



Capitol Bancorp Center
200 Washington Square North
Lansing, MI 48933

2777 East Camelback Road
Suite 375
Phoenix, AZ 85016
www.capitolbancorp.com

Analyst Contact: Michael M. Moran
Chief of Capital Markets
877-884-5662

Media Contact: Stephanie Swan
Director of Shareholder
Services
517-487-6555

Capitol Bancorp Opens Its Second Bank In Texas

Bank of Las Colinas in Irving is the 60th Community Bank for Largest Holder of Individual Bank Charters in the U.S.

LANSING, Mich., and PHOENIX, Ariz.: Dec. 19, 2007: Capitol Bancorp Limited (NYSE: CBC), a \$4.7 billion community bank development company, announced today that it has opened its second *de novo* community bank in one week in the state of Texas. The opening of Bank of Las Colinas, located in Irving, brings the total number of separately chartered community banks in the Capitol Bancorp network to 60. The largest holder of individual bank charters in the U.S., Capitol Bancorp is located in 17 states across the country.

Capitol Bancorp already has a strong foundation in the Midwest, Southwest, Pacific Northwest and Southeast, and the Corporation's emergence in the Texas market represents the company's continued strategic plan to establish a nationwide presence. Capitol Bancorp has opened 11 *de novo* community banks in 2007, including its entry into New York, Oregon, Nebraska, Texas and currently has applications pending for 8 *de novo* banks in 5 states.

"Capitol Bancorp's newest bank underscores our business model," said Capitol Bancorp's Chairman and CEO Joseph D. Reid. "We seek to open *de novo* banks where we find experienced leadership, positive response from local investors and the community, along with a solid growth opportunity."

Bank of Las Colinas is a full-service community bank focused on providing relationship banking to small and mid-sized businesses, their owners and employees, as well as entrepreneurs and local residents.

Leading Bank of Las Colinas is 34-year Texas banking veteran Gerold L. Hooker. He spent 24 years at the former Brookhollow National Bank and led the transition to the current Financial Corporation, with the last 15 years as its President and CEO.

About Capitol Bancorp Limited

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$4.7 billion national community bank development company, with a network of 60 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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