



First Capital Bank Promotes Tradd Rodenberg to President

CHARLESTON, SC – November 20, 2025 – First Capital Bank (OTCQX: FCPB) announced today that Tradd Rodenberg has been promoted to President. He will continue serving as Chief Lending Officer, leading the bank's lending strategy and taking on additional responsibilities to help guide First Capital Bank's overall vision and growth.

Rodenberg joined First Capital Bank in 2019 and has overseen the bank's commercial and consumer banking teams. Over the past six years, he has played a central role in growing the organization's balance sheet from \$100 million in 2019 to more than \$1.1 billion as of September 30, 2025, while maintaining portfolio quality and profitability. Tradd is a graduate of The Citadel, earning a B.S. in Business Administration and an MBA. He also completed the Stonier Graduate School of Banking and received the Wharton Leadership Certificate in 2020.

"Taking on the role of President is an incredible honor, and I'm grateful to the Board for their trust and support," said Rodenberg. "I'm proud of the culture we've built here at First Capital—a culture rooted in exceptional service to our clients and coworkers. My vision is to maintain that focus as we continue to grow, offering creative, personalized solutions for our clients while ensuring our team feels empowered to make a positive impact in the communities we serve."

Joseph Kassim, CEO of First Capital Bank, praised Rodenberg's leadership and impact. "Tradd has been instrumental in driving First Capital Bank's growth and building a culture of excellence," said Kassim. "With the addition of the President role to his current responsibilities, Tradd will help lead the team through the next stage of growth. His leadership, dedication to clients, and ability to mentor others have made a lasting impact. I look forward to continuing our work together as we build on this momentum."

Rodenberg brings over 20 years of lending experience in the Charleston market, including leadership roles at Wells Fargo and Bank of the Lowcountry, and is widely recognized for building strong client relationships and developing high-performing teams. He is also active in the Charleston community, having previously served on boards and volunteered with organizations such as the Charleston Metro Chamber of Commerce and Charleston YoungLife.

About First Capital Bancshares, Inc.

First Capital Bancshares, Inc. is a bank holding company headquartered in Charleston, South Carolina, with consolidated assets of approximately \$1.1 billion as of September 30, 2025. Its principal activity is the ownership and operation of First Capital Bank, a state-chartered community bank that operates four branches in South Carolina and North Carolina. For more information, please visit www.bankwithfirstcapital.com.

Forward-Looking Statements

Certain statements in this news release contain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, such as statements relating to future plans and expectations, and are thus prospective. Such statements are subject to risks, uncertainties, and other factors which could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. Although we believe that the assumptions underlying the forward-looking statements are reasonable, any of the assumptions could prove to be inaccurate. Therefore, we can give no assurance that the results contemplated in the forward-looking statements will be realized. The inclusion of this forward-looking information should not be construed as a representation by our company or any person that the future events, plans, or expectations contemplated by our company will be achieved.

The following factors, among others, could cause actual results to differ materially from the anticipated results or other expectations expressed in the forward-looking statements: (1) competitive pressures among depository and other financial institutions may increase significantly and have an effect on pricing, spending, third-party relationships and revenues; (2) the strength of the United States economy in general and the strength of the local economies in which the company conducts operations may be different than expected, including, but not limited to, due to the negative impacts and disruptions resulting from the national political turmoil on the economies and communities the company serves, which may have an adverse impact on the company's business, operations and performance, and could have a negative impact on the company's credit portfolio, share price, borrowers, and on the economy as a whole, both domestically and globally; (3) the rate of delinquencies and amounts of charge-offs, the level of allowance for loan loss, the rates of loan growth, or adverse changes in asset quality in our loan portfolio, which may result in increased credit risk related losses and expenses; (4) changes in legislation, regulation, policies, or administrative practices, whether by judicial, governmental, or legislative action, including, but not limited to, changes affecting oversight of the financial services industry or consumer protection; (5) adverse conditions in the stock market, the public debt market and other capital markets (including changes in interest rate conditions) could have a negative impact on the company; (6) changes in interest rates, which may affect the company's net income, prepayment penalty income, mortgage banking income, and other future cash flows, or the market value of the company's assets, including its investment securities; and (7) changes in accounting principles, policies, practices, or guidelines. All subsequent written and oral forward-looking statements concerning the company or any person acting on its behalf

is expressly qualified in its entirety by the cautionary statements above. We do not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made, except as required by law.

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