

HIGHLIGHTS

Financial

3Q11 vs 3Q10

- Earned \$135,000, or \$0.10 per diluted common share, year-to-date.
- Noninterest-bearing demand deposits grew 10% to \$33.3 million from a year ago, and account for 27% of total deposits.
- Nonperforming assets declined 51% to \$6.9 million, at September 30, 2011, compared to \$14.0 million a year ago.
- More than one-third of nonperforming loans are current on payments.
- Albina has successfully exited from the riskier real estate construction market and has zero construction loans on its books.
- Charge-offs dropped substantially in 3Q11 and represent 0.25% of average loans at September 30, 2011.
- Net interest margin remained high at 4.18%, compared to 3.85% in the third quarter a year ago.
- The allowance for loan losses stood at \$3.1 million, or 3.25% of total loans for 3Q11.
- Albina is actively pursuing new capital.

Community

12/31/2010

- 470 non-profit organizations bank with Albina Community Bank.
- Generated \$14,697 in community contributions from LOOP™ Visa program.
- Originated 107 new commercial loans for a total of \$9.0 million.
- Originated 11 new business micro enterprise loans (<\$50,000) for a total of \$288,721.
- Originated 65 SBA loans totaling \$2.5 million.
- Helped create 122 new jobs and maintained 693 jobs from lending.
- Originated 7 affordable housing homeowner loans for \$587,401.
- Employees volunteered a total of 1,672 hours.

ABOUT ALBINA COMMUNITY BANCORP

Albina Community Bank is a locally owned full-service independent commercial bank committed to investing in individuals, families, businesses and local neighborhoods in Portland, Oregon. The bank promotes community development by providing banking solutions that are directed towards improving the social or economic conditions of underserved peoples or residents of distressed communities. Albina offers a wide range of competitive banking services, while also maintaining its mission to promote jobs, growth of small businesses, and wealth in our local Portland neighborhoods.

Albina Community Bank opened in December 1995 as the sole subsidiary of Albina Community Bancorp. Albina is one of approximately 60 commercial banks across the United States certified by the U.S. Treasury Department's Community Development Financial Institutions Fund as a community development financial institution. Albina is the only CDFI-certified commercial bank headquartered in the Pacific Northwest.



ACBC

November 8, 2011

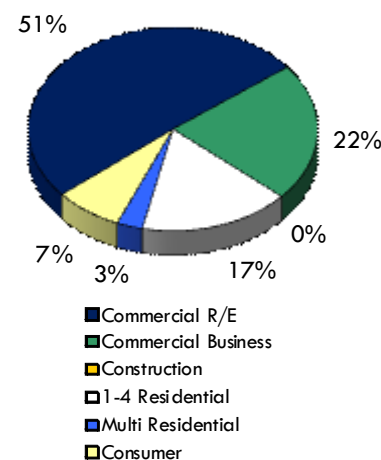


Albina
Community
Bancorp

Recent Price	\$0.35	EPS (MRQ)	(\$0.10)
Shares Outstanding	1,073,310	Net Interest Margin (MRQ)	4.18%
52-week Price High	\$1.01	Reserves/Loans	3.25%
52-week Price Low	\$0.10	Total Loans/Deposits	79.15%

Gross Loan Portfolio

\$96.7 Million at 9/30/2011



FINANCIAL HIGHLIGHTS (in thousands, except per share)

Income Statement

Quarter ended

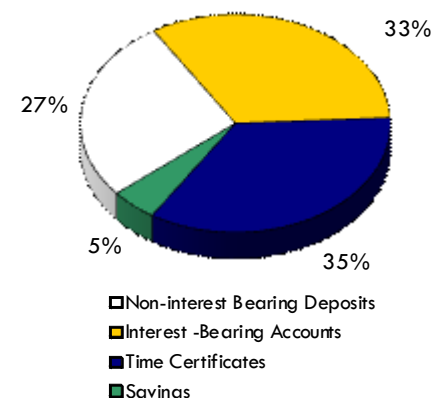
	9/30/11	6/30/11	9/30/10
Interest Income	\$ 1,638	\$ 1,769	\$ 2,089
Interest Expense	355	395	714
Net Interest Income			
before Provision for Loan Losses	1,284	1,374	1,374
Provision for Loan Losses	400	-	1,050
Net Interest Income			
after Provision for Loan Losses	884	1,374	324
Other Operating Income	454	426	239
Other Operating Expense	1,464	1,684	2,224
Pretax Income	(126)	116	(1,661)
Provision for Income Taxes	-	(15)	-
Net Income (Loss)	\$ (126)	\$ 101	\$ (1,661)
Diluted EPS	\$ (0.10)	\$ 0.08	\$ (1.53)
Diluted Weighted Avg. Shares O/S	1,073,310	1,073,310	1,071,559

Balance Sheet

	9/30/11	6/30/11	9/30/10
Total Assets	\$ 134,350	\$ 135,741	\$ 163,561
Total Loans	\$ 96,715	\$ 98,343	\$ 122,631
Total Deposits	\$ 122,191	\$ 123,294	\$ 144,871

Deposits

\$122.2 Million at 9/30/2011



CORPORATE INFORMATION

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MARKET MAKERS

Rodman & Renshaw
 Merrill Lynch
 Pacific Crest Securities

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