FOR IMMEDIATE RELEASE

1st Capital Bank Announces:

Appointment of Jon D. Ditlevsen as Executive Vice President and Chief Lending Officer

Monterey, California – June 13, 2013. **1st Capital Bank** (OTCQB: FISB) (the "Bank") today announced that the Board of Directors has unanimously approved the appointment of Jon D. Ditlevsen as the Bank's Executive Vice President and Chief Lending Officer. Mr. Ditlevsen recently joined the Bank. In his new position, Mr. Ditlevsen will be responsible for teaming with the Directors, Senior Officers, and Relationship Managers to source loans for the Bank. He will also manage the Bank's loan pipeline, ensuring that the Bank's clients continue to receive the superior level of service for which the Bank has become well-known.

Mr. Ditlevsen is a veteran California banker, with over thirty-five years of financial institution experience, including working at community, regional, and national banks. He has served the Bank's primary market area and adjacent counties for many years. Over his career, Mr. Ditlevsen has worked in a variety of credit and lending related capacities, including most recently as Central Coast Regional Manager for a major national bank. Mr. Ditlevsen earned an undergraduate degree from San Jose State University and has pursued ongoing education throughout his career with emphases in leadership, sales management, and credit underwriting. Mr. Ditlevsen has been active in local community groups on an ongoing basis, with a focus on education and health related organizations.

Commenting on the appointment, Mark Andino, the Bank's President and Chief Executive Officer, stated: "Jon has been a prominent local banker along the Central Coast for many years. We are excited to have him join the 1st Capital Bank executive team. He shares our commitment to furnishing each client with truly customized financial solutions and building long term relationships. Jon will work hand in hand with Dale Diederick, the Bank's Chief Credit Officer, in further enhancing our outreach throughout Monterey and adjacent counties as we seek to continue growing the Bank."

Kurt Gollnick, the Bank's Chairman of the Board, added: "The directors were pleased to learn that Jon desired to join the Bank. His work on behalf of organizations such as the United Way, American Red Cross, and Alzheimer's Association is consistent of the Bank's commitment to making a positive difference in the local communities that we serve. Jon also enjoys an excellent reputation with his clients, many of whom he has served for a decade or more. We look forward to Jon's leadership in loan solicitation and production."

Mr. Ditlevsen stated: "Upon learning of the Chief Lending Officer position opening at 1st Capital Bank, I welcomed the opportunity to join the executive management team. Since its inception, the Bank has been known for its commitment to helping local professionals and businesses achieve their financial objectives, while at the same time providing a level of concierge service that stands out in the marketplace. Having the opportunity to work with various members of the Bank's team over the years at prior financial institutions, I look forward to rejoining these highly skilled banking professionals."

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 comprehensive suite of deposit accounts is also furnished, complemented by robust cash management services. The Bank operates full service 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.

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