



FOR IMMEDIATE RELEASE

1st Capital Bank Receives Bauer Financial 5 Star, Superior Rating

Monterey, California – July 11, 2013. **1st Capital Bank** (OTCQB: FISB) (the “Bank”) has been recognized by Bauer Financial, Inc. as a *5-Star, Superior* bank based on March 31, 2013 financial information. This is the highest rating assigned by Bauer Financial and ranks 1st Capital Bank as one of the nation’s strongest financial institutions. Bauer Financial has been analyzing and rating the nation’s banks and credit unions since 1983.

“We are honored to be recognized as a 5-Star, Superior rated financial institution,” stated President and Chief Executive Officer, Mark Andino. “Our first quarter 2013 financial results reflect the Bank’s continued solid, steady, and prudent growth. The ongoing dedication of our directors and employees has resulted in our attracting an increasing number of local businesses and professionals who are seeking a safe and sound community bank that is dedicated to providing a concierge level of service and customized financial solutions delivered by experienced local bankers.”

According to Bauer Financial, 5 Star rated financial institutions are recommended for business, financially sound, and operate well above their regulatory capital requirements.

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 the Private Securities Litigation Reform Act. Forward-looking statements are typically identified by words or phrases such as “believe,” “expect,” “anticipate,” “intend,” “estimate,” “target,” “plans,” “may increase,” “may fluctuate,” “may result in,” “are projected,” and similar expressions. The Bank’s actual results may differ materially from those included in the forward-looking statements. These forward-looking statements involve risks and uncertainties including, but not limited to, the economic, business, and real estate market conditions in the Bank’s market areas, the interest rate environment, competition, regulatory and legislative actions, the possibility that the Bank will not be successful in achieving its strategic objectives, the performance and contributions of employees and directors, and other factors. The Bank does not undertake, and specifically disclaims any obligation, to update any forward-looking statements to reflect occurrences or unanticipated events or circumstances after the date of such statements.

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

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