



FOR IMMEDIATE RELEASE

**1st Capital Bank Announces:
Appointment of Stuart Tripp as Regional President**

Monterey, California – February 7, 2014. **1st Capital Bank** (OTCQB: FISB) (“Bank”) today announced the appointment of Stuart Tripp as the Bank’s Regional President, with primary responsibility for the market area from Monterey in the south to Santa Cruz in the north. Mr. Tripp is a veteran California banker with over twenty-five years of experience serving clients along the Central Coast.

Throughout his distinguished career, Mr. Tripp has worked in a variety of lending and management capacities; including business banking, commercial lending, private banking, and wealth management. He most recently served as bank officer for the Central Coast area for a major national financial institution. Mr. Tripp earned his Bachelor of Arts degree in Accounting from California State University / Sacramento. He has a long history of involvement with local community organizations; and currently serves on the Board of Directors and Finance Committee for the Homeless Service Center in Santa Cruz.

Commenting on the appointment, Mark Andino, the Bank’s President and Chief Executive Officer, stated: “We are very excited to have Stuart join the 1st Capital team. He is a well-known, professional banker who enjoys an excellent reputation for integrity and high caliber client service. He shares our commitment to providing customized solutions for clients and building long-term relationships. Stuart’s experience in commercial lending and wealth and estate management will be a tremendous asset to our clients. His hire complements the Bank’s recent success in gaining market share in areas adjacent to Monterey County.”

Mr. Tripp stated: “I am extremely pleased to join the premier community bank along the Central Coast. I have long admired 1st Capital Bank’s commitment to meeting the financial needs of professionals and businesses, while at the same time making a real difference in the quality of life in our local communities. I look forward to working with the dedicated bankers at 1st Capital to assist local employers with growth and success.”

Jon Ditlevsen, the Bank’s Chief Lending Officer, added: “Stuart is a long term resident of Santa Cruz County. We look forward to his contributions to our expansion into that market while at the same time enhancing our visibility in the greater Monterey area.”

About 1st Capital Bank

The Bank's target markets are commercial enterprises, professionals, real estate investors, family business entities, and residents along the Central Coast Region of California. The Bank provides a wide range of credit products. 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 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; performance and contributions of employees; 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.

For further information, please contact:

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

Stuart Tripp
Regional President
831.264.4075 office
831.915.3510 cellular
Stuart.Tripp@1stCapitalBank.com