



Capitol Bancorp Limited
200 Washington Square North
Lansing, MI 48933
www.capitolbancorp.com
Contact: Michael M. Moran
Executive Vice President
Phone: 877-884-5662

FOR IMMEDIATE DISTRIBUTION

Capitol Bancorp Declares 36th Consecutive Cash Dividend

Lansing, Michigan: July 20, 2001 - Today, the Board of Directors of Capitol Bancorp Limited announced the third quarterly cash dividend of 2001, marking the Corporation's 36th consecutive cash dividend.

A cash dividend of \$0.10 per common share will be payable September 4, 2001 to shareholders of record as of August 1, 2001. The Corporation increased its quarterly dividend from \$0.09 to \$0.10 per share as of the first quarter of 2001.

This latest dividend declaration follows Capitol's recent announcement of record quarterly earnings per share of \$0.33 for the quarter ended June 30, 2001. Capitol's total assets approximated \$1.9 billion at June 30, 2001.

* * * * *

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 bank 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:

	<u>Year Formed or 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>		
Arrowhead Community Bank	2000	Glendale
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
Yuma Community Bank	2000	Yuma
<i>In California:</i>		
Sunrise Bank of San Diego	2001	San Diego
<i>In Indiana:</i>		
Elkhart Community Bank	1999	Elkhart
Goshen Community Bank	2000	Goshen
<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