

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Rated FirstCapital Bank of Texas: Well Positioned for the Future

July 2013: BAUERFINANCIAL, Coral Gables, Florida is proud to recognize **FirstCapital Bank of Texas N.A., Midland, Texas** as a 5-Star Superior bank. BAUERFINANCIAL, the nation's leading bank rating and research firm, has been analyzing and rating the nation's financial institutions since 1983 and FirstCapital Bank of Texas has earned this highest 5-Star rating for the most recent 13 quarters. This rating (based on March 31, 2013 financial data) indicates that FirstCapital Bank of Texas is one of the strongest banks in the nation.

"There has been much discussion lately about the need for banks to boost their capital levels", reports Karen L. Dorway, president of the rating firm. "That doesn't worry FirstCapital Bank of Texas; its capital ratios are already well above regulatory requirements. Under the direction of Mr. Kenneth L. Burgess, Jr., Chairman, FirstCapital Bank of Texas excels in areas of asset quality, profitability and much more."

Since its inception in 1998, FirstCapital Bank of Texas has been committed to providing the best of banking to its community. Its seven branch offices are conveniently located in Amarillo, Lubbock and Midland. FirstCapital Bank of Texas (www.fcbtexas.com) is a member of the **FDIC** and an Equal Housing Lender.

FirstCapital Bank of Texas: "Unleash the Possibilities."

BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays BauerFinancial to rate it, nor can any choose to be excluded. Consumers may obtain free star-ratings by visiting www.bauerfinancial.com.

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