July 28, 2017

<u>FOR IMMEDIATE RELEASE</u>

1st Capital Bank Announces
Second Quarter 2017 Financial Results;
Record Loan Portfolio

Salinas, California – July 28, 2017. **1st Capital Bank** (OTC Pink: FISB) reported unaudited net income of $855 thousand for the three months ended June 30, 2017, an increase of 24.2% compared to net income of $688 thousand in the second quarter of 2016 and an increase of 8.6% compared to net income of $787 thousand in the first quarter of 2017, the immediately preceding quarter. Earnings per common share were $0.19 (diluted), compared to $0.18 (diluted) for the prior quarter.

On a year-date-basis, unaudited net income was $1.64 million for the six months ended June 30, 2017, an increase of $250 thousand, or 18.0%, compared to $1.39 million for the six months ended June 30, 2016. Earnings per common share were $0.37 (diluted), compared to $0.32 (diluted) for the six-month periods ended June 30, 2017 and 2016, respectively.

Net loans increased $10 million, or 2.6%, during the second quarter, from $402 million at March 31, 2017 to $412 million at June 30, 2017. Growth was concentrated in the commercial real estate portfolio, which organically grew $20 million, or 9.7%, in the second quarter, and increased $40 million, or 21.2% year over year, from $190 million to $230 million. Commercial and industrial loans increased $6 million, or 13.4%, sequentially, and $1 million, or 2.0%, compared to the June 30, 2016 balance, while single-family residential loans declined $14 million, or 11.1%, in the second quarter of 2017 as a result of normal principal repayments and payoffs of loans in the portfolio since March 31, 2017.

"We continued to execute on our strategy focused on core commercial real estate and commercial and industrial lending in the second quarter," said Thomas E. Meyer, President and Chief Executive Officer. "Our year-to-date new loan production exceeded $66 million in 2017, compared to approximately $50 million for the same period in 2016. In addition, we continued to make progress developing and diversifying our sources of non-interest income."

Net interest income before provision for loan losses increased $207 thousand, or 4.7%, to $4.66 million, compared to $4.45 million in the prior quarter, reflecting a $10 million, or 1.85%, increase in average earning assets and an increase of six basis points in the yield on interest-earning assets. Net interest margin likewise increased six basis points, from 3.36% in the first quarter of 2017 to 3.42% in the second quarter of 2017. Year over year, quarterly net interest income before provision for losses increased $579 thousand, or 14.2%, and net interest margin increased 43 basis points, from 2.99% to 3.42%, as a result of the growth in the Bank's commercial real estate and commercial and industrial loan portfolios.

Non-interest income decreased $13 thousand, or 5.2%, from $256 thousand in the first quarter of 2017 to $243 thousand in the second quarter of 2017. The decline was attributable to a decline in gain on sale of Small Business Administration ("SBA") guaranteed loans from $72 thousand in the first quarter of 2017 to $14 thousand in the second quarter of 2017, as the Bank's SBA lending personnel increased production of unguaranteed loans that conformed to the Bank's more rigorous underwriting criteria in the second quarter. Quarterly non-interest income other than gain-on-sale increased $45 thousand, or 24.3%, sequentially and $124 thousand, or 118.1% year over year, from $105 in the second quarter of 2016 and $184 thousand in the first quarter of 2017 to $229 thousand in the second quarter of 2017.

The Bank's efficiency ratio improved from 72.4% in the first quarter of 2017 to 71.8% in the second quarter of 2017, as the Bank's non-interest expenses grew 3.3% sequentially, while total revenues grew 4.1% over the same period.

NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES

Net interest income before provision for credit losses was $4.66 million in the second quarter of 2017, an increase of $207 thousand, or 4.7%, compared to $4.45 million in the fourth quarter of 2016 and an increase of $578 thousand, or 14.2%, compared to $4.08 million in the second quarter of 2016. Net interest income before provision credit losses for the six months ended June 30, 2017 was $9.11 million, an increase of $878 thousand, or 10.7%, compared to $8.23 million recognized in the six months ended June 30, 2016.

Average earning assets were $547 million during the second quarter of 2017, an increase of 1.9% compared to $537 million in the first quarter of 2017. The yield on earning assets was 3.54% in the second quarter of 2017, compared to 3.48% in the first quarter of 2017, primarily due to an increase in the average balance of loans from $400 million in the first quarter of 2017 to $412 million in the second quarter of 2017. The yield on the loan portfolio increased from 4.12% in the second quarter of 2016 and 4.24% in the first quarter of 2017 to 4.25% in the second quarter of 2017. The average balance of the investment portfolio decreased $2 million, from $76 million in the first quarter of 2017 to $74 million in the second quarter of 2017, reflecting normal amortization and prepayments on the Bank's investments in mortgage-backed securities and collateralized mortgage obligations. The yield on the investment portfolio increased from 0.98% in the second quarter of 2016 and 1.31% in the first quarter of 2017 to 1.45% in the second quarter of 2017, as variable-rate mortgage-backed securities and collateralized mortgage obligations repriced upward.

The cost of interest-bearing liabilities declined from 0.26% in the second quarter of 2016 and increased from 0.22% in the first quarter of 2017 to 0.23% in the second quarter of 2017, while the average balance of interest-bearing liabilities decreased from $313 million in the second quarter of 2016 and increased from $278 million in the first quarter of 2017 to $288 million in the second quarter of 2017, as the Bank experienced normal seasonal fluctuations in deposits, particularly from larger depositors, and managed its leverage ratio, primarily with the Insured Cash Sweep program, which had off-balance sheet average balances of $0, $37 million, and $54 million in the second quarter of 2016 and the first and second quarters of 2017, respectively. The average balance of noninterest-bearing demand deposit accounts increased from $194 million, or 38.3% of total deposits, in the second quarter of 2016 to $220 million, or 44.2% of total deposits, in the first quarter of 2017 and $220 million, or 43.3% of total deposits in the second quarter of 2017. The Bank's overall cost of funds decreased, from 0.16% in the second quarter of 2016 to 0.13% in the first and second quarters of 2017.

"During the second quarter, the Bank raised more than $400 thousand in equity capital through stock option exercises," said Michael J. Winiarski, Chief Financial Officer. "This activity, together with our ongoing earnings and credits to equity from our share-based compensation program, brought the Bank's book value to more than $50 million."

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 its estimate of probable credit losses incurred as of the balance sheet date using historical loss data and qualitative factors associated with the loan portfolio.

The Bank recorded provisions for loan losses of $40 thousand in the second quarter of 2016, $0 in the first quarter of 2017, and $25 thousand in the second quarter of 2017, reflecting reductions in the level of criticized assets, changes in the mix of loan types within the portfolio and their respective historical loss rates, management's assessment of the amounts expected to be realized from certain loans identified as impaired, and growth in the portfolio. Impaired loans totaled $5.4 million at June 30, 2017, compared to $8.0 million at March 31, 2017, and $9.7 million at June 30, 2016.

At June 30, 2017, non-performing loans were 0.07% of the total loan portfolio, compared to 0.03% at March 31, 2017 and 0.45% at June 30, 2016. At June 30, 2017, the allowance for loan losses was 1.49% of outstanding loans, compared to 1.52% at March 31, 2017 and 1.56% at June 30, 2016, respectively. The Bank recorded net recoveries of $8 thousand in the second quarter of 2017, compared to net charge-offs of $59 thousand and net recoveries of $8 thousand in the first quarter of 2017 and the second quarter of 2016, respectively.

NON-INTEREST INCOME

Non-interest income recognized in the second quarter of 2017 totaled $243 thousand, including $14 thousand in gain on sale of Small Business Administration ("SBA") guaranteed loans, compared to $256 thousand in the first quarter of 2017, including $72 thousand in gain on sale of SBA loans, and $134 thousand in the second quarter of 2016, including $19 thousand of gain on sale of SBA loans and $10 thousand gain on sale of securities. Overall, this represents an increase in non-interest income other than gain on sales of $45 thousand compared to the first quarter of 2017, and an increase of $124 thousand compared to the second quarter of 2016.

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. In addition, in the fourth quarter of 2016, the Bank increased its investment in Bank-owned life insurance (“BOLI”) policies by $5.0 million, from $2.4 million to $7.4 million. On a year-to-date basis, non-interest income increased 116.2%, from $231 thousand to $499 thousand, including a 63.9% increase in service charges on deposits, from $67 thousand to $110 thousand; a 269.5% increase in BOLI dividends, from $30 thousand to $110 thousand; a 356.4% increase in gain on sale of loans, from $19 thousand to $86 thousand; and an 84.3% increase in other income, from $105 thousand to $193 thousand.

NON-INTEREST EXPENSES

Non-interest expenses increased $111 thousand, or 3.3%, to $3.52 million in the second quarter of 2017, compared to $3.41 million for the first quarter of 2017, and increased $514 thousand, or 17.1%, compared to $3.01 million recognized in the second quarter of 2016. Year-to-date 2017 non-interest expenses were $6.93 million, an increase of $860 thousand, or 14.2%, compared to $6.07 million for the first half of 2016.

Salaries and benefits increased $11 thousand, or 0.5%, to $2.20 million in the second quarter of 2017 from $2.19 million in the first quarter of 2017 and increased $319 thousand, or 17.0%, compared to $1.88 million in the first quarter of 2016. These increases reflect the hiring primarily of loan production and underwriting personnel, including those specializing in government-guaranteed lending and single-family residential lending to support the introduction of home equity lines of credit and the Bank’s mortgage brokerage program. The Bank’s professional services expense increased $70 thousand, or 57.2%, to $194 thousand in the second quarter of 2017, from $124 thousand in the first quarter of 2017, and increased $52 thousand, or 36.6 %, from $142 thousand in the second quarter of 2016, primarily as a result of regulatory compliance consulting fees associated with the introduction of the Bank’s single-family loan products. Other non-interest expenses reflect a reclassification of certain electronic transaction fees, but were otherwise relatively unchanged.

The efficiency ratio (non-interest expenses divided by the sum of net interest income before provision for loan losses and non-interest income) was 71.8% for the second quarter of 2017, compared to 72.4% for the first quarter of 2017 and 71.1% for the second quarter of 2016. Annualized non-interest expenses as a percent of average total assets were 2.52%, 2.53%, and 2.20% for the second quarter of 2017, the first quarter of 2017, and the second quarter of 2016, respectively.

PROVISION FOR INCOME TAXES

The Bank’s effective tax rate was 37.0% in the second quarter of 2017, compared to 39.4% for the first quarter of 2017 and 41.1% for the second quarter of 2016. The lower effective rate in the second quarter of 2017 reflects the settlement of certain disputed Enterprise Zone interest deductions dating from 2012.

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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--- *financial data follow* ---

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

Financial Condition Data[1]	June 30, 2017	March 31, 2017	December 31, 2016	June 30, 2016
Assets				
Cash and due from banks	$ 16,824	$ 20,999	$ 2,754	$ 33,927
Funds held at the Federal Reserve Bank[2]	32,800	37,975	50,884	32,219
Time deposits at other financial institutions	747	747	2,490	1,245
Available-for-sale securities, at fair value	74,850	73,504	77,870	89,178
Loans receivable held for investment:				
Construction / land (including farmland)	17,005	20,155	18,993	15,655
Residential 1 to 4 units	102,154	113,397	120,983	112,899
Home equity lines of credit	7,776	10,207	11,609	8,805
Multifamily	60,494	53,471	53,338	49,868
Owner occupied commercial real estate	67,169	61,182	50,887	51,419
Investor commercial real estate	102,854	95,485	94,018	88,920
Commercial and industrial	50,527	44,548	45,219	49,530
Other loans	10,848	10,108	10,259	7,263
Total loans	418,827	408,553	405,306	384,359
Allowance for loan losses	(6,241)	(6,208)	(6,267)	(5,987)
Net loans	412,586	402,345	399,039	378,372
Premises and equipment, net	2,343	1,824	1,477	1,471
Bank owned life insurance	7,543	7,487	7,433	2,380
Investment in FHLB[3] stock, at cost	3,163	2,939	2,939	2,939
Accrued interest receivable and other assets	6,276	5,668	5,041	4,313
Total assets	$ 557,132	$ 553,488	$ 549,927	$ 546,044
Liabilities and shareholders' equity				
Deposits:				
Noninterest bearing demand deposits	$ 233,488	$ 211,599	$ 239,799	$ 194,904
Interest bearing checking accounts	30,175	36,907	33,888	28,742
Money market deposits	116,739	126,638	113,289	146,228
Savings deposits	111,150	115,094	100,601	112,934
Time deposits	13,212	13,181	13,044	15,298
Total deposits	504,764	503,419	500,621	498,106
Accrued interest payable and other liabilities	2,087	1,283	1,661	1,672
Shareholders' equity	50,281	48,786	47,645	46,266
Total liabilities and shareholders' equity	$ 557,132	$ 553,488	$ 549,927	$ 546,044
Shares outstanding	4,428,930	4,374,209	4,350,721	4,119,026
Nominal and tangible book value per share	$ 11.35	$ 11.15	$ 10.96	$ 11.23
Ratio of net loans to total deposits	81.74%	79.92%	79.71%	75.96%

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			
Operating Results Data[1]	June 30, 2017	March 31, 2017	December 31, 2016	June 30, 2016
Interest and dividend income				
Loans	$ 4,365	$ 4,187	$ 4,298	$ 3,933
Investment securities	266	246	213	190
Federal Home Loan Bank stock	53	70	169	62
Other	139	102	48	100
Total interest and dividend income	4,823	4,605	4,728	4,285
Interest expense				
Interest bearing checking	4	4	5	2
Money market deposits	82	78	75	112
Savings deposits	68	64	69	82
Time deposits	10	8	7	9
Total interest expense on deposits	164	154	156	205
Interest expense on borrowings	--	--	--	--
Total interest expense	164	154	156	205
Net interest income	4,659	4,451	4,572	4,080
Provision for loan losses	25	--	--	40
Net interest income after provision for loan losses	4,634	4,451	4,572	4,040
Noninterest income				
Service charges on deposits	58	52	41	32
BOLI dividend income	56	54	38	15
Gain on sale of loans	14	72	78	19
Gain on sale of securities	--	--	--	10
Other	115	78	56	58
Total noninterest income	243	256	213	134

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

	Three Months Ended			
	June 30, 2017	March 31, 2017	December 31, 2016	June 30, 2016
Noninterest expenses				
Salaries and benefits	2,202	2,191	1,910	1,883
Occupancy	263	229	250	216
Data and item processing	158	135	154	151
Professional services	194	124	205	142
Furniture and equipment	126	124	127	112
Provision for unfunded loan commitments	(4)	18	(9)	(25)
Other	580	587	533	526
Total noninterest expenses	3,519	3,408	3,170	3,005
Income before provision for income taxes	1,358	1,299	1,615	1,169
Provision for income taxes	503	512	585	480
Net income	$ 855	$ 787	$ 1,030	$ 689
Common Share Data[2]				
Earnings per common share				
Basic	$ 0.19	$ 0.18	$ 0.24	$ 0.16
Diluted	$ 0.19	$ 0.18	$ 0.23	$ 0.16
Weighted average common shares outstanding				
Basic	4,412,158	4,357,401	4,340,153	4,311,117
Diluted	4,476,055	4,428,015	4,392,963	4,357,572

1 = Certain reclassifications have been made to prior period financial statements to conform them to the current period presentation.
2 = Earnings per common share and weighted average common shares outstanding have been restated to reflect the effect of the 5% stock dividend declared November 23, 2016 and paid December 15, 2016.

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

	Six Months Ended	
Operating Results Data[1]	June 30, 2017	June 30, 2016
Interest and dividend income		
Loans	$ 8,552	$ 7,953
Investment securities	512	380
Federal Home Loan Bank stock	123	114
Other	241	170
Total interest and dividend income	9,428	8,617
Interest expense		
Interest bearing checking	8	5
Money market deposits	160	198
Savings deposits	132	160
Time deposits	18	22
Total interest expense in deposits	318	385
Interest expense on borrowings	--	--
Total interest expense	318	385
Net interest income	9,110	8,232
Provision for loan losses	25	40
Net interest income after provision for loan losses	9,085	8,192
Noninterest income		
Service charges on deposits	110	67
BOLI dividend income	110	30
Gain on sale of loans	86	19
Gain on sale of securities	--	10
Other	193	105
Total noninterest income	499	231

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

	Six Months Ended	
	June 30, 2017	June 30, 2016
Noninterest expenses		
Salaries and benefits	4,393	3,777
Occupancy	492	438
Data and item processing	293	299
Professional services	318	224
Furniture and equipment	250	235
Provision for unfunded loan commitments	14	(10)
Other	1,167	1,103
Total noninterest expenses	6,927	6,066
Income before provision for income taxes	2,657	2,357
Provision for income taxes	1,015	964
Net income	$ 1,642	$ 1,393
Common Share Data[2]		
Earnings per common share		
Basic	$ 0.37	$ 0.32
Diluted	$ 0.37	$ 0.32
Weighted average common shares outstanding		
Basic	4,384,780	4,293,666
Diluted	4,452,035	4,342,142

1 = Certain reclassifications have been made to prior period financial statements to conform them to the current period presentation.
2 = Earnings per common share and weighted average common shares outstanding have been restated to reflect the effect of the 5% stock dividend declared November 23, 2016 and paid December 15, 2016.

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

Asset Quality	June 30, 2017	March 31, 2017	December 31, 2016	June 30, 2016
Loans past due 90 days or more and accruing interest	$ --	$ --	$ --	$ --
Nonaccrual restructured loans	--	--	--	1,491
Other nonaccrual loans	301	124	139	248
Other real estate owned	--	--	--	--
	$ 301	$ 124	$ 139	$ 1,739
Allowance for loan losses to total loans	1.49%	1.52%	1.55%	1.56%
Allowance for loan losses to nonperforming loans	2,073.42%	5,006.45%	4,508.63%	344.28%
Nonaccrual loans to total loans	0.07%	0.03%	0.03%	0.45%
Nonperforming assets to total assets	0.05%	0.02%	0.03%	0.32%
Regulatory Capital and Ratios				
Common equity tier 1 capital	$ 50,533	$ 49,137	$ 48,093	$ 46,143
Tier 1 regulatory capital	$ 50,533	$ 49,137	$ 48,093	$ 46,143
Total regulatory capital	$ 55,466	$ 53,889	$ 52,740	$ 50,447
Tier 1 leverage ratio	9.03%	8.97%	8.89%	8.33%
Common equity tier 1 risk based capital ratio	12.85%	12.98%	12.99%	13.47%
Tier 1 risk based capital ratio	12.85%	12.98%	12.99%	13.47%
Total risk based capital ratio	14.11%	14.23%	14.25%	14.73%

	Three Months Ended			
Selected Financial Ratios[1]	June 30, 2017	March 31, 2017	December 31, 2016	June 30, 2016
Return on average total assets	0.61%	0.58%	0.76%	0.50%
Return on average shareholders' equity	6.90%	6.61%	8.59%	6.01%
Net interest margin	3.42%	3.36%	3.41%	2.99%
Net interest income to average total assets	3.34%	3.30%	3.36%	2.96%
Efficiency ratio	71.79%	72.40%	66.04%	71.10%

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

	Three Months Ended			
Selected Average Balances	June 30, 2017	March 31, 2017	December 31, 2016	June 30, 2016
Gross loans	$ 411,708	$ 400,404	$ 409,396	$ 383,020
Investment securities	73,545	76,057	82,195	77,748
Federal Home Loan Bank stock	3,104	2,939	2,939	2,848
Other interest earning assets	58,353	57,376	38,453	84,807
Total interest earning assets	$ 546,710	$ 536,776	$ 532,982	$ 548,423
Total assets	$ 559,182	$ 546,805	$ 540,925	$ 553,957
Interest bearing checking accounts	$ 33,949	$ 34,223	$ 35,366	$ 29,327
Money market deposits	127,569	121,748	114,818	146,985
Savings deposits	113,346	108,703	112,046	120,792
Time deposits	13,190	13,097	14,287	15,434
Total interest bearing deposits	288,054	277,771	276,517	312,538
Noninterest bearing demand deposits	219,608	219,807	214,675	193,762
Total deposits	$ 507,662	$ 497,578	$ 491,192	$ 506,300
Borrowings	$ 44	$ --	$ --	$ 12
Shareholders' equity	$ 49,699	$ 48,260	$ 47,722	$ 46,071

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

	Six Months Ended	
	June 30,	June 30,
Selected Financial Ratios[1]	2017	2016
Return on average total assets	0.60%	0.52%
Return on average shareholders' equity	6.76%	6.15%
Net interest margin	3.39%	3.10%
Net interest income to average total assets	3.32%	3.06%
Efficiency ratio	72.08%	71.68%

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

	Six Months Ended			
		June 30,		June 30,
Selected Average Balances[1]		2017		2016
Gross loans	$	406,087	$	381,501
Investment securities		74,794		78,601
Federal Home Loan Bank stock		3,022		2,720
Other interest earning assets		57,868		71,250
Total interest earning assets	$	541,771	$	534,072
Total assets	$	553,027	$	540,712
Interest bearing checking accounts	$	34,086	$	30,446
Money market deposits		124,675		135,002
Savings deposits		111,037		115,055
Time deposits		13,144		18,385
Total interest bearing deposits		282,942		298,888
Noninterest bearing demand deposits		219,707		194,723
Total deposits	$	502,649	$	493,611
Borrowings	$	22	$	6
Shareholders' equity	$	48,983	$	45,582

1 = Certain reclassifications have been made to prior period financial statements to conform them to the current period presentation.