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## **Capitol Bancorp Completes Divestiture of Its Interest in USNY Bank**

**LANSING, Mich., and PHOENIX, Ariz.: August 23, 2010:** Capitol Bancorp Limited (NYSE: CBC) announced today that it has completed the sale of its 51 percent interest in USNY Bank.

Capitol's Chairman and CEO Joseph D. Reid said, "We are pleased to complete this sale, which has unlocked additional capital that will be utilized to support our affiliate network."

At June 30, 2010, USNY Bank had total assets of approximately \$70 million.

### **About Capitol Bancorp Limited**

**Capitol Bancorp Limited** (NYSE: CBC) is a \$4.7 billion national community banking company, with a network of separately chartered banks in 14 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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