

## **Willamette Community Bank Announces Record Profitability in 2013**

Willamette Community Bank (OTCBB: WMCB) completes its 8th consecutive year of profitability with record performance. Net income for the year increased by 61% over 2012, coming in at \$401,000, marking the most profitable year in the bank's 10 year history. Net Interest Margin increased from the third quarter by 36Bps (0.36%) to 4.37% in fourth quarter 2013, resulting from continued core deposit strength and new loans originated in the final quarter of the year. Asset quality showed continued strength, with non-performing assets remaining at only 0.02% of total assets. Net Loans increased \$1.7MM over prior year end, with strong growth noted in the final two quarters of the year.

Willamette Community Bank's CEO, Dan McDowell, stated, "I could not be more pleased with the company's performance for 2013. After a slow start to the year in 2013, our record profitability is a direct reflection of the strength of our staff, our customers, and our communities. We are extraordinarily well positioned to build on 2013's success, and I am looking forward to what the company can do in 2014. We anticipate continued expansion and strong loan growth in the coming year."

Willamette Community Bank, headquartered in Albany Oregon, is a community bank focused on business solutions and customer service. The bank, founded in 2003, has enjoyed consistent profitability since 2005. If you would like to learn more about Willamette Community Bank, please contact Stewart Williams, Senior Vice President, at [swilliams@willamettecommunitybank.com](mailto:swilliams@willamettecommunitybank.com).

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