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Capitol Bancorp Opens Its First Bank in Texas

Bank of Fort Bend is the 59th Affiliated Community Bank for the Largest Holder of Individual Bank Charters in the U.S.

LANSING, Mich. and PHOENIX, Ariz.: Dec. 14, 2007: Capitol Bancorp Limited (NYSE: CBC), a \$4.7 billion national community bank development company, announced today that it has opened its first *de novo* community bank in Texas. Bank of Fort Bend is located 25 miles southwest of Houston, in Sugar Land. Capitol Bancorp, the largest holder of individual bank charters in the U.S., has a total of 59 separately chartered community banks in 17 states.

Capitol Bancorp has a strong foothold in the Southwest. The company has five banks in Nevada, nine in Arizona and one in New Mexico. Including Bank of Fort Bend, Capitol Bancorp has opened ten *de novo* community banks in 2007 and currently has applications pending for 8 *de novo* banks in 5 states.

“Capitol Bancorp’s expansion into Texas is a continuation of our plans for strategic national growth and an enhancement of the growth that the Corporation already has in this new region,” said Capitol Bancorp’s Chairman and CEO Joseph D. Reid. “The Texas market presents a great deal of opportunity. Based on the local Sugar Land marketplace and the bank’s leadership, we believe this will be a very desirable addition to the local business environment.” The Bank of Fort Bend will be servicing a full suite of products and services for Sugar Land small-business owners, commercial real estate owners and entrepreneurs.

Leading the Bank of Fort Bend is Bruce Mercer, a 30-year banking veteran who has been in the banking business in the wider Houston area for 25 years. He is a former director of the Fort Bend Chamber of Commerce and is the current president of the Fort Bend County Women’s Center. He is a graduate of Georgia State University with both a BBA and a MBA in Finance.

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About Capitol Bancorp Limited

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$4.7 billion national community bank development company, with a network of 59 separately chartered banks 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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