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Capitol Bancorp Limited Announces Consolidation of Four Affiliate Banks in Arizona

LANSING, Mich., and PHOENIX, Ariz.: Feb. 13, 2009: Capitol Bancorp Limited (NYSE: CBC), announced today that it plans to consolidate four Arizona affiliate banks. Pending regulatory approval, Arrowhead Community Bank, Camelback Community Bank, Mesa Bank and Sunrise Bank of Arizona will consolidate and operate as one charter, Sunrise Bank of Arizona.

Capitol's Chairman and CEO Joseph D. Reid said, "This is a strategic action to realign our resources and capitalize on the collective strengths of our Arizona affiliates and their respective operations, create efficiencies and strengthen risk management practices, allowing Capitol to more efficiently allocate capital and resources within the banks' communities."

Leadership for the consolidated bank will be headed by Capitol's President of Bank Performance John S. Lewis, who will serve as the Chairman, President and CEO. Joining Lewis on the executive management team are Camelback Community Bank President and CEO Gail Grace, who will serve as President of Commercial Lending, Sunrise Bank of Arizona President and CEO Douglas White, who will serve as President of Retail Banking, James Klussman, who will serve as Chief Credit Officer and Neil Barna, who will retain a leadership role in the Mesa market.

"This initiative is part of Capitol's long-term strategy to adapt to current market conditions and restore the banks to fundamentally sound and profitable operations. The consolidation of the banks' backroom operations will allow the banks to continue building on their existing foundations, while indentifying advanced methods to improve processes," added Lewis.

About Capitol Bancorp Limited

Capitol Bancorp Limited (NYSE: CBC) is a \$5.7 billion national community bank development company, with a network of 64 separately chartered banks in 17 states. It is the holder of the most individual bank charters in the country. 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 Corporation's behalf are qualified by the cautionary statements in this press release. The Corporation 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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