January 31, 2019

FOR IMMEDIATE RELEASE

1st Capital Bank Announces
Fourth Quarter 2018 Financial Results;
Record Annual Net Income

Salinas, California – January 31, 2019. **1st Capital Bank** (OTC Pink: FISB) reported unaudited net income of $1.94 million for the three months ended December 31, 2018, compared to net income of $182 thousand for the three months ended December 31, 2017 and net income of $1.74 million for the three months ended September 30, 2018, the immediately preceding quarter. Earnings per share were $0.38 (diluted), compared to $0.34 (diluted) for the prior quarter.

Unaudited net income for the year ended December 31, 2018 increased 126.1% to $6.43 million, compared to $2.84 million for the year ended December 31, 2017. Additionally, pre-tax income for 2018 rose significantly to $8.86 million, 45.1% above 2017's pre-tax income of $6.11 million. Earnings per share were $1.25 (diluted) for the year ended December 31, 2018, compared to $0.56 (diluted) for the year ended December 31, 2017.

"We are pleased to report record levels of assets and net income for 2018. Our strong local deposit base funded the continued growth in our loan portfolio," said Thomas E. Meyer, President and Chief Executive Officer. "The benefits of lower income tax rates in 2018 resulting from the Tax Cuts and Jobs Act of 2017 were also evident in our results," Meyer added.

Net interest margin increased from 3.89% in the third quarter of 2018 to 4.01% in the fourth quarter of 2018. Net interest income before provision for loan losses for the three-month period ended December 31, 2018 was $6.13 million, an increase of $236 thousand, or 4.0%, compared to $5.89 million recognized in the three-month period ended September 30, 2018. On a year-over-year basis, quarterly net interest income before provision for loan losses increased $1.01 million, or 19.7%, from $5.12 million recognized in the fourth quarter of 2017.

For the year ended December 31, 2018, net interest income before provision for loan losses increased 18.8%, from $19.1 million in the year ended December 31, 2017 to $22.7 million in the year ended December 31, 2018. The Bank's annual net interest margin expanded from 3.50% in 2017 to 3.86% in 2018. Growth in average loans outstanding, which increased $50.7 million, or 12.2%, from $415.9 million in 2017 to $466.6 million in 2018, made up the bulk of growth in average interest-earning assets, which increased $40.7 million, or 7.4%, from $547.6 million in 2017 to $588.3 million in 2018.

In the fourth quarter of 2018, core loan growth was concentrated in the commercial real estate portfolio which organically grew $3.1 million, or 1.2%, from $252.3 million as of September 30, 2018 to $255.4 million as of December 31, 2018, and commercial and industrial loans increased $73 thousand to $38.7 million as of December 31, 2018. Over the same period, the single-family residential portfolio, which consists primarily of purchased loans, increased $3.5 million, or 2.4%, from $147.2 million as of September 30, 2018 to $150.7 million as of December 31, 2018. Overall, the loan portfolio increased $59.4 million, or 13.9%, on an annual basis from $428 million as of December 31, 2017 to $487 million as of December 31, 2018, and increased $2.8 million or 0.6% in the fourth quarter of 2018.

"Our annual operating results reflect 6.5% growth in our core commercial and industrial and commercial real estate portfolios during 2018, which was complemented by purchases of high quality single-family residential loans" said Thomas E. Meyer, President and Chief Executive Officer. "We have recently announced the addition of several highly experienced relationship bankers, who we believe will further enhance our relationship banking model. We see good lending opportunities in our key markets, while adhering to our credit discipline."

Total deposits increased $12.6 million, or 2.3%, to $560.5 million as of December 31, 2018, from $547.9 million as of September 30, 2018, and increased $34.4 million, or 6.5%, from $526.1 million as of December 31, 2017. The Bank's cost of funds increased from 0.12% for the year ended December 31, 2017 to 0.15% for the year ended December 31, 2018, reflecting increases in certificate of deposit costs during the second half of 2018.

"Our noninterest-bearing deposits made up 50.3% of our total deposits at December 31, 2018 and are the primary driver of our continued low cost of funds," said Michael J. Winiarski, Executive Vice President and Chief Financial Officer, "although we expect deposit pricing pressure to continue into 2019."

NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES

Net interest income before provision for credit losses was $6.13 million in the fourth quarter of 2018, an increase of $1.01 million, or 19.7%, compared to $5.12 million in the fourth quarter of 2017 and an increase of $236 thousand, or 4.0%, compared to $5.89 million in the third quarter of 2018.

Average earning assets were $606.2 million during the fourth quarter of 2018, an increase of 0.95% compared to $600.5 million in the third quarter of 2018. The yield on earning assets was 4.18% in the fourth quarter, compared to 4.05% in the third quarter of 2018, primarily due to an increase in the yield on loans from 4.45% to 4.60%; and secondly, to an increase in the yield of the investment portfolio from 2.26% to 2.48%. The average balance of the investment portfolio decreased $374 thousand, from $70.2 million in the third quarter of 2019 to $69.8 million in the fourth quarter of 2018, reflecting normal amortization and prepayments on the Bank's investments in mortgage-backed securities and collateralized mortgage obligations, offset by $4.1 million in investment purchases.

The cost of interest-bearing liabilities increased to 0.36% during the fourth quarter of 2018, from 0.30% during the third quarter of 2018, and 0.22% during the fourth quarter of 2017. The average balance of interest-bearing liabilities increased from $271.2 million in the fourth quarter of 2017 to $307.6 million in the third quarter of 2018 and decreased to $284.9 million in the fourth quarter of 2018. The Bank experienced normal seasonal fluctuations in deposits, particularly from larger depositors, and managed its leverage ratio, primarily with Promontory Interfinancial Network's Insured Cash Sweep program, which had off-balance sheet quarter-end balances of $25.6 million, $109.0 million, and $61.0 million in the fourth quarter of 2017 and the third and fourth quarters of 2018, respectively. These funds may be moved back into the Bank's deposit portfolio at the Bank's discretion. The average balance of noninterest-bearing demand deposit accounts ("DDAs") increased from $249.5 million, or 44.8% of total deposits, in the third quarter of 2018 to $276.9 million, or 49.3% of total deposits, in the fourth quarter of 2018. The Bank's overall cost of funds increased, from 0.11% in the fourth quarter of 2017 to 0.17% in the third quarter of 2018 and 0.18% in the fourth quarter of 2018.

PROVISION FOR CREDIT LOSSES

The provision for credit losses is a charge against current earnings in an amount determined by management to be necessary to maintain the allowance for loan losses at a level sufficient to absorb management's estimate of probable incurred credit losses inherent in the loan portfolio as of the balance sheet date in light of losses historically incurred by the Bank and adjusted for qualitative factors associated with the loan portfolio.

For the year ended December 31, 2018, the Bank recorded a provision for loan losses of $120 thousand, compared to a provision for loan losses of $175 thousand in the year ended December 31, 2017. In the fourth quarter of 2018, the Bank recorded a provision for loan losses of $100 thousand, compared to no provision in the third quarter of 2018, and a provision of $65 thousand in the fourth quarter of 2017. The fourth quarter provision was recorded primarily to recognize increased uncertainty in the overall economy, evidenced by the declining stock market and weakening markets internationally.

The changes in the provision reflect the growth of the portfolio, changes in the mix of loan types within the portfolio and their respective loss histories, as well as management's assessment of the amounts expected to be realized from certain loans identified as impaired. Impaired loans totaled $3.0 million at December 31, 2018, compared to $3.3 million at September 30, 2018, and $5.2 million at December 31, 2017.

At December 31, 2018, non-performing loans were 0.56% of the total loan portfolio, compared to 0.60% at September 30, 2018 and 0.06% at December 30, 2017. The Bank recorded net recoveries of $13 thousand in the fourth quarter of 2018, compared to recoveries of $12 thousand during the third quarter of 2018 and the fourth quarter of 2017, respectively. At December 31, 2018, the allowance for loan losses was 1.35% of outstanding loans, compared to 1.33% at September 30, 2018 and 1.49% at December 31, 2017, respectively.

NON-INTEREST INCOME

Annual non-interest income increased 72.1%, from $1.16 million in the year ended December 31, 2017 to $1.99 million in the year ended December 31, 2018. Non-interest income recognized in the fourth quarter of 2018 was $541 thousand, including $59 thousand in gain on sale of Small Business Administration ("SBA") guaranteed loans, compared to $471 thousand in the third quarter of 2018, which did not include a gain on sale. This represents an increase of

$70 thousand, or 14.9%, compared to third quarter of 2018, and an increase of $230 thousand, or 73.9%, compared to the fourth quarter of 2017.

Management has been actively seeking to increase non-interest income across a range of sources, including account analysis fees, lockbox service fees, and mortgage brokerage fees. On an annual basis, the increase in non-interest income included a 22.9% increase in service charges on deposits, including lockbox and analysis fees, from $243 thousand to $299 thousand, a 26.8% decrease in gain on sale of loans, from $266 thousand to $194 thousand, and a 201.6% increase in other income, from $426 thousand to $1.29 million for the years ended December 31, 2017 and 2018, respectively. The increase in other income was attributable to increases in mortgage brokerage fees from $21 thousand to $80 thousand for 2017 and 2018, respectively, as well as an increase of $759 thousand in fees associated with its participation in the ICS reciprocal and one-way sell deposits program.

NON-INTEREST EXPENSES

Non-interest expenses decreased $83 thousand, or 2.1%, to $3.89 million in the fourth quarter of 2018, compared to $3.97 million for the third quarter of 2018, and increased $312 thousand, or 8.72%, compared to $3.57 million recognized in the fourth quarter of 2017. Salaries and benefits increased $41 thousand, or 1.65%, from $2.48 million in the third quarter of 2018 to $2.52 million in the fourth quarter of 2018.

For the year ended December 31, 2018, non-interest expenses were $15.57 million, an increase of $1.55 million, or 11.1%, compared to $14.02 million recognized in the year ended December 31, 2017. Salaries and benefits increased $1.36 million, or 15.6%, from $8.71 million to $10.07 million over the same period, reflecting an increase in average headcount from 78 employees for the year ended December 31, 2017 to 83 employees for the year ended December 31, 2018, as well as increases in insurance and benefit costs. These increases reflect the hiring primarily of loan production and underwriting personnel, including new regional leaders and additionally a new compliance manager. The Bank's professional services expense decreased $172 thousand, or 23.8%, to $550 thousand in 2018, from $722 thousand in 2017, primarily because of the reduction in regulatory compliance consulting fees resulting from the aforementioned new full-time compliance manager.

The efficiency ratio (non-interest expenses divided by the sum of net interest income before provision for loan losses and non-interest income) was 58.3% for the fourth quarter of 2018, compared to 62.4% for the third quarter of 2018 and 65.8% for the fourth quarter of 2017. Annualized non-interest expenses as a percent of average total assets were 2.48%, 2.56%, and 2.49% for the fourth quarter of 2018, the third quarter of 2018, and the fourth quarter of 2017, respectively.

PROVISION FOR INCOME TAXES

The Bank's effective book tax rate was 27.7% in the fourth quarter of 2018, compared to 27.3% for the third quarter of 2018 and 89.8% for the fourth quarter of 2017. The higher effective rate in the fourth quarter of 2017 reflected a $913 thousand increase in income tax expense resulting in an adjustment to the Bank's net deferred tax assets resulting from the lowering of the corporate tax rate from 35% to 21% during December, 2017.

About 1st Capital Bank

The Bank's primary 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, 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 full suite of deposit accounts is also furnished, complemented by robust cash management services. The Bank operates full service branch offices in Monterey, Salinas, King City, and San Luis Obispo. The Bank's corporate offices are located at 150 Main Street, Suite 150, Salinas, California 93901. The Bank's website is www.1stCapital.bank. The main telephone number is 831.264.4000. The primary facsimile number is 831.264.4001.

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; 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.1stCapital.bank internet site for no charge.

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1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands, except per share data)

Financial Condition Data[1]	December 31, 2018	September 30, 2018	June 30, 2018	December 31, 2017
Assets				
Cash and due from banks	$ 6,476	$ 5,408	$ 5,078	$ 7,727
Funds held at the Federal Reserve Bank[2]	45,625	33,571	45,124	56,249
Time deposits at other financial institutions	-	996	996	1,743
Available-for-sale securities, at fair value	70,263	68,154	71,102	74,927
Loans receivable held for sale	-	1,000	1,000	-
Loans receivable held for investment:				
Construction / land (including farmland)	21,353	22,396	16,866	16,301
Residential 1 to 4 units	150,677	147,205	140,124	115,340
Home equity lines of credit	8,008	7,853	6,655	8,832
Multifamily	53,181	53,984	56,101	51,983
Owner occupied commercial real estate	62,976	65,628	64,048	67,326
Investor commercial real estate	139,261	131,736	128,289	105,196
Commercial and industrial	38,745	38,672	45,051	51,663
Other loans	13,189	17,127	16,956	11,292
Total loans	487,390	484,601	474,090	427,933
Allowance for loan losses	(6,548)	(6,435)	(6,423)	(6,378)
Net loans	480,842	478,166	467,667	421,555
Premises and equipment, net	2,087	2,109	2,239	2,308
Bank owned life insurance	7,866	7,813	7,759	7,654
Investment in FHLB[3] stock, at cost	3,163	3,163	3,163	3,163
Accrued interest receivable and other assets	5,965	6,255	5,512	4,905
Total assets	$ 622,287	$ 606,635	$ 609,640	$ 580,231
Liabilities and shareholders' equity				
Deposits:				
Noninterest bearing demand deposits	$ 281,695	$ 248,036	$ 247,247	$ 261,705
Interest bearing checking accounts	33,144	35,274	31,693	35,082
Money market deposits	129,064	139,037	144,069	107,101
Savings deposits	99,340	109,530	117,155	110,058
Time deposits	17,254	16,010	12,717	12,130
Total deposits	560,497	547,887	552,881	526,076
Accrued interest payable and other liabilities	2,625	2,344	2,093	2,163
Shareholders' equity	59,165	56,404	54,666	51,992
Total liabilities and shareholders' equity	$ 622,287	$ 606,635	$ 609,640	$ 580,231
Shares outstanding	5,105,784	5,041,058	5,035,423	5,014,577
Nominal and tangible book value per share	$11.59	$11.19	$10.86	$10.37
Ratio of net loans to total deposits	85.79%	87.27%	84.59%	80.13%

1 = Loans receivable held for investment are presented according to definitions applicable to the regulatory Call Report.
2 = Includes cash letters in the process of collection settled through the Federal Reserve Bank.
3 = Federal Home Loan Bank

1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands, except per share data)

	Three Months Ended			
	December 31,	September 30,	June 30,	December 31,
Operating Results Data	2018	2018	2018	2017
Interest and dividend income				
Loans	$ 5,611	$ 5,448	$ 5,093	$ 4,769
Investment securities	436	404	382	313
Federal Home Loan Bank stock	107	54	54	56
Other	236	222	143	130
Total interest and dividend income	6,390	6,128	5,672	5,268
Interest expense				
Interest bearing checking	4	3	3	5
Money market deposits	134	123	81	70
Savings deposits	81	80	74	64
Time deposits	41	28	14	9
Total interest expense on deposits	260	234	172	148
Interest expense on borrowings	-	-	-	-
Total interest expense	260	234	172	148
Net interest income	6,130	5,894	5,500	5,120
Provision for loan losses	100	-	-	65
Net interest income after provision for loan losses	6,030	5,894	5,500	5,055
Noninterest income				
Service charges on deposits	78	78	72	68
BOLI dividend income	53	54	53	55
Gain on sale of loans	59	-	65	82
Other	351	339	407	106
Total noninterest income	541	471	597	311

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CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands, except per share data)

	Three Months Ended			
	December 31, 2018	September 30, 2018	June 30, 2018	December 31, 2017
Noninterest expenses				
Salaries and benefits	2,523	2,482	2,583	2,194
Occupancy	292	299	288	282
Data and item processing	193	204	197	183
Professional services	119	161	132	168
Furniture and equipment	116	137	123	120
Provision for unfunded loan commitments	10	4	-	17
Other	633	682	683	611
Total noninterest expenses	3,886	3,969	4,006	3,575
Income before provision for income taxes	2,685	2,396	2,091	1,791
Provision for income taxes	745	654	581	1,609
Net income	$ 1,940	$ 1,742	$ 1,510	$ 182
Common Share Data[1]				
Earnings per common share				
Basic	$0.38	$0.35	$0.30	$0.04
Diluted	$0.38	$0.34	$0.29	$0.04
Weighted average common shares outstanding				
Basic	5,081,260	5,038,340	5,028,336	5,008,614
Diluted	5,166,613	5,147,292	5,130,832	5,097,412

1 = Earnings per common share and weighted average common shares outstanding have been restated to reflect the effect of the 7% stock dividend to shareholders of record November 21, 2018 and paid December 14, 2018.

1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands, except per share data)

	Twelve Months Ended	
Operating Results Data	December 31, 2018	December 31, 2017
Interest and dividend income		
Loans	$ 20,921	$ 17,860
Investment securities	1,590	1,131
Federal Home Loan Bank stock	273	235
Other	774	536
Total interest and dividend income	23,558	19,762
Interest expense		
Interest bearing checking	15	16
Money market deposits	411	308
Savings deposits	305	260
Time deposits	92	36
Total interest expense in deposits	823	620
Interest expense on borrowings	3	-
Total interest expense	826	620
Net interest income	22,732	19,142
Provision for loan losses	120	175
Net interest income after provision for loan losses	22,612	18,967
Noninterest income		
Service charges on deposits	299	243
BOLI dividend income	212	221
Gain on sale of loans	194	266
Other	1,285	426
Total noninterest income	1,990	1,156

1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands, except per share data)

	Twelve Months Ended	
	December 31, 2018	December 30, 2017
Noninterest expenses		
Salaries and benefits	10,069	8,712
Occupancy	1,169	1,057
Data and item processing	791	726
Professional services	550	722
Furniture and equipment	502	485
Provision for unfunded loan commitments	8	36
Other	2,654	2,280
Total noninterest expenses	15,743	14,018
Income before provision for income taxes	8,859	6,105
Provision for income taxes	2,428	3,260
Net income	$ 6,431	$ 2,845
Common Share Data[1]		
Earnings per common share		
Basic	$1.28	$0.57
Diluted	$1.25	$0.56
Weighted average common shares outstanding		
Basic	5,042,023	4,962,200
Diluted	5,138,947	5,039,172

1 = Earnings per common share and weighted average common shares outstanding have been restated to reflect the effect of the 7% stock dividend to shareholders of record November 21, 2018 and paid December 14, 2018.

1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
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(Dollars in thousands)

Asset Quality	December 31, 2018	September 30, 2018	June 30, 2018	December 31, 2017
Loans past due 90 days or more and accruing interest	$ -	$ -	$ -	$ -
Nonaccrual restructured loans	-	-	-	-
Other nonaccrual loans	2,711	2,906	198	255
Other real estate owned	-	-	-	-
	$ 2,711	$ 2,906	$ 198	$ 255
Allowance for loan losses to total loans	1.35%	1.33%	1.35%	1.49%
Allowance for loan losses to nonperforming loans	241.53%	221.44%	3,243.94%	2,501.18%
Nonaccrual loans to total loans	0.56%	0.60%	0.04%	0.06%
Nonperforming assets to total assets	0.44%	0.48%	0.03%	0.04%
Regulatory Capital and Ratios				
Common equity tier 1 capital	$ 59,565	$ 57,166	$ 55,240	$ 52,097
Tier 1 regulatory capital	$ 59,565	$ 57,166	$ 55,240	$ 52,097
Total regulatory capital	$ 65,177	$ 62,747	$ 60,673	$ 57,161
Tier 1 leverage ratio	9.55%	9.35%	9.35%	9.14%
Common equity tier 1 risk based capital ratio	13.30%	12.83%	12.74%	12.91%
Tier 1 risk based capital ratio	13.30%	12.83%	12.74%	12.91%
Total risk based capital ratio	14.55%	14.09%	14.00%	14.16%

	Three Months Ended			
Selected Financial Ratios[1]	December 31, 2018	September 30, 2018	June 30, 2018	December 31, 2017
Return on average total assets	1.24%	1.12%	1.03%	0.13%
Return on average shareholders' equity	13.33%	12.38%	11.25%	1.38%
Net interest margin	4.01%	3.89%	3.84%	3.68%
Net interest income to average total assets	3.91%	3.80%	3.74%	3.56%
Efficiency ratio	58.26%	62.36%	65.70%	65.83%

1 = All Selected Financial Ratios are annualized other than the Efficiency Ratio.

	Three Months Ended			
Selected Average Balances	December 31, 2018	September 30, 2018	June 30, 2018	December 31, 2017
Gross loans	$ 484,041	$ 480,621	$ 459,931	$ 431,144
Investment securities	69,778	70,152	70,500	73,586
Federal Home Loan Bank stock	3,163	3,163	3,163	3,163
Other interest earning assets	49,212	46,534	41,454	44,568
Total interest earning assets	$ 606,194	$ 600,470	$ 575,048	$ 552,461
Total assets	$ 622,259	$ 615,388	$ 590,041	$ 569,812
Interest bearing checking accounts	$ 36,273	$ 34,883	$ 34,207	$ 36,702
Money market deposits	124,924	140,443	124,057	112,179
Savings deposits	106,889	117,023	120,962	109,936
Time deposits	16,828	15,216	12,763	12,368
Total interest bearing deposits	284,914	307,565	291,989	271,185
Noninterest bearing demand deposits	276,866	249,488	241,852	243,874
Total deposits	$ 561,780	$ 557,053	$ 533,841	$ 515,059
Borrowings	$ -	$ -	$ -	$ 1
Shareholders' equity	$ 57,751	$ 55,858	$ 53,844	$ 52,365

1ST CAPITAL BANK
CONDENSED FINANCIAL DATA
(Unaudited)
(Dollars in thousands)

Selected Financial Ratios	Twelve Months Ended December 31, 2018	Twelve Months Ended December 31, 2017
Return on average total assets	1.07%	0.51%
Return on average shareholders' equity	11.67%	5.65%
Net interest margin	3.86%	3.50%
Net interest income to average total assets	3.77%	3.41%
Efficiency ratio	63.68%	69.06%

1 = All Selected Financial Ratios are annualized other than the Efficiency Ratio.

Selected Average Balances	Twelve Months Ended December 31, 2018	Twelve Months Ended December 31, 2017
Gross loans	$ 466,572	$ 415,893
Investment securities	71,063	74,408
Federal Home Loan Bank stock	3,163	3,093
Other interest earning assets	47,481	54,228
Total interest earning assets	$ 588,279	$ 547,622
Total assets	$ 603,319	$ 561,427
Interest bearing checking accounts	$ 35,258	$ 34,641
Money market deposits	126,268	120,229
Savings deposits	116,264	110,477
Time deposits	14,352	12,908
Total interest bearing deposits	292,142	278,255
Noninterest bearing demand deposits	253,399	230,951
Total deposits	$ 545,541	$ 509,206
Borrowings	$ 230	$ 11
Shareholders' equity	$ 55,085	$ 50,356