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FOR IMMEDIATE RELEASE

1st Capital Bank Announces Change In Executive Officer

Monterey, California – September 10, 2013. **1**st **Capital Bank** (OTCQB: FISB) (the "Bank") today announced that the Bank's Chief Financial Officer, Jayme C. Fields, resigned effective September 9, 2013. Ms. Fields served as the Bank's Chief Financial Officer since its inception in 2006.

The Bank also announced that Marilyn Goode has been appointed as the Bank's Interim Chief Financial Officer effective with the departure of Ms. Fields. Ms. Goode has been an executive officer of the Bank since 2007, most recently serving as Chief Administrative Officer. Ms. Goode has 45 years of banking experience, including prior service as a bank Chief Financial Officer. Ms. Goode will be assisted in managing the Bank's accounting, treasury, reporting, and tax related functions by Debra DeCius, who was recently appointed as the Bank's Controller. Ms. DeCius has worked for the Bank since 2010 in a number of roles, has over 35 years of banking experience, and has previously served as the Controller for another financial institution.

The Bank also today announced the hire of H. Irene Shippee as the Bank's new Senior Vice President and Operations Administrator. Ms. Shippee will assume Ms. Goode's prior responsibilities in regards to managing the Bank's branch offices, deposit operations, cash management, and electronic banking functions. Ms. Shippee is a veteran California banker with over 25 years of experience in the areas that she will supervise for the Bank.

The Bank has commenced recruiting for a permanent Chief Financial Officer in light of Ms. Goode's planned retirement sometime during 2014.

Commenting on the staffing changes, Mark Andino, the Bank's President and Chief Executive Officer, stated: "We are fortunate to have a deep management team comprised of individuals who have worked in multiple functional areas over long term careers in the financial services industry. In addition, we welcome Ms. Shippee to 1st Capital Bank. I have worked with Ms. Shippee twice over the past 20 years. She is a high caliber banker with extensive experience across multiple disciplines and with significant knowledge of the California marketplace."

Kurt Gollnick, the Bank's Chairman of the Board, added: "As part of the Bank's succession planning, we have aimed to recruit professional bankers with expertise across a wide range of functions. For example, Mr. Andino has previously served as a bank Director, Chief Financial Officer, Chief Operating Officer, and Chief Administrative Officer, while Regional President Clay Larson has prior service as a bank Director, President, and Chief Executive Officer. The Board of Directors has supported hiring career bankers with skills in multiple areas since the formation of the Bank, recognizing that management turnover is an inevitable component of operating a growing company over an extended period of time."

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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