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**FOR IMMEDIATE DISTRIBUTION**

**Capitol Bancorp Limited Enters the Texas Market  
New Offices Open in Dallas and Houston**

**Phoenix, Arizona: May 3, 2002** - Today, Joseph D. Reid, Chairman and CEO of Capitol Bancorp Limited, announced the opening of its first offices in the state of Texas. Sunrise Bank of Arizona, an affiliate of Capitol, opened two loan production offices this week, one in Dallas and one in Houston. "Sunrise Bank of Arizona has developed a unique loan production strategy that has experienced great success in the Phoenix, San Diego and Albuquerque markets. Sunrise targets areas where there is known growth and utilizes their skill in developing owner-user real estate transactions," said Chairman Reid.

Sunrise Bank of Arizona in Phoenix is an affiliate of Capitol Bancorp Limited (NASDAQ:CBCL), a bank development company based in Phoenix, Arizona and Lansing, Michigan.

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Capitol's bank development philosophy is one of 'shared vision', which encompasses a commitment to the local community.

Capitol Bancorp's affiliates include:

Community

*In Michigan:*

Ann Arbor Commerce Bank	Ann Arbor
Brighton Commerce Bank	Brighton
Capitol National Bank	Lansing
Detroit Commerce Bank	Detroit
Grand Haven Bank	Grand Haven
Kent Commerce Bank	Grand Rapids
Macomb Community Bank	Clinton Township
Muskegon Commerce Bank	Muskegon
Oakland Commerce Bank	Farmington Hills
Paragon Bank & Trust	Holland
Portage Commerce Bank	Portage

*In Arizona:*

Arrowhead Community Bank	Glendale
Bank of Tucson	Tucson
Camelback Community Bank	Phoenix

East Valley Community Bank  
Mesa Bank  
Southern Arizona Community Bank  
Sunrise Bank of Arizona  
Valley First Community Bank  
Yuma Community Bank

Chandler  
Mesa  
Tucson  
Phoenix  
Scottsdale  
Yuma

*In California*

Napa Community Bank  
Sunrise Bank of San Diego

Napa  
San Diego

*In Indiana:*

Elkhart Community Bank  
Goshen Community Bank

Elkhart  
Goshen

*In Nevada:*

Bank of Las Vegas  
Black Mountain Community Bank  
Desert Community Bank  
Red Rock Community Bank

Las Vegas  
Henderson  
Las Vegas  
Las Vegas

*In New Mexico:*

Sunrise Bank of Albuquerque

Albuquerque