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Capitol Bancorp Opens Its First Bank in Oregon

High Desert Bank in Bend is the 55th Affiliated Community Bank for the Largest Holder of Individual Bank Charters in the U.S.

LANSING, Mich., and PHOENIX, Ariz: October 1, 2007: Capitol Bancorp Limited (NYSE: CBC), a \$4.4 billion community bank development company, announced today that it has opened its first *de novo* community bank in Oregon. High Desert Bank, located in Bend, brings the total number of separately chartered community banks in the Capitol Bancorp network to 55 in 15 states across the country.

Capitol Bancorp has built a strong presence in the Northwest, with four community banks in the state of Washington. In addition, Capitol Bancorp has seven banks in neighboring California and five in Nevada. Including High Desert Bank, Capitol Bancorp has opened six *de novo* community banks in 2007 and currently has applications pending for 14 *de novo* banks in seven states.

“Capitol Bancorp’s entry into Oregon is a continuation of our plans for strategic national growth and an enhancement of the growth that the Corporation already has in this region,” said Capitol Bancorp’s Chairman and CEO Joseph D. Reid. “Based on a very positive response from local investors and the community at large, we believe High Desert Bank will be a very desirable addition to the local business environment in Bend.”

“Our banks are closely involved in their communities at many different levels and as such, contribute to both the economic and cultural health of the communities in which they operate,” Reid added.

Leading High Desert Bank is 20-year banking veteran Larry Snyder. Snyder, who received his M.A. in Mathematics from Western State College (Gunnison, Colo.), has been an integral part of banking in the Bend community for the past seven years. He is the Chairman of the Board of the Boys and Girls Club of Bend, and a Board and Loan Committee Member of the Oregon Business Development Corporation.

About Capitol Bancorp Limited

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$4.4 billion national community bank development company, with a network of 55 separately chartered banks and bank operations in 16 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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