FIRST CAPITAL BANK.

First Capital Bank Welcomes Dr. Edward O'Bryan to Board of Directors

CHARLESTON, S.C. — December 8, 2025 — First Capital Bank (OTCQX: FCPB) is pleased to announce that Edward O'Bryan, MD, MBA, CPE, has joined its Board of Directors. Dr. O'Bryan brings more than 25 years of experience in healthcare, business leadership, and strategic growth to the Charleston-based community bank, which recently surpassed $1 billion in assets.

Dr. O'Bryan currently serves as Founding Partner of Uplift Capital and Chief Medical Officer for Graham Healthcare Capital, a long-term healthcare private equity firm managing over $2 billion in assets. Over the course of his career, he has provided financial, business, and strategic leadership to more than 20 healthcare, SaaS, non-profit, government, and international organizations—from startup through growth and exit.

"Dr. O'Bryan's breadth of leadership across healthcare, finance, and community development brings a valuable perspective to our board," said Harvey Glick, Executive Chairman of First Capital Bank. "His expertise in guiding organizations through growth and innovation aligns perfectly with our mission to deliver exceptional, community-centered banking services across the Carolinas."

In addition to his executive roles, Dr. O'Bryan has launched and led several impactful ventures and philanthropic initiatives. He is the Co-Founder of OneWorld Health; Co-Founder and Board Member of For Others Collective; and Founder of Wellsync—all focused on expanding access to healthcare, driving innovation, and improving community well-being.

Dr. O'Bryan earned his Bachelor of Science from Davidson College, his Doctor of Medicine from the Medical University of South Carolina (MUSC), and his MBA from the University of Tennessee. He is a member of the MUSC College of Medicine Alumni Association and the AOA Medical Honor Society, and remains active in the Charleston community through St. Peter's Church and the MUSC O'Bryan Global Health Scholarship.

"I'm thrilled to join the board of First Capital Bank at this exciting juncture of growth and community commitment, bringing my passion for innovative financial strategies to help amplify the personalized service that defines this hometown institution. I hope to contribute by fostering innovative economic opportunities in the Lowcountry while ensuring our $1 billion milestone propels us toward even stronger, client-centered success for years to come," said Dr. O'Bryan.

Dr. O'Bryan's appointment underscores First Capital Bank's ongoing commitment to attracting leaders who share its focus on strategic growth, innovation, and strengthening the communities it serves.

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.

Media Contact:
Joseph Kassim
Chief Executive Officer
First Capital Bank
843.990.7770