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Capitol Bancorp Opens Eighth Bank in the State of California

Bank of Feather River in Yuba City is the 57th Affiliated Community Bank for the Largest Holder of Individual Bank Charters in the U.S.

LANSING, Mich. and PHOENIX, Ariz.: Nov. 13, 2007: Capitol Bancorp Limited (NYSE: CBC), a \$4.7 billion national community bank development company, announced today the opening of its eighth individually chartered community bank in California, Bank of Feather River, located in northern California's Yuba City, in the Sacramento Valley.

The Bank of Feather River broadens CBC's strong foundation in California, where it already has operations in San Francisco, Santa Barbara, San Diego, Napa, Palm Desert and Escondido.

Including the opening of Bank of Feather River, Capitol Bancorp has 57 individually chartered community banks across the nation. Capitol Bancorp has opened eight *de novo* community banks in 2007, including Sunrise Community Bank in Palm Desert, and currently has applications pending for 11 *de novo* banks in seven states.

"As Capitol Bancorp continues to execute its plans for strategic national growth and geographic diversification, we maintain our focus on regions such as California, where our existing banks are enjoying positive growth," said Capitol Bancorp Chairman and CEO Joseph D. Reid. "Bank of Feather River will be an excellent addition to the local business environment, with its outstanding bank leadership and experienced staff focused on providing the utmost in customer service."

The Bank of Feather River will be servicing a full suite of products and services for Yuba City small-business owners, commercial real estate owners and entrepreneurs.

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Leading Bank of Feather River as President is Richard Veale, who has 36 years of banking experience, predominantly in northern California. Veale holds an associate's degree from Sierra College and a bachelor's degree in business administration from Chico State College.

About Capitol Bancorp Limited

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$4.7 billion national community bank development company, with a network of 57 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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