



Rabobank

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Capitol Bancorp Announces the Planned Sale of California-Based Napa Community Bank to Rabobank

Rabobank to continue model of service and community involvement in Napa Valley

LANSING, Mich. and ROSEVILLE, Ca.: February 16, 2010: Capitol Bancorp Limited (NYSE: CBC) and Rabobank, N.A. today jointly announced the planned sale of Capitol's California-based affiliate, Napa Community Bank, to Rabobank, a community bank with more than 100 California locations, for an initial cash consideration approximating \$25 million and other contingent considerations.

Part of global financial services leader Rabobank Group, Rabobank, N.A. is a community-oriented bank with \$10 billion in assets, providing full retail and commercial banking services primarily in non-major metropolitan and agricultural markets across a 700-mile expanse of California.

"We look forward to welcoming Napa Community Bank customers and employees to Rabobank," said Ronald Blok, CEO of Rabobank, N.A. "The Rabobank and Napa

Community Bank organizations have much in common, most importantly a strong commitment to community-oriented banking, personalized service and local investment.”

The purchase is a step forward in Rabobank, N.A.’s growth strategy to expand its branch presence into key agricultural areas such as the Napa Valley wine country, where the Rabobank Group as a whole already has a lending portfolio of more than \$500 million, primarily to wineries and others in the food and agribusiness industry. Over the last 15 months, Rabobank has opened 12 new branches in California, bringing the total to 92. The bank also has 15 financial service centers, including one in Santa Rosa.

“By combining our two banks,” said Blok, “we will be able to offer all our customers increased convenience with a more extensive network of branches and ATMs, and also provide our full suite of banking products and services to a broader range of clients in the Napa Valley. We’ll do this while continuing to meet the high standards for service excellence and community engagement that have been the hallmark of Napa Community Bank’s success.”

Rabobank, N.A. is backed by the financial strength and stability of its parent company, Rabobank Group, which is rated as one of the safest banks in the world. Rabobank Group and Rabobank, N.A. are both well-capitalized and meet the needs of customers without government assistance. Rabobank Group and Rabobank, N.A. are not participating in the U.S. government’s Troubled Asset Relief Program nor any financial assistance programs operated by other governments.

“Under the leadership of President and CEO Dennis Pedisich, Napa Community Bank has consistently delivered solid performance and great customer service. We are pleased to partner Napa Community Bank with an organization like Rabobank, which will continue the bank’s tradition of high standards for performance and service as well as its commitment to serving the Napa community,” commented Capitol’s Chairman and CEO Joseph D. Reid.

Rabobank expects to retain all Napa Community Bank staff, including all senior management, commercial and branch employees. Dennis Pedisich will become the Napa Valley Regional President for Rabobank, N.A., managing the local business for the bank.

“The entire staff is excited about this partnership with Rabobank,” said Dennis Pedisich, “as we share the same core community banking values and approach to doing business. We’ve asked our Board of Directors to stay on as advisory board members, further demonstrating both Rabobank’s and Napa Community Bank’s continuing commitment to our market and our customers.”

Reid added, “This sale will serve to strengthen Capitol’s core capital ratios and support our objectives to redeploy capital to those affiliates currently facing challenges.”

The transaction is expected to be completed in mid-2010, subject to shareholder and regulatory approval.

About Capitol Bancorp Limited

Capitol Bancorp Limited (NYSE: CBC) is a \$5.2 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.

About Napa Community Bank

Napa Community Bank, founded in 2002, is a \$163 million, full-service community bank located in the city of Napa, in the heart of Napa County. The bank offers a full range of financial services and their board of directors is composed of local community and civic leaders from the Napa Valley.

Napa Community Bank has been profitable for 7 consecutive years. This success is due to the commitment of their employees and directors to serve their clients and their community. Napa Community Bank is not “just a bank” to their clients, they are part of their community.

In both 2008 and 2009, the bank was named the best bank (Best of Napa and Sonoma Valleys) and the Best Place to do Business in Napa County 2009.

Rabobank: Community Banking From a Leader in Safety and Soundness

A century-old cooperative bank with a strong commitment to community banking and long heritage in agricultural finance, Rabobank Group brings tremendous resources, competitive pricing and financial expertise to its client relationships, backed by over \$850 billion in assets. The bank’s international businesses are locally managed, so that customers enjoy the advantages of Rabobank Group’s financial strength and safety, as well as the responsiveness of a local community bank and personal access to trusted, experienced bankers who are knowledgeable about the home market.

Rabobank, N.A. follows this localized strategy in California, approaching the state as several individual regions based on geography and market characteristics rather than as a single homogenous market. With this regional strategy, Rabobank, N.A. is able to fulfill its mission of being a true community bank in each of its different markets: highly responsive to the needs of local customers, tailored in its community outreach, and agile with regard to local business and marketing initiatives.

Rabobank, N.A. is part of the Rabobank Group, is a community-oriented bank offering full retail and commercial banking services to local businesses, individuals, organizations, agricultural customers and communities. The bank has 92 locations extending 700 miles from the California border with Mexico up through the Central Valley to Sacramento and throughout the Central Coast. Rabobank, N.A. is FDIC-insured. Visit www.rabobankamerica.com.

Rabobank Group is a 111-year old financial services leader providing retail and institutional banking and agricultural finance solutions in key markets around the

world. From its century-old roots as a finance cooperative founded by Dutch farmers, Rabobank has grown into one of the largest banks in the world with more than U.S. \$850 billion in assets and operations in over 35 countries. Rabobank is AAA rated and ranks among the world's safest banks by *Global Finance* magazine.

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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