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Capitol Bancorp Opens Its Fourth Bank in Colorado

Mountain View Bank of Commerce in Westminster is the second bank of 2008 to open for the Largest Holder of Individual Bank Charters in the U.S.

LANSING, Mich., and PHOENIX, Ariz.: February 13, 2008: Capitol Bancorp Limited (NYSE: CBC), a \$4.9 billion community bank development company, announced today that it has opened its fourth *de novo* community bank in Colorado. Mountain View Bank of Commerce, located in Westminster, is the second bank of the year to open in Capitol Bancorp's network of separately chartered banks in 17 states across the country.

Capitol Bancorp maintains a strong presence in Colorado, with three established community banks: Fort Collins Commerce Bank, Larimer Bank of Commerce and Loveland Bank of Commerce. Mountain View Bank of Commerce is Capitol Bancorp's second bank to open in 2008. Capitol Bancorp currently has applications pending for six *de novo* banks in four states.

"Capitol Bancorp continues to see significant growth and opportunity in the Colorado small business market. Mountain View Bank of Commerce's opening, supported by its experienced, local banking team, will be an excellent resource for the business community," said Capitol Bancorp's Chairman and CEO Joseph D. Reid.

Leading Mountain View Commerce Bank with over a decade of experience is local banking veteran Andy Ellison. Ellison, who received his M.A. from Thunderbird American Graduate School of International Management, Glendale, Arizona and his B.A. from the University of Colorado, Boulder, has held senior management positions at several state banking institutions including Key Bank and Community First National Bank. Active in the local business community, he is on the Board of Directors of the Metro Denver Partners and also sits on the Board of the Metro North Chamber of Commerce.

About Capitol Bancorp Limited

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$4.9 billion national community bank development company, with a network of 62 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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