

BANKRUPTCY COURT

A. **Bankruptcy Workload** Bankruptcy filings increased by 8% during 2003 on top of a 8% rise the previous year. Bankruptcy terminations went up 19% while pending bankruptcy cases decreased by 4%.

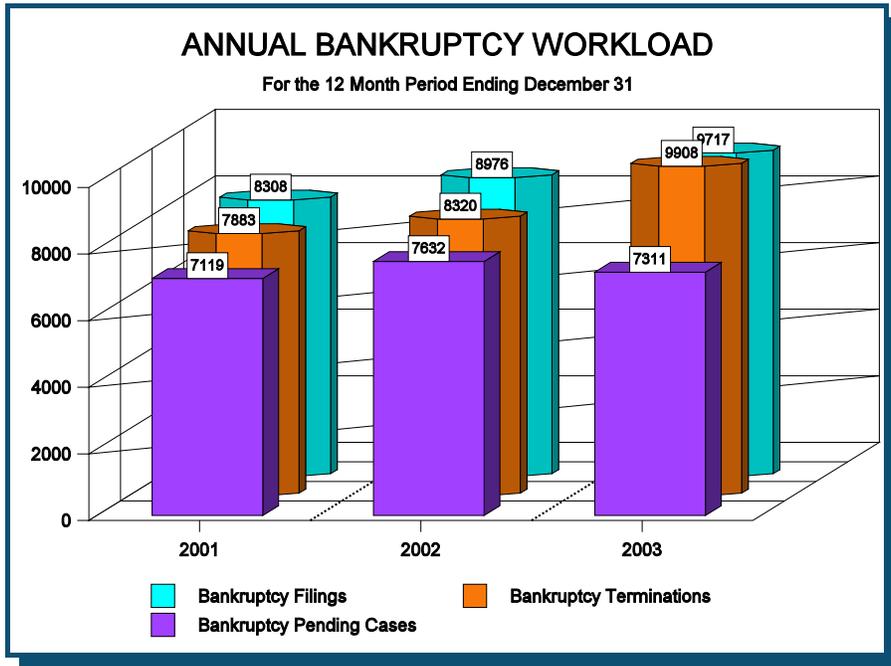
Bankruptcy Case Proceedings					
For the 12 Month Period Ending December 31					
	2001	% Change	2002	% Change	2003
Filings *	8,304	8%	8,962	8%	9,702
Oregon Referrals ♣	4	250%	14	7%	15
Total Filings	8,308	8%	8,976	8%	9,717
Case Terminations **	7,883	6%	8,320	19%	9,908
Pending Cases ♠	7,119	7%	7,632	-4%	7,311

* Includes re-openings

** Includes Oregon closings

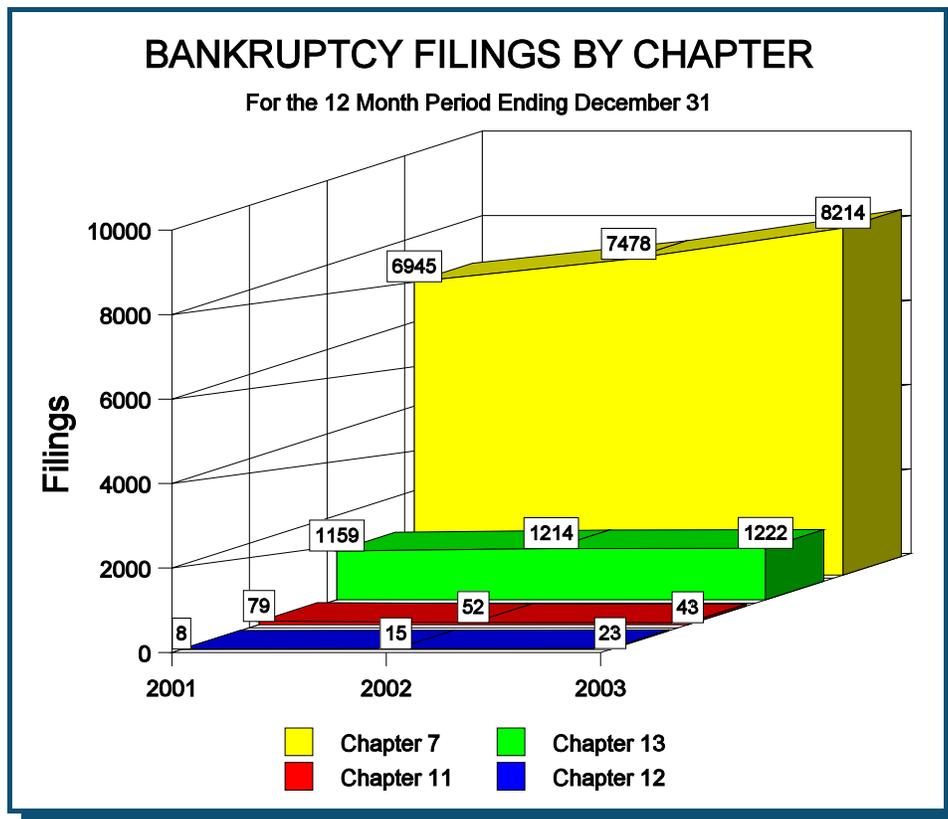
♠ Includes Oregon cases

♣ Malheur County, Oregon, cases filed in Portland are referred to the District of Idaho for administration. Upon closure of the case, the file is returned to Oregon. In 1968, the United States Judicial Conference established concurrent jurisdiction for the District of Idaho with Malheur County in the District of Oregon.



B. **Bankruptcy Filings by Chapter** Bankruptcy Chapter 7s, which represent the largest volume of bankruptcy proceedings, increased by 10% during 2003 while Chapter 13s rose by only 1%. Since there are relatively few Chapter 11 and Chapter 12 bankruptcy filings in Idaho, any change whatsoever results in wild swings in percentages.

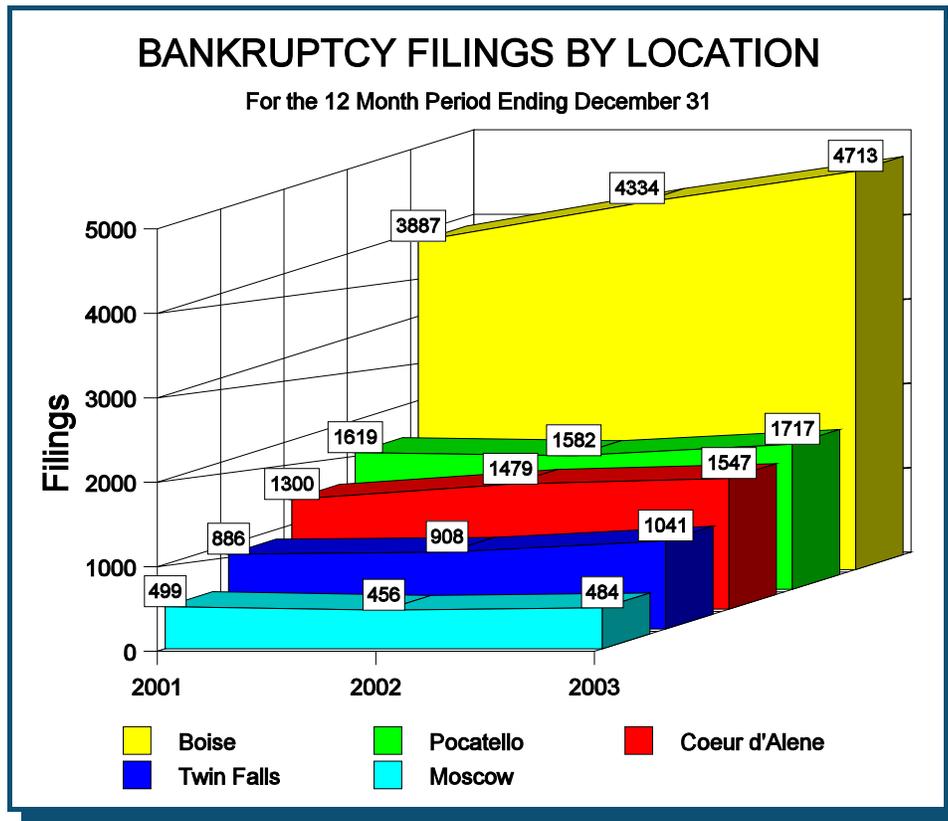
Bankruptcy Filings by Chapter					
For the 12 Month Period Ending December 31					
	2001	% Change	2002	% Change	2003
Chapter 7	6,945	8%	7,478	10%	8,214
Chapter 11	79	-34%	52	-17%	43
Chapter 12	8	88%	15	53%	23
Chapter 13	1,159	5%	1,214	1%	1,222
Sub-Total	8,191	7%	8,759	8%	9,502
Reopenings	113	80%	203	-1%	200
Oregon Referrals	4	250%	14	7%	15
Total	8,308	8%	8,976	8%	9,717



C. **Bankruptcy Filings by Location**

During 2003, bankruptcy filings increased in all divisions. Boise and Pocatello each registered a 9% increase while filings rose 15% in Twin Falls, 6% in Moscow and 6% in Coeur d'Alene. As the table below illustrates, Boise has almost as many bankruptcy filings as the rest of the divisional locations combined.

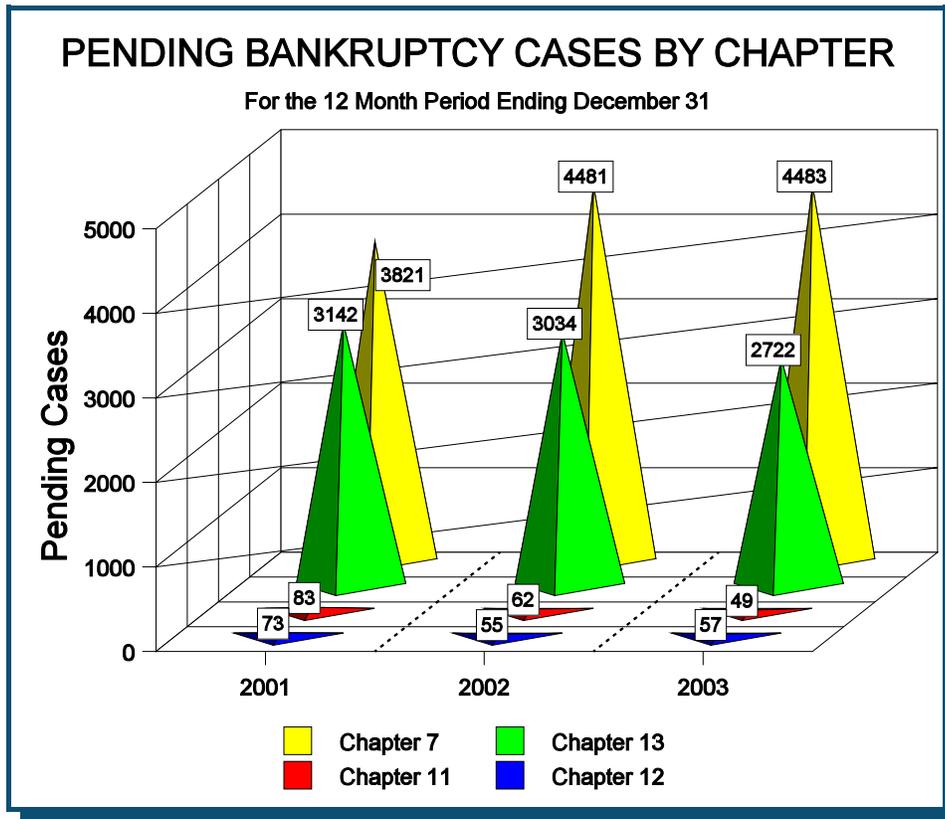
Bankruptcy Filings by Location					
For the 12 Month Period Ending December 31					
	2001	% Change	2002	% Change	2003
Boise	3,887	11%	4,334	9%	4,713
Pocatello	1,619	-2%	1,582	9%	1,717
Coeur d'Alene	1,300	14%	1,479	5%	1,547
Twin Falls	886	2%	908	15%	1,041
Moscow	499	-9%	456	6%	484
Total	8,191	7%	8,759	8%	9,502



Bankruptcy Filings by Location and Chapter						
For the 12 Month Period Ending December 31						
	Boise	Pocatello	Moscow	Coeur d'Alene	Twin Falls	Total
Chapter 7						
2001	3,115	1,417	402	1,194	817	6,945
% Change	15%	-4%	-7%	12%	2%	8%
2002	3,578	1,357	372	1,341	830	7,478
% Change	13%	5%	3%	5%	13%	10%
2003	4,055	1,427	382	1,413	937	8,214
Chapter 11						
2001	27	19	3	8	22	79
% Change	-11%	-74%	-33%	-25%	-32%	-34%
2002	24	5	2	6	15	52
% Change	-33%	60%	50%	-17%	-27%	-17%
2003	16	8	3	5	11	43
Chapter 12						
2001	6	1	0	0	1	8
% Change	17%	300%	-	-	200%	88%
2002	7	4	1	0	3	15
% Change	14%	-25%	-100%	-	300%	53%
2003	8	3	0	0	12	23
Chapter 13						
2001	739	182	94	98	46	1,159
% Change	-2%	19%	-14%	35%	30%	5%
2002	725	216	81	132	60	1,214
% Change	-13%	29%	22%	-2%	35%	1%
2003	634	279	99	129	81	1,222
Total						
2001	3,887	1,619	499	1,300	886	8,191
% Change	11%	-2%	-9%	14%	2%	7%
2002	4,334	1,582	456	1,479	908	8,759
% Change	9%	9%	6%	5%	15%	8%
2003	4,713	1,717	484	1,547	1,041	9,502

D. Pending Bankruptcy Cases by Chapter Overall, the number of pending Bankruptcy cases decreased by 4% during 2003, mostly attributable to a 10% decline in pending Chapter 13 cases and a 21% drop in Chapter 11 cases. Chapter 7 cases, which by far constitutes the largest category of pending bankruptcy cases, remained virtually unchanged.

Pending Bankruptcy Cases by Chapter For the 12 Month Period Ending December 31					
	2001	% Change	2002	% Change	2003
Chapter 7	3,821	17%	4,481	0%	4,483
Chapter 11	83	-25%	62	-21%	49
Chapter 12	73	-25%	55	4%	57
Chapter 13	3,142	-3%	3,034	-10%	2,722
Total	7,119	7%	7,632	-4%	7,311

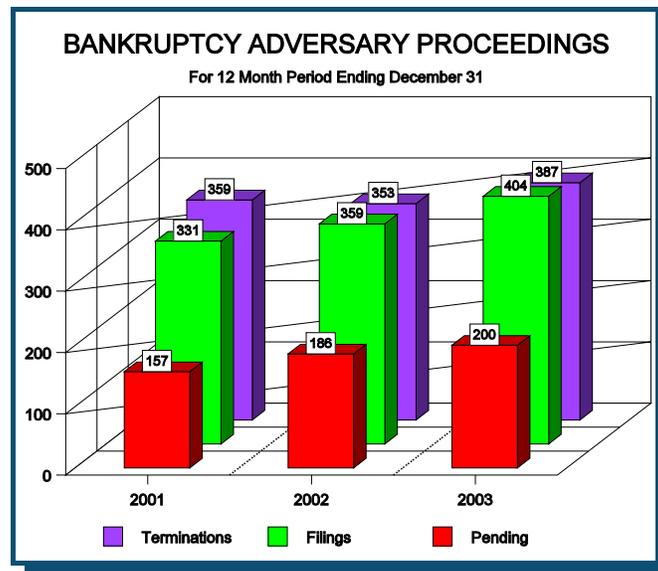


Oregon Bankruptcy Referrals by Chapter	
Chapter 7	15
Chapter 11	0
Chapter 12	0
Chapter 13	0
Total	15

Bankruptcy Re-Openings by Chapter	
Chapter 7	200
Chapter 11	0
Chapter 12	0
Chapter 13	0
Total	200

E. Adversary Workload During 2003, the filing of adversary proceedings increased by 13%. Adversary case terminations went up 10% while pending adversary proceedings rose 8%.

Bankruptcy Adversary Proceedings For the 12 Month Period Ending December 31					
	2001	% Change	2002	% Change	2003
Filings	331	8%	359	13%	404
Terminations	359	-2%	353	10%	387
Pending	157	18%	186	8%	200



F. Bankruptcy Hearings in Divisional Offices

Bankruptcy Court hearing hours decreased by 6% during 2003. However, bankruptcy court hours actually increased in three of the divisions: Moscow by 29%; Twin Falls by 24%; and Coeur d'Alene by 5%. Conversely, Pocatello hours went down by 6%, while Boise hours dropped by 14%.

Bankruptcy Court Hours by Hearing Location For the 12 Month Period Ending December 31					
Location	2001	% Change	2002	% Change	2003
Boise	416	17%	486	-14%	418
Twin Falls	37	-32%	25	24%	31
Pocatello	313	-30%	219	-6%	206
Moscow	79	-39%	48	29%	62
Coeur d'Alene	129	-3%	125	5%	131
Total	974	-7%	903	-6%	848

