



PRESS RELEASE

October 21, 2009

Capital Bank Reports 255% Growth in Deposits & 199% Growth in Loans

San Juan Capistrano, CA –(BUSINESS WIRE) –Capital Bank (OTCBB:CBJC) today announced results of operations for the third quarter of 2009 marked by exceptionally strong deposit and loan growth. Deposits surged 255% or \$27 million to \$37.7 million compared to the same period last year while loans swelled 199% or \$28.2 million to over \$42.3 million during the same period. Assets climbed to \$48.7 million compared to 2008 third quarter end totals of \$23.4 million. While the Bank reported a year to date net loss \$1,506,000, the Bank continues to be on plan from a bottom line perspective since opening for business eighteen months ago on March 26, 2008. The operating loss is solely attributable to planned initial operating costs as no loan losses were incurred.

J.M. “Mike” Justice Jr., President & Chief Executive Officer stated “We continue to be pleased with our success in executing our business plan to date. Loan and deposit growth is strong and accelerating driving our Bank closer to profitability each day, with prospects of exceeding plan in the near future. While many banks are burdened with managing toxic assets, we continue to maintain outstanding asset quality, which allows us to remain focused on achieving our business plan and growing our Bank.” The Bank has never engaged in sub-prime lending, holds no foreclosed property, has not one single past due or non-performing loan and maintains prudent loan loss reserves equal to 1.25% of outstanding loans. Total capital is exceptionally strong with total estimated risk based capital of over 25%, two and a half times the regulatory standard of 10% to be considered well capitalized. Mr. Justice stated “The strength of our balance sheet and growing market share has been noted by the capital markets and we are pleased with our stocks recent performance.”

John R. McGill, Executive Vice President & Chief Operating Officer stated “The ongoing recognition of our Bank in the markets we serve has contributed significantly to our success in growing our balance sheet and our march towards profitability. At the beginning of this year we opened our SBA Loan Department with the addition of Senior Vice President Hector Hernandez, supported by Senior Vice President, Teri Hudson. Within the first 6 months of operations our SBA Department has become the 9th largest of 51 active SBA lenders in Orange County based on dollar volume of loans funded, a remarkable achievement in our view. We are confident that this team will continue to contribute significantly to the ongoing growth and success of our bank.”

Dedicated to becoming recognized as the Premier Business and Professional Bank of south Orange County, by providing innovative financial solutions tailored to the needs of our customers, which exceed their expectations, producing superior shareholder value that become solutions recognized for.....”**Banking Outside the Box**”.

For Additional Information visit our website at: www.mycapitalbank.com

Contact:

J.M.”Mike” Justice Jr , President & C.E.O. (949) 489-4202 or

John R. McGill, Executive Vice President & C.O.O. (949) 489-4203

Stock Symbol: OTCBB:CBJC

Market Makers:

Steve Arrigo, Senior Vice President (949) 644-1890

Crowell Weedon & Company

David Perry, Assistant Vice President (415) 538-5746

Howe, Barnes, Hoeffler & Arnett

Information contained herein may contain certain forward-looking statements that are based on management’s current expectations regarding economic, legislative, and regulatory issues that may impact the Bank’s earnings in future periods. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include the words “believe,” “expect,” “intend,” “estimate” or words of similar meaning, or future or conditional verbs such as “will,” “would,” “should,” “could” or “may.” Factors that could cause future results to vary materially from current management expectations include, but are not limited to, general economic conditions, changes in interest rates, deposit flows, real estate values, and competition; changes in accounting principles, policies or guidelines; changes in legislation or regulation; and other economic, competitive, governmental, regulatory and technological factors affecting the Bank’s operations, pricing, products and services. The Bank undertakes no obligation to release publicly the result of any revisions to these forward-looking statements that may be made to reflect events or circumstances after the date of this press release or to reflect the occurrence of unanticipated events.