



**Capitol Bancorp Center
200 Washington Square North
Lansing, MI 48933**

**2777 East Camelback Road
Suite 375
Phoenix, AZ 85016**

**Contact: Michael M. Moran
Chief of Capital Markets
877-884-5662**

**Stephanie Swan
Director of Shareholder Services
517-372-7402**

Capitol Bancorp Opens Larimer Bank of Commerce in Colorado

Development Underway in Two Other Colorado Locations for Nation's Largest Holder of Community Bank Charters

LANSING, Mich. and PHOENIX, Ariz.: May 10, 2007: Capitol Bancorp Limited (NYSE: CBC), a \$4.3 billion national community bank development company, announced today the opening of its second individually chartered community bank in Colorado, Larimer Bank of Commerce.

Larimer Bank of Commerce joins Fort Collins Commerce Bank in Colorado. Both banks are located in Fort Collins and each offers a full suite of products and services for small and mid-sized commercial businesses, entrepreneurs and high net-worth individuals.

"We continue to see exceptional opportunity for growth in Colorado," said Capitol Bancorp's Chairman and CEO Joseph D. Reid. "Larimer Bank of Commerce will be an integral part of the Fort Collins community as it is being led by a strong, local management team that is involved with, and understands the business and economic climate in Fort Collins."

Veteran Colorado banker Mark Kross will guide the management team as president of Larimer Bank of Commerce. Kross was the co-founder of Fort Collins Commerce Bank, which opened in July of 2005.

About Capitol Bancorp Limited

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$4.3 billion national community bank development company, with a network of more than 50 separately chartered banks and bank operations in 14 states. It is the holder of the most individual bank charters in the country. Capitol Bancorp Limited identifies opportunities for the development of new community banks, raises capital for and mentors new community banks through their formative stages, and provides efficient services to its growing network of community banks. Each community bank has full local decision-making authority and is managed by an on-site president under the direction of a local

board of directors, composed of business leaders from the bank's community. Founded in 1988, Capitol Bancorp Limited has executive offices in Lansing, Michigan, and Phoenix, Arizona.

###