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Capitol Bancorp Receives Approval to Consolidate Two Michigan-based Affiliates with Michigan Commerce Bank

LANSING, Mich., and PHOENIX, Ariz.: March 31, 2010: Capitol Bancorp Limited (NYSE: CBC) announced today that it has received regulatory approval to consolidate affiliates Bank of Auburn Hills and Paragon Bank & Trust with Michigan Commerce Bank. With this consolidation, Michigan Commerce Bank will add two new offices to its existing state-wide presence of nine offices across the lower peninsula of Michigan.

Capitol Bancorp's Chairman and CEO Joseph D. Reid said, "Michigan Commerce Bank was formed a year ago to serve our Michigan communities from 'coast to coast'. The consolidation has permitted us to leverage the collective strengths of the offices and increase operational efficiencies to help us meet the challenges presented by the Michigan economy."

"Michigan Commerce Bank is committed to helping our local communities with customer and community service being the hallmark of who we are. Our Auburn Hills and Holland customers will continue to work with their same friendly professional bankers and also have the added convenience of banking at multiple locations throughout Michigan," added Michigan Commerce Bank's President and CEO John Smythe.

Michigan Commerce Bank now has offices in Ann Arbor, Auburn Hills, Brighton, Clinton Township, Downtown Detroit, Farmington Hills, Grand Haven, Holland, Kentwood, Muskegon and Portage.

About Capitol Bancorp Limited

Capitol Bancorp Limited (NYSE: CBC) is a \$5.1 billion national community bank development 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.

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