



Capitol Bancorp Limited, the Nation's Largest Bank Holding Company, Installs Jack Henry's SilverLake(R) System

- SilverLake Now Supporting Capitol Bancorp's 53 Subsidiary Banks, Representing \$4.3 Billion in Collective Assets -

MONETT, Mo., June 19, 2007 /PRNewswire-FirstCall via COMTEX News Network/ -- Jack Henry & Associates, Inc. (Nasdaq: JKHY), a leading provider of integrated computer systems and ATM/debit card/ACH transaction processing, today announced that Michigan-based Capitol Bancorp Limited has completed its enterprise-wide migration to Jack Henry's SilverLake system. Capitol Bancorp Limited (NYSE: CBC), a community bank development company and the nation's largest bank holding company based on the number of subsidiary banks, installed SilverLake to support its 53 separately chartered banks, which collectively represent more than \$4.3 billion in assets.

During the past 18 months, 32 of these subsidiary banks were converted to SilverLake from the P21 core processing system. During that same time period, Capitol Bancorp also opened 21 de novo banks with SilverLake as their core processing platform.

According to Greg Bixby, CIO for Capitol Bancorp, "We are an aggressive, growth-focused organization that firmly believes that our near- and long-term growth goals, our ability to successfully compete, and our ability to continually enhance the services supporting our banks and ultimately their customers are dependent on proven, state-of-the-art technology. We are confident that SilverLake is the robust, long-term technology platform for our banks; and that Jack Henry is the technology partner with a distinct commitment to our ongoing success."

SilverLake supports approximately 15 percent of domestic banks with assets ranging from \$1 billion to \$30 billion with enterprise-wide automation. This system supports bank-specific requirements by integrating customizable core functionality with more than 100 best-of-suite complementary solutions. SilverLake's open architecture, ability to support both in-house and outsourced operating environments, and scalable IBM(R) System i(TM) hardware platform maximize banks' operating flexibility and long-term technology investments.

Stan Viner, general manager of sales for Jack Henry Banking, said, "Capitol Bancorp conducted a comprehensive evaluation of the industry's leading core processing alternatives and providers. Based on this professional and extensive due diligence, it is extremely rewarding that Jack Henry was selected based on our competitively distinct business and banking solutions, our proven ability to provide outstanding day-to-day service, and our fundamental commitment to do the right thing."

Jack Prim, CEO of Jack Henry & Associates, concluded, "Capitol Bancorp's decision to extend and expand its relationship with Jack Henry by moving all of its 50 subsidiaries to SilverLake is a testament to our ability to establish and build strong, loyal client relationships with diverse financial institutions. We have enjoyed a successful relationship with Capitol Bancorp for more than 18 years, and believe SilverLake's functionality is ideally matched with this progressive organization's growth, service, and operational, and profit goals."

About Capitol Bancorp Limited

Capitol Bancorp Limited (NYSE: CBC - News) is a \$4.3 billion national community bank development company, with a network of more than 50 separately chartered banks and bank operations in 14 states. It is the holder of the most individual bank charters in the country. Capitol Bancorp Limited identifies opportunities for the development of new community banks, raises capital for and mentors new community banks through their formative stages, and provides efficient services to its growing network of community banks. Each community bank has full local decision-making authority and is managed by an on-site president under the direction of a local board of directors, composed of business leaders from the bank's community. Founded in 1988, Capitol Bancorp Limited has executive offices in Lansing, Michigan, and Phoenix, Arizona.

About Jack Henry & Associates

Jack Henry & Associates, Inc. is a leading provider of integrated computer systems and processor of ATM/debit card/ACH transactions for banks and credit unions. Jack Henry markets and supports its systems throughout the United States, and has more than 8,700 customers nationwide. For additional information on Jack Henry, visit the company's Web site at <http://www.jackhenry.com>.

Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.

SOURCE Jack Henry & Associates, Inc.

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