



News Release

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Capitol Bancorp Declares 32nd Consecutive Cash Dividend

Lansing, Michigan: Today, the Board of Directors of Capitol Bancorp Limited announced the third quarterly cash dividend of 2000, marking the Corporation's 32nd consecutive cash dividend.

A cash dividend of \$.09 per common share will be payable September 1, 2000 to shareholders of record as of August 1, 2000. This follows similar \$.09 dividends per share paid on March 1 and June 1.

This most recent dividend declaration follows Capitol's announcement last week of record second quarter earnings performance of \$1.9 million, or \$.27 per common share. Capitol's total assets approximated \$1.5 billion at June 30, 2000.

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About the Corporation

Capitol Bancorp is a bank development company and the only company of its kind headquartered in Michigan. In an era of bank consolidation, Capitol's business is the development of community banks.

Capitol Bancorp is a uniquely structured affiliation of community banks. Each of its banks typically has only one location, and is focused on meeting the banking needs of entrepreneurs, professionals and other individuals seeking individually-tailored service. Each bank has full local decision-making authority in making loans and delivery of other banking services. Each bank is managed by an on-site president and management team under the direction of its local board of directors which is comprised of business leaders from that bank's community.

Capitol's bank development philosophy is one of '*shared vision*', which encompasses a commitment to community banking emphasizing local leadership and investment, with the shared resources of efficient management.

Capitol Bancorp's affiliate banks include:

	Year Formed or <u>Acquired</u>	<u>Community</u>
<i>In Michigan:</i>		
Ann Arbor Commerce Bank	1990	Ann Arbor
Brighton Commerce Bank	1997	Brighton
Capitol National Bank	1982	Lansing
Detroit Commerce Bank	1998	Detroit
Grand Haven Bank	1995	Grand Haven
Kent Commerce Bank	1998	Grand Rapids
Macomb Community Bank	1996	Clinton Township
Muskegon Commerce Bank	1997	Muskegon
Oakland Commerce Bank	1992	Farmington Hills
Paragon Bank & Trust	1994	Holland
Portage Commerce Bank	1988	Portage
<i>In Arizona:</i>		
Bank of Tucson	1996	Tucson
Camelback Community Bank	1998	Phoenix
East Valley Community Bank	1999	Chandler
Mesa Bank	1998	Mesa
Southern Arizona Community Bank	1998	Tucson
Sunrise Bank of Arizona	1998	Phoenix
Valley First Community Bank	1997	Scottsdale
<i>In Indiana:</i>		
Elkhart Community Bank	1999	Elkhart
<i>In Nevada:</i>		
Black Mountain Community Bank	2000	Henderson
Desert Community Bank	1999	Las Vegas
Red Rock Community Bank	1999	Las Vegas
<i>In New Mexico:</i>		
Sunrise Bank of Albuquerque	2000	Albuquerque

In addition to the banks listed above, bank development activities are currently conducted by Sun Community Bancorp Limited, Nevada Community Bancorp Limited, Indiana Community Bancorp Limited and Sunrise Capital Corporation, which are affiliates of Capitol Bancorp Limited. Additionally, bank development strategies in California are being implemented by recently-formed affiliates, First California Northern Bancorp and First California Southern Bancorp.