

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	2010 \$ millions	2011 \$ millions	%chg from prev
Assets	\$1,004	\$936	-6.8%
Loans	\$579	\$523	-9.8%
Construction & development	\$82	\$48	-42.1%
Closed-end 1-4 family residential	\$67	\$69	3.7%
Home equity	\$30	\$24	-18.3%
Credit card	\$2	\$2	0.4%
Other consumer	\$6	\$3	-48.9%
Commercial & Industrial	\$117	\$100	-14.1%
Commercial real estate	\$149	\$152	1.6%
Unused commitments	\$50	\$156	213.6%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$174	\$182	4.6%
Asset-backed securities	\$0	\$0	
Other securities	\$31	\$53	69.8%
Cash & balances due	\$147	\$109	-25.5%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	\$18	\$18	-2.3%
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$18	\$15	-18.2%
Open-end HELOC originations sold (quarter)	\$0	\$0	
Liabilities	\$924	\$852	-7.9%
Deposits	\$781	\$732	-6.3%
Total other borrowings	\$139	\$114	-18.0%
FHLB advances	\$34	\$29	-14.7%
Equity			
Equity capital at quarter end	\$80	\$85	6.0%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	7.3%	8.1%	--
Tier 1 risk based capital ratio	10.7%	12.5%	--
Total risk based capital ratio	11.9%	13.7%	--
Return on equity ¹	-1.4%	8.1%	--
Return on assets ¹	-0.1%	0.7%	--
Net interest margin ¹	4.3%	4.2%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	108.1%	136.5%	--
Loss provision to net charge-offs (qtr)	54.3%	29.6%	--
Net charge-offs to average loans and leases ¹	2.8%	1.8%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2010	2011	2010
Construction & development	2.5%	5.7%	1.4%
Closed-end 1-4 family residential	2.6%	0.9%	0.9%
Home equity	1.1%	1.7%	0.5%
Credit card	0.0%	0.0%	0.4%
Other consumer	6.3%	0.1%	0.8%
Commercial & Industrial	3.3%	3.7%	0.6%
Commercial real estate	1.7%	1.1%	1.2%
Total loans	2.0%	1.8%	0.6%