

**INTERMOUNTAIN COMMUNITY BANCORP**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2634490	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$971	\$937	-3.5%	
<b>Loans</b>	\$531	\$524	-1.3%	
<i>Construction &amp; development</i>	\$36	\$42	15.3%	
<i>Closed-end 1-4 family residential</i>	\$70	\$71	1.9%	
<i>Home equity</i>	\$19	\$20	2.3%	
<i>Credit card</i>	\$2	\$2	1.7%	
<i>Other consumer</i>	\$0	\$2		
<i>Commercial &amp; Industrial</i>	\$111	\$85	-22.9%	
<i>Commercial real estate</i>	\$175	\$175	0.2%	
Unused commitments	\$145	\$155	7.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$196	\$171	-12.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$99	\$109	10.4%	
Cash & balances due	\$79	\$65	-17.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$21	\$13	-37.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$24	\$13	-45.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$850	\$830	-2.3%	
Deposits	\$765	\$721	-5.8%	
Total other borrowings	\$81	\$104	28.7%	
FHLB advances	\$4	\$4	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$121	\$107	-12.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$30	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.6%	10.1%	--	
Tier 1 risk based capital ratio	17.8%	15.7%	--	
Total risk based capital ratio	19.1%	17.0%	--	
Return on equity <sup>1</sup>	5.7%	13.4%	--	
Return on assets <sup>1</sup>	0.7%	1.7%	--	
Net interest margin <sup>1</sup>	3.7%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	121.7%	288.0%	--	
Loss provision to net charge-offs (qtr)	35.1%	38.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	0.7%	0.4%	1.1%	0.0%
<i>Closed-end 1-4 family residential</i>	1.0%	1.1%	0.2%	0.3%
<i>Home equity</i>	0.1%	0.0%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.7%	0.2%
<i>Other consumer</i>	0.0%	0.1%	0.1%	0.1%
<i>Commercial &amp; Industrial</i>	3.6%	1.4%	0.4%	0.2%
<i>Commercial real estate</i>	0.9%	0.2%	0.6%	0.0%
<i>Total loans</i>	1.2%	0.5%	0.4%	0.1%