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## **Capitol Bancorp CEO to Present at Midwest 2002 Super-Community Bank Conference on February 26**

**Lansing, Michigan: February 22, 2002** –Capitol Bancorp Limited (NASDAQ:CBCL) today announced it will join fifteen other banking companies as presenters at the two-day Midwest 2002 Super-Community Bank Conference, beginning on Tuesday, February 26, 2002. The conference will be held at the Palmer House Hilton Hotel in Chicago, Illinois.

Capitol's Chairman and CEO, Joseph D. Reid, Executive Vice President and CFO, Lee W. Hendrickson, and Executive Vice President, Michael M. Moran, will provide a corporate overview along with highlights of Capitol's historical financial performance and major strategic initiatives. Each presenting company has been allotted 30 minutes to address the audience, which will consist of a variety of institutional investors, securities analysts and investment bankers whose interests focus on the community banking industry. The presentations can be accessed by registering at the conference web site at [www.super-communitybanking.com](http://www.super-communitybanking.com) or, directly to the webcast at:

[http://media.corporate-ir.net/media\\_files//event/2002/jan/midwest2002/february26/cbcl/gb/reg.htm](http://media.corporate-ir.net/media_files//event/2002/jan/midwest2002/february26/cbcl/gb/reg.htm).

Capitol's presentation will be broadcast on Tuesday, February 26, 2002 at 4:30 p.m. Eastern Time. In addition, the presentation will be available on Capitol's own site, <http://www.capitolbancorp.com> through March 15, 2002. There is no charge to access the presentation, and it is open to media, investors, shareholders and other interested parties.

Capitol Bancorp reported 2001 record fourth-quarter (\$0.37) and full-year (\$1.35) earnings per share and consolidated assets exceeding \$2 billion at year-end 2001.

### About the Corporation

Capitol Bancorp Limited 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 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's total number of affiliates currently stands at 28 banks. Affiliate banks are located in Michigan, Arizona, Nevada, Indiana, New Mexico and California.

Bank development activities are also currently conducted by Sun Community Bancorp Limited, Nevada Community Bancorp Limited, Indiana Community Bancorp Limited, Sunrise Capital Corporation and First California Northern Bancorp, each of which are affiliates of Capitol Bancorp Limited.