

First Capital Bank Appoints Bruce Toler as Director of Retail Banking

Charleston, SC - March 24, 2025 - First Capital Bank ("the Bank") today announced the appointment of Bruce Toler as the Director of Retail Banking. Toler, previously serving as Senior Vice President at First Capital Bank, brings extensive expertise in Consumer Banking and Business Development to drive innovative strategies and enhance the bank's retail operations.

Commenting on his new role, Toler expressed his enthusiasm, stating, "I am honored to assume the role of Director of Retail Banking. I am eager to leverage my experience and work with the talented team I know and trust to continue the ongoing success we have experienced in our retail business. I am also looking forward to cultivating the strengths of our associates in each of our offices."

Joe Kassim, President and CEO of First Capital Bank, shared his confidence in Toler's ability to continue driving success for the team and enhancing service to clients as they achieve the significant accomplishment of crossing \$1B in assets. He commented, "Bruce's appointment signifies a milestone for First Capital Bank, showcasing our dedication to superior retail banking services and a customer-centric approach. His ability to lead and foster collaboration aligns with our commitment to delivering exceptional experiences. Bruce's vision and expertise will drive innovation, enhancing our offerings and ensuring sustained growth while preserving the cherished spirit and community feel of the bank."

This strategic appointment underscores First Capital Bank's commitment to delivering top-tier retail banking services and reinforces its position as a leading financial institution dedicated to meeting the evolving needs of its valued customers.

About First Capital Bancshares, Inc:

First Capital Bancshares, Inc. is a bank holding company headquartered in Charleston, South Carolina, with assets of approximately \$967.6 million as of December 31, 2024. Its principal activity is the ownership and operation of First Capital Bank, a state-chartered community bank that operates five branches and one loan production office in North Carolina and South Carolina. For more information, please visit bankwithfirstcapital.com.

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