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Capitol Bancorp Announces the Planned Divestiture of Nevada-Based 1st Commerce Bank

LANSING, Mich., and PHOENIX, Ariz.: July 14, 2009: Capitol Bancorp Limited (NYSE: CBC), announced today the planned divestiture of a Nevada-based affiliate, 1st Commerce Bank. Global Consumer Acquisition Corporation (NYSE: GHC, GHC.W, GHC.U), in partnership with a group of local bankers led by Mark Daigle, the Nevada Regional President for Colonial Bank, has executed a definitive agreement to pay total cash consideration approximating 1.5 times the tangible common equity of this \$45 million affiliate of Capitol. The transaction, pending regulatory approval, is expected to close in the third quarter of 2009.

“The proposed divestiture of 1st Commerce Bank serves to facilitate Capitol’s well-publicized efforts to better allocate capital and resources within our organization,” said Capitol’s Chairman and CEO Joseph D. Reid. “We welcome the opportunity to align the 1st Commerce Bank organization with a group dedicated to the local market.”

Capitol’s Nevada Region, consisting of five affiliate banks has assets in excess of \$500 million, one of the largest concentrations of banking assets within the Corporation’s network outside of the Great Lakes Region.

“We are pleased to have supported 1st Commerce Bank’s team, under the leadership of President Al Gourrier, over the last two years, to build a strong banking platform focused on the needs of the north Las Vegas market,” commented Reid.

About Capitol Bancorp Limited

[Capitol Bancorp Limited](#) (NYSE: CBC) is a \$5.8 billion national community banking company, with a network of 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.

About 1st Commerce Bank

[1st Commerce Bank](#) is a full-service community bank specializing in total relationship banking for owners of small to mid-sized businesses, medical professionals, real estate professionals and residents.

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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