

INTERMOUNTAIN COMMUNITY BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2634490	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,082	\$1,081	-0.1%	
Loans	\$770	\$680	-11.8%	
<i>Construction & development</i>	\$237	\$151	-36.3%	
<i>Closed-end 1-4 family residential</i>	\$66	\$70	5.6%	
<i>Home equity</i>	\$35	\$31	-9.5%	
<i>Credit card</i>	\$2	\$2	10.8%	
<i>Other consumer</i>	\$13	\$9	-29.7%	
<i>Commercial & Industrial</i>	\$139	\$134	-3.4%	
<i>Commercial real estate</i>	\$137	\$145	5.3%	
Unused commitments	\$179	\$166	-7.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$140	\$181	29.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$25	\$15	-39.6%	
Cash & balances due	\$22	\$103	365.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$22		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$3		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$19		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$956	\$973	1.8%	
Deposits	\$797	\$824	3.4%	
Total other borrowings	\$155	\$144	-7.0%	
FHLB advances	\$46	\$49	6.5%	
Equity				
Equity capital at quarter end	\$125	\$108	-14.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$23	\$11	NA	
Performance Ratios				
Tier 1 leverage ratio	11.4%	8.9%	--	
Tier 1 risk based capital ratio	13.0%	11.7%	--	
Total risk based capital ratio	14.2%	13.0%	--	
Return on equity ¹	-7.9%	-23.5%	--	
Return on assets ¹	-0.9%	-2.4%	--	
Net interest margin ¹	4.3%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.0%	79.6%	--	
Loss provision to net charge-offs (qtr)	260.9%	82.4%	--	
Net charge-offs to average loans and leases ¹	1.1%	6.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	8.8%	6.4%	0.6%	5.3%
<i>Closed-end 1-4 family residential</i>	2.0%	3.4%	0.0%	1.8%
<i>Home equity</i>	1.6%	1.7%	0.1%	0.9%
<i>Credit card</i>	0.0%	0.0%	2.4%	2.0%
<i>Other consumer</i>	0.7%	1.1%	0.9%	1.7%
<i>Commercial & Industrial</i>	1.7%	2.2%	0.4%	0.2%
<i>Commercial real estate</i>	0.6%	2.3%	0.0%	0.0%
<i>Total loans</i>	3.6%	2.9%	0.3%	1.8%