,500	-	*(21%)*	*100%*
Investment in Federal Home Loan Bank stock, at cost	1,026	1,026	918	*0%*	*12%*
Accrued interest receivable and other assets	3,871	3,805	3,028	*2%*	*28%*
Total assets	$ 329,349	$ 302,684	$ 288,315	*9%*	*14%*
Liabilities and Shareholders' Equity					
Deposits:					
Noninterest bearing demand deposits	$ 123,403	$ 102,745	$ 118,366	*20%*	*4%*
Interest bearing checking accounts	17,482	13,442	12,188	*30%*	*43%*
Money market	60,091	59,508	43,983	*1%*	*37%*
Savings	62,364	58,260	38,558	*7%*	*62%*
Time	31,314	34,584	42,488	*(9%)*	*(26%)*
Total deposits	294,654	268,539	255,583	*10%*	*15%*
Accrued interest payable and other liabilities	694	910	919	*(24%)*	*(24%)*
Shareholders' equity	34,001	33,235	31,813	*2%*	*7%*
Total liabilities and shareholders' equity	$ 329,349	$ 302,684	$ 288,315	*9%*	*14%*
Shares outstanding at end of period	3,310,503	3,251,003	3,243,293		
Nominal and tangible book value per share	$ 10.27	$ 10.22	$ 9.81		
Ratio of net loans to total deposits	81.09%	85.72%	77.18%		

1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands)

	December 31, 2012	September 30, 2012	December 31, 2011	*Percent Change From:* *Sep 30, 2012*	*Dec 31, 2011*
Asset Quality					
Loans past due 90 days or more and accruing interest	$ -	$ -	$ -		
Nonaccrual restructured loans	238	220	240	*8%*	*(1%)*
Other nonaccrual loans	1,203	519	-	*132%*	
Other real estate owned	-	-	-		
Total nonperforming assets	$ 1,441	$ 739	$ 240	*95%*	*500%*
Allowance for loan losses to total loans	1.77%	1.66%	1.66%	*7%*	*7%*
Allowance for loan losses to nonperforming loans	299.38%	525.59%	1,383.00%	*(43%)*	*(78%)*
Allowance for loan losses to nonperforming assets	299.38%	525.59%	1,383.00%	*(43%)*	*(78%)*
Nonperforming assets to total assets	0.44%	0.24%	0.08%	*440%*	*1,485%*
Regulatory Capital and Ratios					
Tier 1 regulatory capital	$ 33,600	$ 32,793	$ 31,490	*2%*	*7%*
Total regulatory capital	$ 36,646	$ 35,723	$ 33,985	*3%*	*8%*
Tier 1 leverage ratio	10.67%	10.81%	12.58%	*(1%)*	*(15%)*
Tier 1 capital ratio	13.87%	14.30%	15.82%	*(3%)*	*(12%)*
Total risk based capital ratio	15.12%	15.50%	17.07%	*(2%)*	*(12%)*

	3 Months Ended December 31, 2012	3 Months Ended September 30, 2012	3 Months Ended December 31, 2011	*Percent Change From:* *Sep 30, 2012*	*Dec 31, 2011*	12 Months Ended December 31, 2012	12 Months Ended December 31, 2011	*Percent Change*
Selected Financial Ratios								
Return on average total assets	0.94%	0.71%	0.41%	*34%*	*131%*	0.60%	1.35%	*(55%)*
Return on average shareholders' equity	8.84%	6.49%	3.20%	*36%*	*176%*	5.50%	10.31%	*(47%)*
Net interest margin	4.07%	4.20%	4.54%	*(3%)*	*(10%)*	4.11%	4.54%	*(9%)*
Efficiency ratio	59.15%	67.26%	77.16%	*(12%)*	*(23%)*	68.74%	71.81%	*(4%)*
Selected Average Balances								
Loans	$ 235,680	$ 231,716	$ 201,594	*2%*	*17%*	$ 220,552	$ 189,421	*16%*
Investment securities	22,081	17,866	12,377	*24%*	*78%*	18,376	13,232	*39%*
Other	42,672	42,873	25,524	*(0%)*	*67%*	48,560	21,459	*126%*
Total interest earning assets	$ 300,433	$ 292,455	$ 239,494	*3%*	*25%*	$ 287,488	$ 224,112	*28%*
Total assets	$ 315,501	$ 303,785	$ 250,032	*4%*	*26%*	$ 299,207	$ 232,602	*29%*
Interest bearing checking accounts	$ 13,670	$ 13,170	$ 8,774	*4%*	*56%*	$ 12,792	$ 8,573	*49%*
Money market	61,035	64,196	48,164	*(5%)*	*27%*	62,953	50,002	*26%*
Savings	62,486	55,170	36,167	*13%*	*73%*	51,902	32,724	*59%*
Time deposits	32,872	35,229	43,188	*(7%)*	*(24%)*	36,700	46,457	*(21%)*
Total interest bearing liabilities	$ 170,063	$ 167,765	$ 136,293	*1%*	*25%*	$ 164,347	$ 137,757	*19%*
Noninterest bearing demand deposits	111,670	102,719	80,932	*9%*	*38%*	101,701	63,445	*60%*
Total deposits	$ 281,733	$ 270,484	$ 217,225	*4%*	*30%*	$ 266,048	$ 201,202	*32%*
Shareholders' equity	$ 33,646	$ 33,031	$ 31,865	*2%*	*6%*	$ 32,836	$ 30,442	*8%*