

BANKRUPTCY COURT

A. **Bankruptcy Workload** Bankruptcy filings decreased by 2% during 2004 following a 8% rise the previous year. Bankruptcy terminations went down 9% while pending bankruptcy cases increased by 4%.

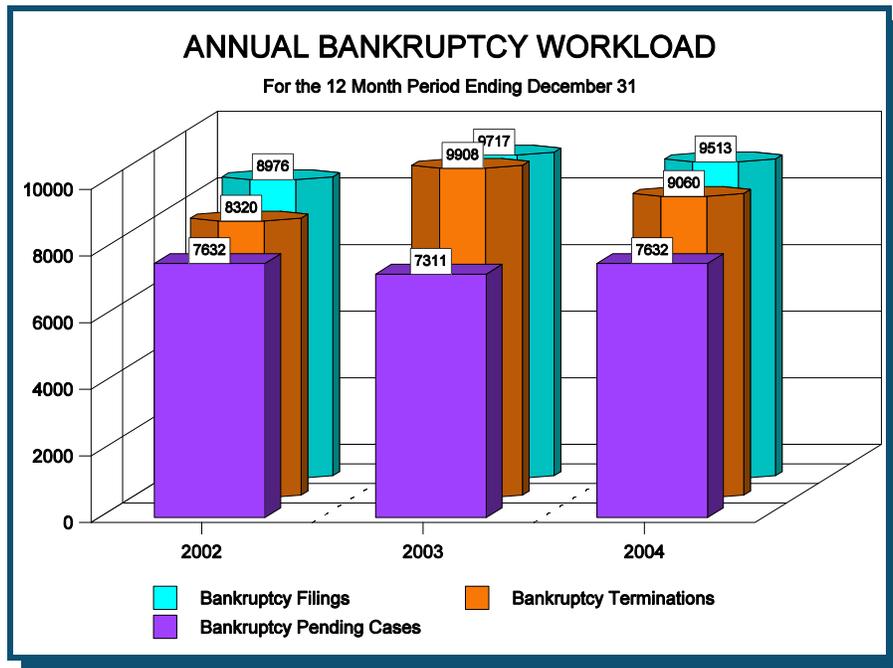
Bankruptcy Case Proceedings For the 12 Month Period Ending December 31					
	2002	% Change	2003	% Change	2004
Filings *	8,962	8%	9,702	-2%	9,507
Oregon Referrals E	14	7%	15	-60%	6
Total Filings	8,976	8%	9,717	-2%	9,513
Case Terminations **	8,320	19%	9,908	-9%	9,060
Pending Cases I	7,632	-4%	7,311	4%	7,632

* Includes re-openings

** Includes Oregon closings

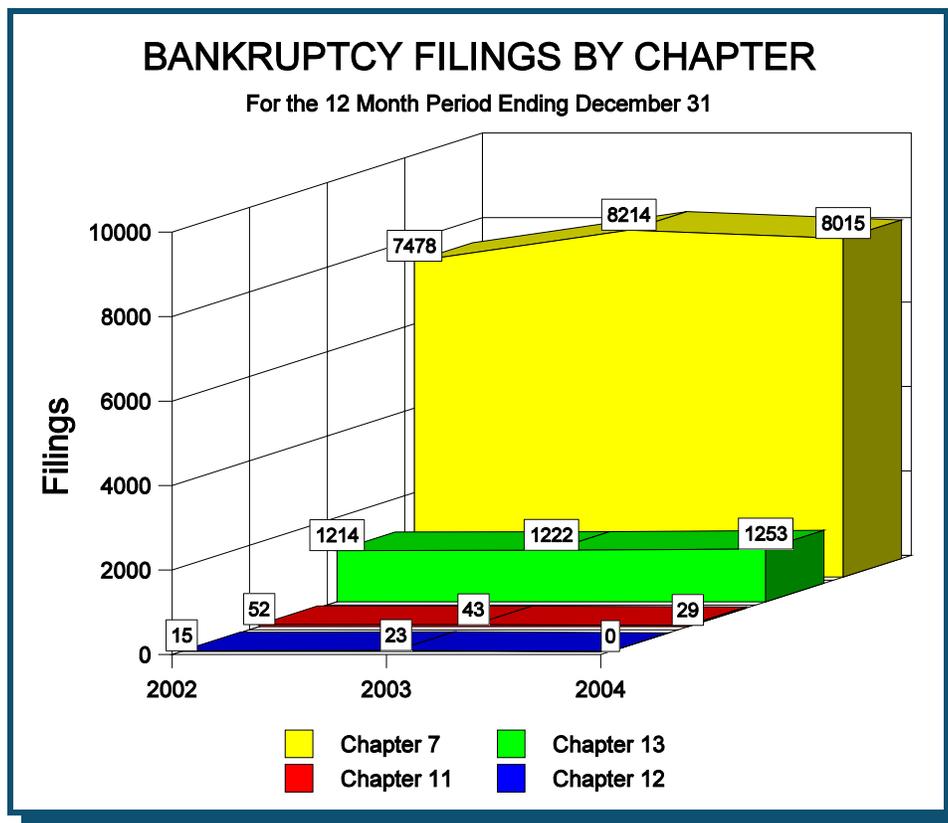
I Includes Oregon cases

E 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, decreased by 2% during 2004 while Chapter 13s rose by 3%. Since there are relatively few Chapter 11 and Chapter 12 bankruptcy filings in Idaho, any change whatsoever results in wild swings in percentages.

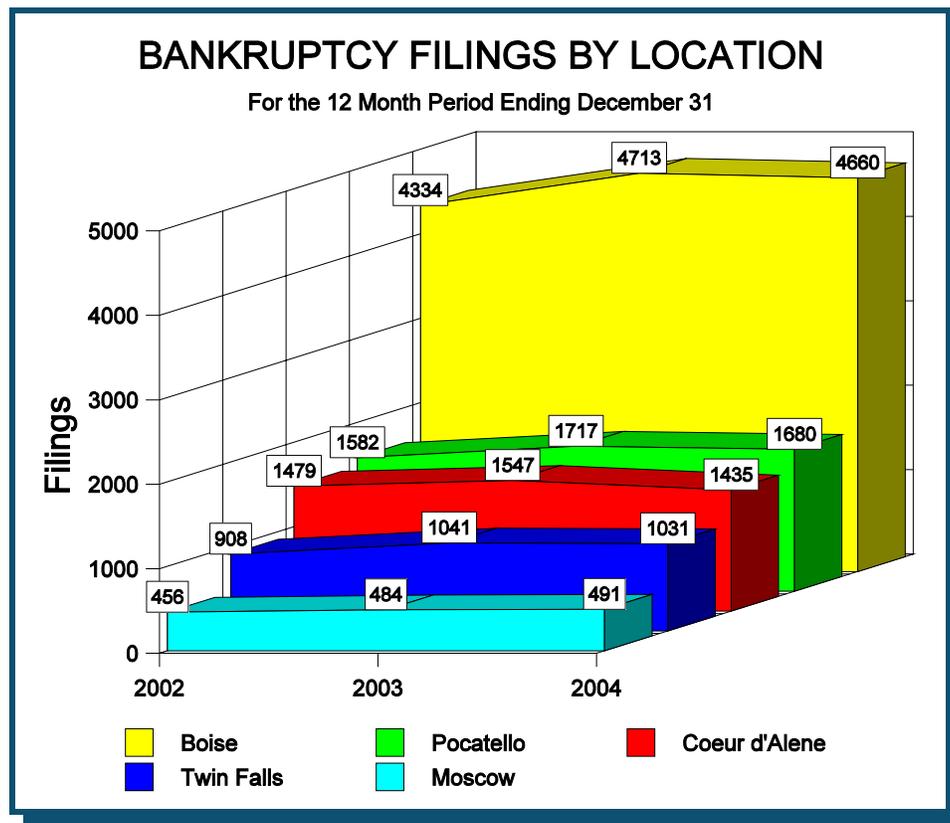
Bankruptcy Filings by Chapter For the 12 Month Period Ending December 31					
	2002	% Change	2003	% Change	2004
Chapter 7	7,478	10%	8,214	-2%	8,015
Chapter 11	52	-17%	43	-33%	29
Chapter 12	15	53%	23	-100%	0
Chapter 13	1,214	1%	1,222	3%	1,253
Sub-Total	8,759	8%	9,502	-2%	9,297
Reopenings	203	-1%	200	5%	210
Oregon Referrals	14	7%	15	-60%	6
Total	8,976	8%	9,717	-2%	9,513



C. Bankruptcy Filings by Location

During 2004, bankruptcy filings decreased in all divisions except Moscow, which rose a modest 1%. Boise and Twin Falls each registered a 1% decrease while filings dropped 2% in Pocatello and 7% in Coeur d'Alene. As the table below illustrates, Boise accounts for over half of the bankruptcy filings .

Bankruptcy Filings by Location					
For the 12 Month Period Ending December 31					
	2002	% Change	2003	% Change	2004
Boise	4,334	9%	4,713	-1%	4,660
Pocatello	1,582	9%	1,717	-2%	1,680
Coeur d'Alene	1,479	5%	1,547	-7%	1,435
Twin Falls	908	15%	1,041	-1%	1,031
Moscow	456	6%	484	1%	491
Total	8,759	8%	9,502	-2%	9,297



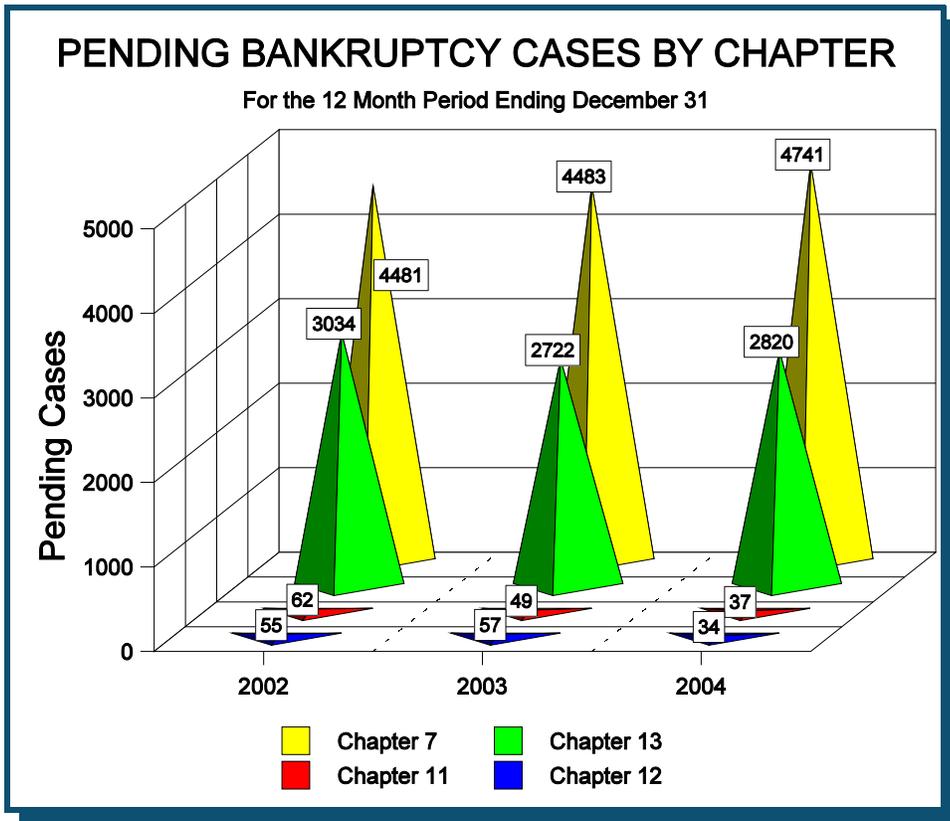
**Bankruptcy Filings by Location and Chapter
For the 12 Month Period Ending December 31**

	Boise	Pocatello	Moscow	Coeur d'Alene	Twin Falls	Total
Chapter 7						
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
% Change	-2%	-2%	9%	-9%	-2%	-2%
2004	3,992	1,402	415	1,286	920	8,015
Chapter 11						
2002	24	5	2	6	15	52
% Change	-33%	60%	50%	-17%	-27%	-17%
2003	16	8	3	5	11	43
% Change	-38%	-50%	-67%	20%	-27%	-33%
2004	10	4	1	6	8	29
Chapter 12						
2002	7	4	1	0	3	15
% Change	14%	-25%	-100%	-	300%	53%
2003	8	3	0	0	12	23
% Change	-100%	-100%	-	-	-100%	-100%
2004	0	0	0	0	0	0
Chapter 13						
2002	725	216	81	132	60	1,214
% Change	-13%	29%	22%	-2%	35%	1%
2003	634	279	99	129	81	1,222
% Change	4%	-2%	-24%	11%	27%	3%
2004	658	274	75	143	103	1,253
Total						
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
% Change	-1%	-2%	1%	-7%	-1%	-2%
2004	4,660	1,680	491	1,435	1,031	9,297

D. Pending Bankruptcy Cases by Chapter

Overall, the number of pending Bankruptcy cases increased by 4% during 2004, mostly attributable to a 6% rise in pending Chapter 7 cases, which by far constitutes the largest category. Pending Chapter 13 cases also went up 4%.

Pending Bankruptcy Cases by Chapter For the 12 Month Period Ending December 31					
	2002	% Change	2003	% Change	2004
Chapter 7	4,481	0%	4,483	6%	4,741
Chapter 11	62	-21%	49	-24%	37
Chapter 12	55	4%	57	-40%	34
Chapter 13	3,034	-10%	2,722	4%	2,820
Total	7,632	-4%	7,311	4%	7,632

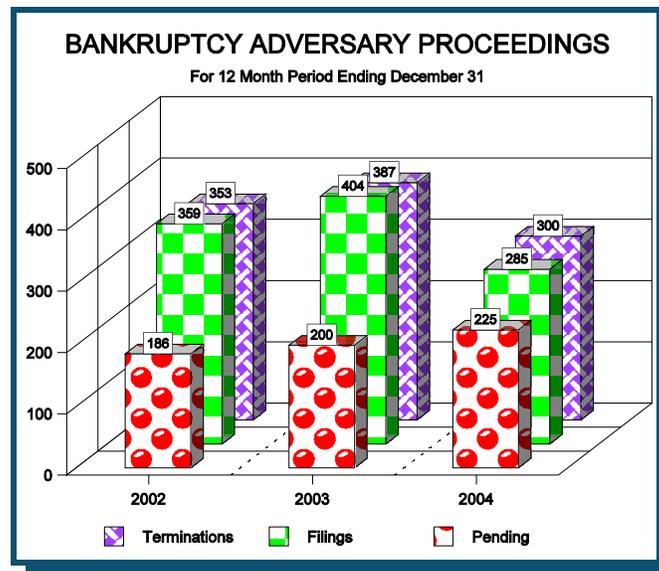


Oregon Bankruptcy Referrals by Chapter	
Chapter 7	6
Chapter 11	0
Chapter 12	0
Chapter 13	0
Total	6

Bankruptcy Re-Openings by Chapter	
Chapter 7	210
Chapter 11	0
Chapter 12	0
Chapter 13	0
Total	210

E. **Adversary Workload** During 2004, the filing of adversary proceedings decreased by 29%. Adversary case terminations went down 22% while pending adversary proceedings rose 13%.

Bankruptcy Adversary Proceedings For the 12 Month Period Ending December 31					
	2002	% Change	2003	% Change	2004
Filings	359	13%	404	-29%	285
Terminations	353	10%	387	-22%	300
Pending	186	8%	200	13%	225



F. Bankruptcy Hearings in Divisional Offices Bankruptcy Court hours decreased overall by 10% during 2004. However, bankruptcy court hours in both Pocatello and Coeur d'Alene were identical from the previous year while increasing in Twin Falls by 3%. Boise hours dropped by 20% while Moscow hours decreased 6%. The number of Bankruptcy Court days decreased in every division and dropped 14% overall.

Bankruptcy Court Activity by Location						
For the 12 Month Period Ending December 31						
		2002	% Change	2003	% Change	2004
Boise	Hours	486	-14%	418	-20%	334
	Days	174	-4%	167	-14%	144
Pocatello	Hours	219	-6%	206	0%	207
	Days	95	3%	98	-22%	76
Twin Falls	Hours	25	24%	31	3%	32
	Days	12	25%	15	-20%	12
Moscow	Hours	48	29%	62	-6%	58
	Days	24	8%	26	-4%	25
Coeur d'Alene	Hours	125	5%	131	0%	131
	Days	37	11%	41	-2%	40
Total	Hours	903	-6%	848	-10%	762
	Days	342	1%	347	-14%	297

Bankruptcy Court Activity by Location

For the 12 Month Period Ending December 31

