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Capitol Bancorp Announces the Sale of Adams Dairy Bank

LANSING, Mich., and PHOENIX, Ariz.: Jan. 11, 2010: Capitol Bancorp Limited (NYSE: CBC) announced today that it has entered into a stock redemption agreement with Adams Dairy Bank to sell its 51 percent interest in the bank, subject to regulatory approval.

Capitol's Chairman and CEO Joseph D. Reid said, "This bank sale supports our ongoing strategy to harness resources and preserve capital as we continue to address the current economic environment."

"We are pleased to have partnered with local organizers to launch Adams Dairy Bank in 2008 and to have assisted the team of bankers to construct a bank focused on serving the financial needs of the local community," added Reid.

The transaction is expected to be completed in 2010.

About Capitol Bancorp Limited

Capitol Bancorp Limited (NYSE: CBC) is a \$5.4 billion national community banking company, with a network of separately chartered banks in 17 states. 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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