



CAPITOL BANCORP
LIMITED

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For Immediate Release

Capitol Bancorp Names Stephen Todd Chief of Bank Performance

LANSING, Mich., and PHOENIX, Ariz.: May 17, 2007: Stephen D. Todd has been named Chief of Bank Performance for Capitol Bancorp (NYSE: CBC). In this newly created role, Todd will work closely with the Corporation's regional presidents to provide guidance, informational resources and to ensure that a comprehensive bank-level Asset Liability (ALCO) management process is in place at each of Capitol's community banks. He and his team will provide the key financial metrics to assist the regional and bank presidents in modeling performance improvement, managing liquidity, interest rate sensitivity and capital adequacy.

"As part of our growth strategy, we continue to enhance our infrastructure so our community banks have the data and tools they need to meet their financial goals," said Joseph D. Reid, chairman and CEO of Capitol Bancorp. "Steve understands the components required to create and maintain a high performing bank. His banking background and experience working in our unique business model make him the ideal candidate for this critical position."

For the past seven years, Todd was responsible for bank performance in Capitol Bancorp's Western Regions. He also served as Southwest Region president overseeing Capitol's banks in Nevada, Colorado and New Mexico and currently serves as chairman of the board for Capitol's community bank in Albuquerque, New Mexico. Todd has been in banking for 35 years in Arizona with executive management positions in bank operations, commercial lending and credit administration. He served as president of First National Bank of Arizona from 1990-1997.

He holds a Bachelor of Science degree in agriculture from the University of Arizona and an MBA from Pepperdine University.

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.

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