

IDAHO BANCORP

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3301883	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$247	\$228	-7.5%	
Loans	\$210	\$184	-12.1%	
<i>Construction & development</i>	\$52	\$24	-54.3%	
<i>Closed-end 1-4 family residential</i>	\$18	\$20	10.8%	
<i>Home equity</i>	\$15	\$16	5.5%	
<i>Credit card</i>	\$0	\$0	40.0%	
<i>Other consumer</i>	\$1	\$1	1.8%	
<i>Commercial & Industrial</i>	\$53	\$44	-17.0%	
<i>Commercial real estate</i>	\$69	\$77	13.0%	
Unused commitments	\$51	\$37	-26.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$25	72.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$10	-13.8%	
Cash & balances due	\$3	\$5	78.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$8	\$12	43.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$5	\$10	109.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$225	\$210	-6.6%	
Deposits	\$186	\$194	4.6%	
Total other borrowings	\$38	\$16	-59.4%	
FHLB advances	\$27	\$15	-44.4%	
Equity				
Equity capital at quarter end	\$21	\$18	-16.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	7.5%	--	
Tier 1 risk based capital ratio	9.4%	8.8%	--	
Total risk based capital ratio	10.7%	10.1%	--	
Return on equity ¹	-36.0%	-82.0%	--	
Return on assets ¹	-3.4%	-7.0%	--	
Net interest margin ¹	3.9%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.7%	38.1%	--	
Loss provision to net charge-offs (qtr)	159.4%	100.8%	--	
Net charge-offs to average loans and leases ¹	5.0%	5.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	13.4%	54.6%	1.1%	6.7%
<i>Closed-end 1-4 family residential</i>	6.1%	9.9%	0.6%	0.4%
<i>Home equity</i>	1.7%	0.0%	1.9%	0.6%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.1%
<i>Commercial & Industrial</i>	2.5%	4.7%	3.2%	0.0%
<i>Commercial real estate</i>	1.9%	7.2%	0.0%	0.6%
<i>Total loans</i>	5.2%	12.2%	1.3%	1.4%