



**FOR IMMEDIATE RELEASE**

**1st Capital Bank Announces:**

**Availability of 2013 Annual Report**

*Monterey, California* – April 17, 2014. **1st Capital Bank** (OTCQB: FISB) (“Bank”) today announced the availability of its 2013 Annual Report. The 2013 Annual Report has been posted to the Bank’s website ([www.1stCapitalBank.com](http://www.1stCapitalBank.com)) under “About Us – Financial Information.” The document is also available by request to the Bank’s Corporate Secretary, Michael J. Winiarski, at 831.264.4014 or [Michael.Winiarski@1stCapitalBank.com](mailto:Michael.Winiarski@1stCapitalBank.com). Bank shareholders will be receiving a printed copy of the 2013 Annual Report in late April 2014 with their communication packages for the upcoming 2014 Annual Meeting of Shareholders.

**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](http://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](http://www.1stCapitalBank.com) Internet site for no charge.**

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