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Capitol Bancorp Announces the Planned Consolidation of Two Indiana Banks

GOSHEN, Ind. and ELKHART, Ind.: Dec. 23, 2009: Capitol Bancorp Limited (NYSE: CBC) announced today that it plans to consolidate two Indiana affiliate banks. Pending regulatory approval, Elkhart Community Bank and Goshen Community Bank will consolidate and operate as one charter, Indiana Community Bank.

Goshen Community Bank President and CEO Douglas Johnston will serve as the President and CEO of the consolidated bank. "This strategic action allows us to align resources and leverage the collective strengths of the two banks," said Johnston. "The consolidation will help the bank continue to build balance sheet strength, generate efficiencies and reinforce risk management practices."

"Our top priority is to continue providing high quality customer service and remain actively involved in the communities. I have the utmost confidence that combining the resources of both banks will allow our team of bankers to further exceed our customers' expectations," added Johnston.

About Capitol Bancorp Limited

Capitol Bancorp Limited (NYSE: CBC) is a \$5.4 billion national community bank development 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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