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## **Capitol Bancorp Opens Its First Bank In 2008**

*Adams Dairy Bank is the 61st Affiliated Community Bank for the Largest Holder of Individual Bank Charters in the U.S.*

**LANSING, Mich. and PHOENIX, Ariz.: Jan. 8, 2008:** 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 of the year in Missouri. Adams Dairy Bank, located in Blue Springs, brings the total number of bank charters in the Capitol Bancorp network to 61 in 17 states across the country.

Last year, Capitol Bancorp grew by an additional 11 *de novo* banks in seven states and currently has applications pending for 7 *de novo* banks in 4 states. Adams Dairy Bank is Capitol Bancorp's second bank in Missouri since its 2005 entry into the state. This bank opening follows Capitol Bancorp's bank model success with its first Missouri-based bank, Summit Bank of Kansas City.

"Capitol Bancorp remains committed to its national growth strategy to be a geographically diversified corporation. Our second bank in the Missouri market furthers this commitment by placing the corporation in an area with solid growth opportunity," said Capitol Bancorp Chairman and CEO Joseph D. Reid.

Leading Adams Dairy Bank as President is David Chinnery, a 16-year veteran of Missouri banking. He is a current member of the Blue Springs Economic Development Corporation, Blue Springs Chamber of Commerce, Heart of America Council for Boy Scouts of America and the local Rotary Club. Chinnery is a graduate of Westminster College with a BA in business administration.

**About Capitol Bancorp Limited**

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$4.7 billion national community bank development company, with a network of 61 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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