



FOR IMMEDIATE RELEASE

1st Capital Bank Announces:

Chris Illig Appointed as Vice President and Senior Relationship Manager

Monterey, California – March 21, 2014. **1st Capital Bank** (OTCQB: FISB) (“Bank”) today announced the appointment of Chris Illig as a Vice President of the Bank and as a Senior Relationship Manager. Mr. Illig is responsible for managing and developing commercial and professional client relationships in the Monterey banking office.

Mr. Illig has worked in a variety of lending and client relationship capacities serving clients along the Central Coast, and most recently held the position of Business Relationship Manager for a major national financial institution. He earned his Bachelor of Science degree in Business Administration from California State University Monterey Bay, and is a graduate of Leadership Monterey Peninsula. He has been involved with many local community organizations including the Monterey Peninsula Chamber of Commerce, Boys and Girls Club of the Monterey Peninsula, American Cancer Society Relay for Life, Save Our Shores, and Santa Cruz Chamber of Commerce.

Commenting on the appointment, Clay Larson, the Bank’s Regional President, stated: “We are very pleased to have Chris in our Monterey banking office. His lending and cash management expertise, combined with his knowledge of our local community and his dedication to providing exceptional personal service, is truly an asset to our Monterey clients.”

Mark Andino, the Bank’s President and Chief Executive Officer, added: “I have been impressed with Chris’ commitment to building long term client relationships and serving as a trusted financial advisor for his customers. He has rapidly integrated with the Monterey branch office team and our local community. It gives us great pleasure to support Chris’ efforts to help local businesses and professionals prosper while at the same time contributing to improving the quality of life in our towns and cities.”

To contact Mr. Illig, please call him directly at (831) 264-4067 or visit the Bank’s Monterey office located at 300 Bonifacio Place. Mr. Illig’s email address is: Chris.Illig@1stCapitalBank.com.

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 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.

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