



First Capital Bank Appoints Andy Thomas as New Lowcountry Market President

Charleston, SC - February 19, 2025 - First Capital Bank ("the Bank") today announced Andy Thomas's appointment as its new Lowcountry Market President. This appointment further strengthens First Capital's leadership team and underscores the bank's ongoing commitment to driving strategic growth in the region.

Thomas joins First Capital Bank with a strong background in commercial banking and client management. With prior leadership experience in Charleston at regional and community banks, Thomas led a team of commercial bankers covering the Lowcountry and Grand Strand.

Joe Kassim, President and CEO of First Capital Bank, expressed his enthusiasm for Thomas' appointment: "We are thrilled to welcome Andy to First Capital. Andy's proven 30-year track record in the banking industry in Charleston and exceptional leadership qualities make him the ideal candidate to drive our strategic growth initiatives and strengthen our presence in the region."

"I am thrilled to be a part of First Capital Bank, a thriving institution with a strong financial track record and promising growth prospects. The opportunity to contribute to a \$1 billion bank based in Charleston was one I couldn't resist. At First Capital Bank, I am entrusted to make crucial decisions in banking, from loans to treasury management, all aimed at serving our clients' needs effectively. Working alongside the accomplished team of bankers at First Capital Bank is an opportunity I am truly grateful for," stated Thomas.

In addition to his impressive professional background, Andy is actively involved in the local community. He currently serves on the Charleston County Board of Assessment Appeals and is the Past Chairman/Commissioner of the Charleston County Park & Recreation Commission. Thomas has a long history of volunteering and serving in leadership roles for non-profits and youth sports.

First Capital Bank looks forward to leveraging Thomas' expertise and leadership to further its mission of providing exceptional financial services and supporting economic growth in the Lowcountry.

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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