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**For Immediate Release**

**Capitol Bancorp Limited Opens Its First Bank in Nebraska**

*Community Bank of Lincoln is the 58<sup>th</sup> Affiliated Community Bank for the Largest Holder of Individual Bank Charters in the U.S.*

**LANSING, Mich., and PHOENIX, Ariz.: December 6, 2007:** Capitol Bancorp Limited (NYSE: CBC), a \$4.7 billion community bank development company, announced today that it has opened its first *de novo* community bank in Nebraska, Community Bank of Lincoln.

Community Bank of Lincoln brings the total number of separately chartered community banks in the Capitol Bancorp network to 58 in 16 states across the country. Including Community Bank of Lincoln, Capitol Bancorp has opened nine *de novo* community banks in 2007 and currently has applications pending for 10 *de novo* banks in six states.

“Capitol Bancorp’s entry into Nebraska is part of the execution of our strategic plan to diversify the Corporation geographically,” said Capitol Bancorp’s Chairman and CEO Joseph D. Reid. “We see tremendous opportunity for Community Bank of Lincoln. Based on the initial response from local investors and the community at large, we believe that the bank’s team of experienced, local bankers will flourish in the growing Lincoln economy.”

Leading Community Bank of Lincoln is local banking veteran Mary Gerdes. She has over 33 years of banking experience and is active in the community. Gerdes is the First Vice President of the Nebraska Diplomats Board of Directors, the Nebraska Judicial Qualifications Commissioner, the Nebraska Rural Development Commissioner and a member of the Lincoln Independent Business Association.

### **About Capitol Bancorp Limited**

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$4.7 billion national community bank development company, with a network of 58 separately chartered banks and bank operations in 17 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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