



FOR IMMEDIATE RELEASE

1st Capital Bank Announces:

**Retirement of Francis H. “Sonny” Rianda from the Board of Directors
and appointment as a Director Emeritus**

Monterey, California – August 19, 2013. **1st Capital Bank** (OTCQB: FISB) (the “Bank”) today announced that Francis H. “Sonny” Rianda voluntarily retired from the Board of Directors effective August 16, 2013. Mr. Rianda will continue his longstanding ties with the Bank as its fourth Director Emeritus.

Mr. Rianda, age 81, was part of the original organizing group that started the Bank and has served as a director for seven years. Mr. Rianda is the President and Owner of Coastal Tractor, with operations in Monterey and San Luis Obispo Counties. Mr. Rianda has been active in Monterey County community organizations for over 50 years.

Commenting on the retirement, Kurt Gollnick, the Bank’s Chairman of the Board, stated: “We are deeply appreciative of the enormous contributions Sonny has made to the Bank over the past seven years. His commitment to high quality corporate governance has been unwavering. He has represented the Bank well in our local market area, leading to many long-term and high quality client relationships. We are pleased that Sonny has agreed to continue working with the Bank as a Director Emeritus, helping us achieve our goal of maintaining the strong pace of organic growth we’ve enjoyed throughout his tenure.”

Daniel Hightower, the Vice Chairman of the Board, added: “The Bank does not have any formal retirement age for its directors, leaving the timeframe for retirement up to the individual Board member in consultation with his fellow directors. Sonny approached us at the most recent Board meeting and communicated his desire to retire and spend more time with his family.”

Mark Andino, the Bank’s President and Chief Executive Officer, stated: “I have much enjoyed working with Sonny since joining the Bank last year. His local market knowledge has been a great asset to the Bank. We look forward to staying in close contact with Sonny in his new role as a Director Emeritus.”

Mr. Rianda commented: “It has been a privilege to work with such a dedicated, professional, and energetic group of directors. I plan to continue maintaining strong ties to the Bank based upon the many very close relationships developed over the past seven years. I will also maintain my focus on the financial success of the Bank as a significant shareholder. With the recent appointment of Francis Giudici as a Bank director, I know that the Board will continue to be well staffed by highly competent individuals who share a fundamental commitment to enhancing shareholder value. I also look forward to continuing to work with the Bank as a client and as a Director Emeritus.”

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.

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Forward-Looking Statements:

Certain of the statements contained herein that are not historical facts are "forward-looking statements" within the meaning of 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 other factors. 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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