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## **FOR IMMEDIATE RELEASE**

### **Capitol Bancorp Limited Announces the Consolidation of Two Michigan Affiliate Banks**

**LANSING, Mich., and PHOENIX, Ariz.: April 30, 2008:** Capitol Bancorp Limited (NYSE: CBC), a \$5.1 billion national community bank development company, announced today that it plans to consolidate two affiliate banks, Oakland Commerce Bank and Macomb Community Bank. The two southeast Michigan banks will join and operate as one.

Capitol Bancorp's Chairman and CEO Joseph D. Reid said, "The alignment of our talented employees and resources at the two banks will promote greater operational efficiencies within our organization. We do not anticipate any reduction in our staffing as a result of this transaction. This decision is consistent with Capitol Bancorp's continuing effort to evaluate current processes and identify new methods to enhance our existing foundation."

Macomb Community Bank is located in Clinton Township approximately 30 miles northeast of Oakland Commerce Bank in Farmington Hills. This transaction is subject to regulatory approval and estimated to be completed in the third quarter of 2008.

#### **About Capitol Bancorp Limited**

**[Capitol Bancorp Limited](#)** (NYSE: CBC) is a \$5.1 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.

## **Forward Looking Statement**

Certain statements in this announcement contain forward-looking statements that are based on management's expectations, estimates, projections and assumptions. Words such as "expects," "anticipates," "plans," "believes," "scheduled," "estimates" and variations of these words and similar expressions are intended to identify forward-looking statements. Forward-looking statements are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995, as amended. These statements are not guarantees of future performance and involve certain risks and uncertainties, which are difficult to predict. Therefore, actual future results and trends may differ materially from what is forecast in forward-looking statements due to a variety of factors.

All forward-looking statements speak only as of the date of this press release. All subsequent written and oral forward-looking statements attributable to the company or any person acting on the company's behalf are qualified by the cautionary statements in this press release. The company does not undertake any obligation to update or publicly release any revisions to forward-looking statements to reflect events, circumstances or changes in expectations after the date of this press release.

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