



FOR IMMEDIATE RELEASE

1st Capital Bank Announces:

Hire of Michael J. Winiarski as Executive Vice President and Chief Financial Officer

Monterey, California – March 17, 2014. **1st Capital Bank** (OTCQB: FISB) (“Bank”) today announced the hire of Michael J. Winiarski as the Bank’s Executive Vice President and Chief Financial Officer. Mr. Winiarski has more than thirty years of experience in the financial services industry, with this appointment’s being Mr. Winiarski’s fourth as a Chief Financial Officer for a commercial bank. Mr. Winiarski’s background includes interest rate risk management, regulatory compliance, enterprise risk management and internal controls, and public company reporting under the Securities Exchange Act of 1934. After earning a Bachelor of Science degree in Accounting from California State University / Long Beach, Mr. Winiarski became a Certified Public Accountant (“CPA”) and spent eight years with one of the largest national accounting firms. Mr. Winiarski is a native Californian.

Commenting on the appointment, Mark Andino, the Bank’s President and Chief Executive Officer, stated: “We are very pleased to have Mike join the Bank’s executive team. His solid background across the full range of accounting and financial disciplines will further support the Bank’s commitment to providing comprehensive and transparent financial disclosures to our clients and shareholders. I look forward to teaming with Mike to advance the Bank’s strategic plan and generate long term shareholder value.”

Greg Thelen, a Bank director, CPA, and Chairman of the Board Audit and Compliance Committee, commented: “We conducted an extensive search for the Chief Financial Officer position. Mike rose to the top during that process due to his combination of technical skills, broad background, and reputation for integrity. We were particularly impressed with Mike’s range of experience, which included serving as the Chief Financial Officer for a publicly traded bank holding company with a market capitalization in excess of \$1 billion.”

Kurt Gollnick, the Bank’s Chairman of the Board, added: “Mike’s leadership skills and merger and acquisition experience were also key factors that ranked him above other candidates. In addition, the directors responded favorably to Mike’s approach to financial planning, with regard to both capital and liquidity management. We welcome Mike to the 1st Capital team.”

Mr. Winiarski stated: “I am extremely pleased to join 1st Capital Bank. Throughout the interview process, I was impressed with the caliber of the officers and directors and the clarity of the Bank’s mission and vision. The Bank’s achievements over the past year are remarkable, including a strong rate of expansion while maintaining superior credit quality. I look forward to being actively involved in the Central Coast community and contributing to the Bank’s future growth and success.”

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.

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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; performance and contributions of directors and 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.

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