



Contact:
Roger Pell
Inmatrix
(804) 545-0789
information@inmatrixinc.com

**Inmatrix, Western Independent Bankers Form Endorsed Alliance
To Help Community Banks Grow Their Commercial Loan Portfolios**

Chicago, Ill., February 17, 2006—Inmatrix announced today that the company has joined forces with Western Independent Bankers (WIB) and WIB Service Corporation to provide its commercial credit and financial diagnostic tools to WIB member banks. As a WIB-endorsed Value & Income Program (VIP) Partner, Inmatrix is offering the WIB membership its commercial banking solutions—including software, implementation, and training—at a significant pricing advantage.

Community banks are feeling the heat to succeed in the highly competitive but lucrative commercial lending arena. They face a number of challenges including regulatory burden, margin pressure, widening lenders' skill gaps, and inefficiencies in lending practices and processes. The solutions Inmatrix offers give community bankers the tools they need to overcome these challenges and compete successfully in the commercial lending marketplace.

“Community bankers are in a unique position to capture greater share of the commercial lending market while ensuring a sound, profitable loan portfolio,” said David Allen, president and chief executive officer of Inmatrix. “Inmatrix provides powerful credit and financial diagnostic tools for banks to assist with credit assessment management and monitoring of individual borrowers or portfolios. The Inmatrix tools enable stress testing of business plans, key financial drivers, and credit scenarios.”

Inmatrix distinguishes itself from other traditional financial tools in its ability to help bankers develop relationships with customers. “Helping people, watching them grow in their businesses, and offering a personal touch to the banking agenda are critical areas in which community banks can outshine their competition,” commented Allen. “Inmatrix’s Optimist and Portfolio Strategist solutions enhance financial communications between a banker and customer and assist in positioning the banker as a trusted financial advisor.”

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“Through our strategic partnership with Inmatrix, we are able to offer our members the most advanced and powerful banking tools for growing their commercial loan portfolios,” said Anne Scully, president of WIB Service Corporation. “Optimist and Portfolio Strategist offer much more than traditional spreadsheet products in their ability to help bankers develop relationships with their customers. A strategy focused on relationship-building—including identifying and understanding customer needs, employing superior analytical techniques, and providing advice that quickly gets each customer to their business goals—is our membership’s best game plan for winning in commercial lending. Inmatrix’s products can help ensure success in these three key areas.”

Inmatrix’s value-add to community banks is reflected in five WIB and WIB Service Corporation Board members executing contracts during the Boards’ due diligence and pilot-testing process. “Our ability to use Optimist to do “what ifs” with business customers provides them with real value and differentiates us from the competition,” said Park Price, president, Bank of Idaho and WIB Board member.

The Optimist and Portfolio Strategist commercial lending enhancement tools enable financial institutions to make better credit decisions, develop stronger client relationships, and achieve greater profitability. These software solutions increase lending efficiencies, enhance relationship management capabilities, and minimize credit risk for a more successful commercial loan portfolio.

About Inmatrix

Inmatrix is an innovative company that specializes in developing unique and powerful software solutions that provide financial analysis, diagnostic, and communication tools for banks, accountants, and businesses. The company was founded in Melbourne, Australia, in 1999 and has enjoyed rapid global growth with offices now in the United States and Canada. For more information, visit www.inmatrixinc.com.

About Western Independent Bankers

Established in 1937, Western Independent Bankers (WIB) provides education, endorsed products and services, and peer networking opportunities to community bankers in the Western United States and U.S. Territories. WIB has more than 300 bank members and 175 community bank service providers. WIB’s core purpose is to offer learning opportunities through outstanding educational and leadership development forums. WIB currently offers more than 200 educational programs annually to help community bank professionals stay informed.

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WIB is a unique regional banking association and is neither a chapter of, nor affiliated with, any other financial services trade association. For more information, visit www.wib.org.

About Western Independent Bankers Service Corporation

WIB Service Corporation is a wholly owned subsidiary of Western Independent Bankers. Established in 1994, WIB Service Corporation provides high-quality, value-added services and products that enhance the competitive advantage of WIB member banks. WIB Service Corporation's Value & Income Program (VIP) Partners offers value-added services and income potential for WIB member banks. For more information, visit www.wib.org.