

**IDAHO BANCORP**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3301883	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev		
<b>Assets</b>	\$125	\$106	-15.3%		
Loans	\$93	\$74	-19.9%		
Construction & development	\$4	\$3	-31.0%		
Closed-end 1-4 family residential	\$9	\$6	-29.3%		
Home equity	\$10	\$9	-11.5%		
Credit card	\$0	\$0	-39.3%		
Other consumer	\$0	\$0	-30.9%		
Commercial & Industrial	\$15	\$10	-33.2%		
Commercial real estate	\$53	\$44	-17.4%		
Unused commitments	\$19	\$20	3.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$3	-56.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$0	-87.1%		
Cash & balances due	\$11	\$18	59.3%		
<b>Residential mortgage originations</b>					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
<b>Liabilities</b>	\$121	\$102	-15.3%		
Deposits	\$115	\$99	-14.2%		
Total other borrowings	\$5	\$3	-38.5%		
FHLB advances	\$5	\$3	-40.0%		
<b>Equity</b>					
Equity capital at quarter end	\$4	\$3	-14.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	2.9%	3.1%	--		
Tier 1 risk based capital ratio	3.4%	3.8%	--		
Total risk based capital ratio	4.7%	5.1%	--		
Return on equity <sup>1</sup>	-33.0%	-9.0%	--		
Return on assets <sup>1</sup>	-1.0%	-0.3%	--		
Net interest margin <sup>1</sup>	3.7%	3.9%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.0%	79.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.9%	1.3%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>	
Construction & development	20.9%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	22.4%	39.4%	0.4%	0.3%	--
Home equity	1.9%	6.1%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	23.0%	0.0%	2.2%	0.1%	--
Commercial & Industrial	7.2%	7.6%	0.0%	0.0%	--
Commercial real estate	11.5%	5.4%	0.7%	0.6%	--
Total loans	10.9%	8.2%	0.5%	0.4%	--