

BANKRUPTCY COURT

A. **Bankruptcy Workload** Bankruptcy filings dramatically increased by 26% during 2005, directly attributable to the implementation of the Bankruptcy Reform Act in October. Bankruptcy terminations rose 1% while predictably, pending bankruptcy cases went up by 33%.

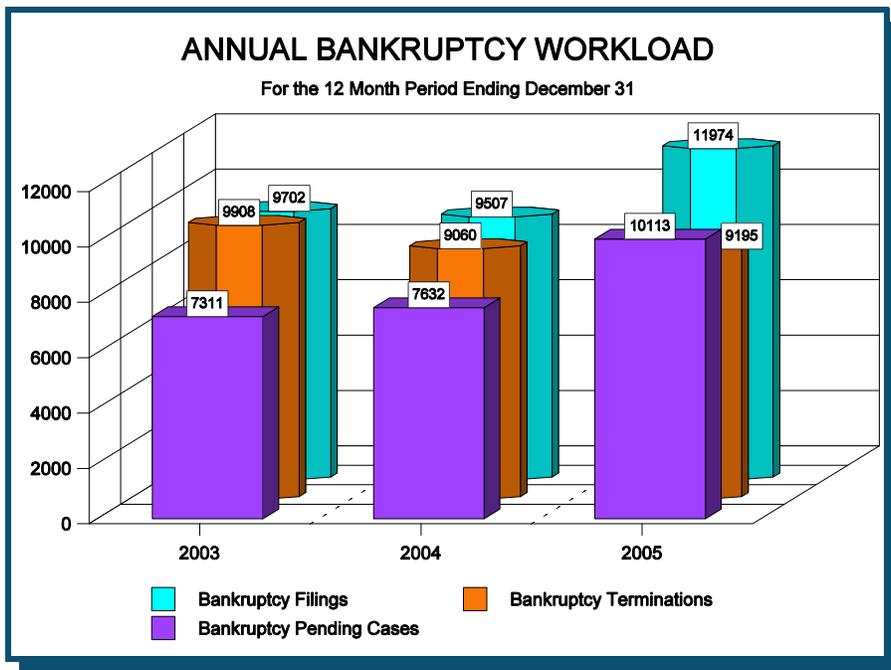
Bankruptcy Case Proceedings For the 12 Month Period Ending December 31					
	2003	% Change	2004	% Change	2005
Total Filings *	9,702	-2%	9,507	26%	11,974
Case Terminations **	9,908	-9%	9,060	1%	9,195
Pending Cases †	7,311	4%	7,632	33%	10,113

* Includes re-openings

** Includes Oregon closings

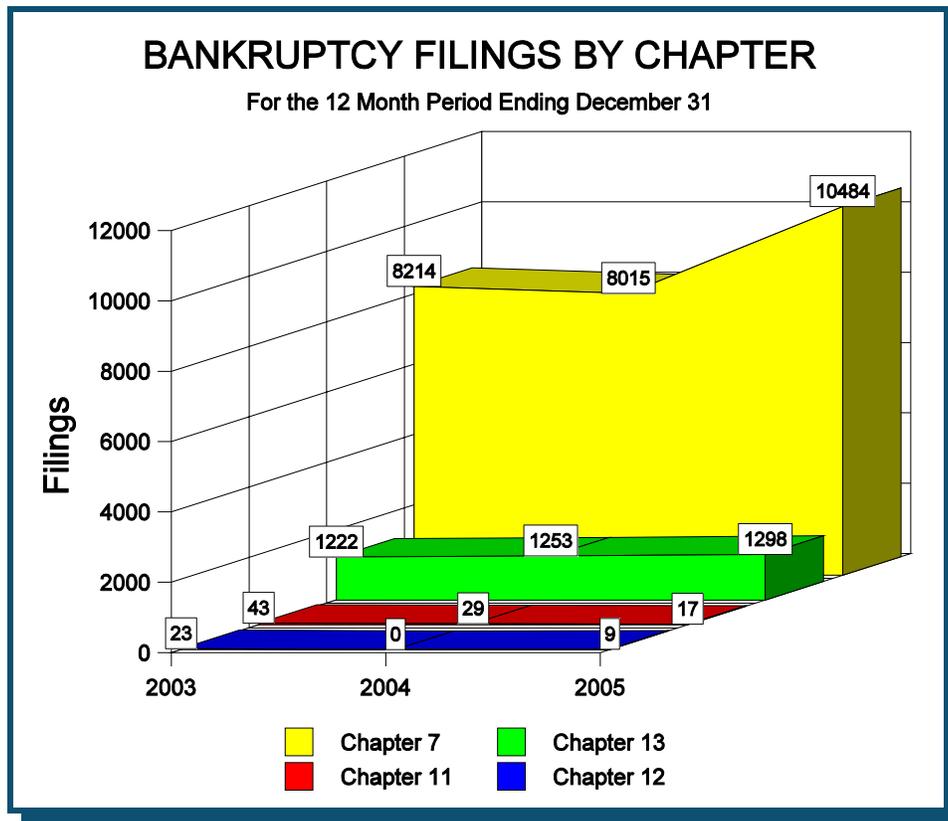
† Includes Oregon cases

‡ 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 31% during 2005 while Chapter 13s rose only by 4%. Since there are relatively few Chapter 11 and Chapter 12 bankruptcy filings in Idaho, any change whatsoever results in wild swings in percentages.

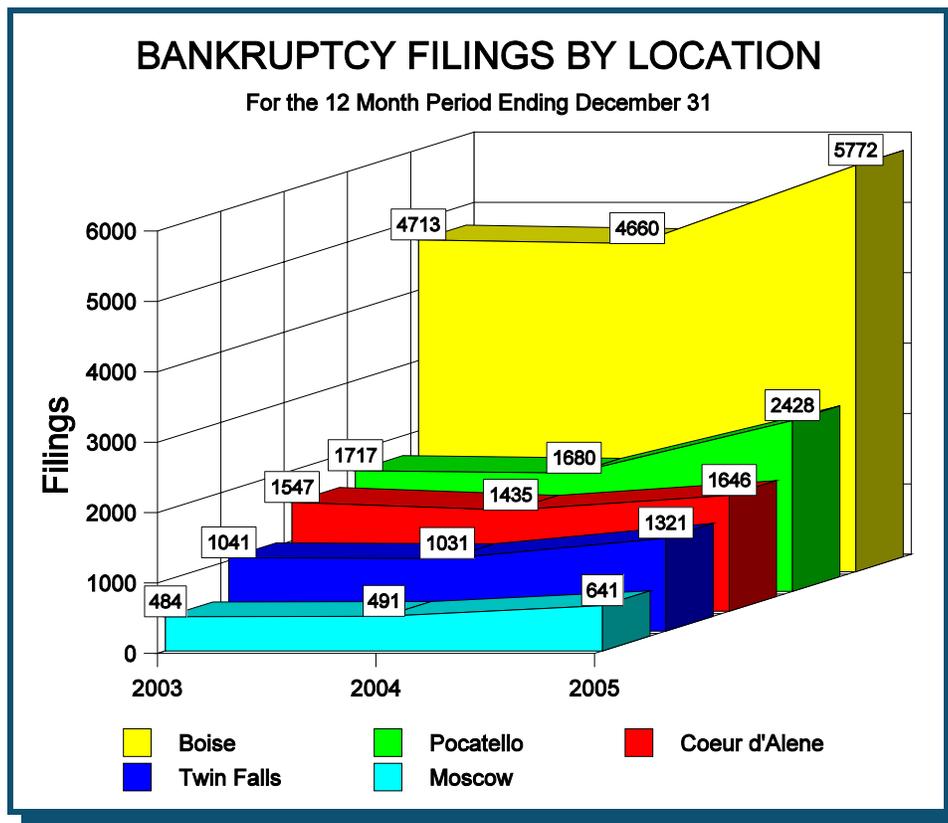
Bankruptcy Filings by Chapter For the 12 Month Period Ending December 31					
	2003	% Change	2004	% Change	2005
Chapter 7	8,214	-2%	8,015	31%	10,484
Chapter 11	43	-33%	29	-41%	17
Chapter 12	23	-100%	0	-	9
Chapter 13	1,222	3%	1,253	4%	1,298
Sub-Total	9,502	-2%	9,297	27%	11,808
Reopenings	200	5%	210	-21%	166
Total	9,702	-2%	9,507	26%	11,974



C. Bankruptcy Filings by Location

During 2005, because of the Bankruptcy Reform Act, bankruptcy filings increased in all divisions. Pocatello rose 45%, Moscow went up 31%, Twin Falls increased 28%, Boise jumped up 24%, while Coeur d'Alene rose 15%. As the table below illustrates, Boise accounts for almost half of all bankruptcy filings .

Bankruptcy Filings by Location					
For the 12 Month Period Ending December 31					
	2003	% Change	2004	% Change	2005
Boise	4,713	-1%	4,660	24%	5,772
Pocatello	1,717	-2%	1,680	45%	2,428
Coeur d'Alene	1,547	-7%	1,435	15%	1,646
Twin Falls	1,041	-1%	1,031	28%	1,321
Moscow	484	1%	491	31%	641
Total	9,502	-2%	9,297	27%	11,808



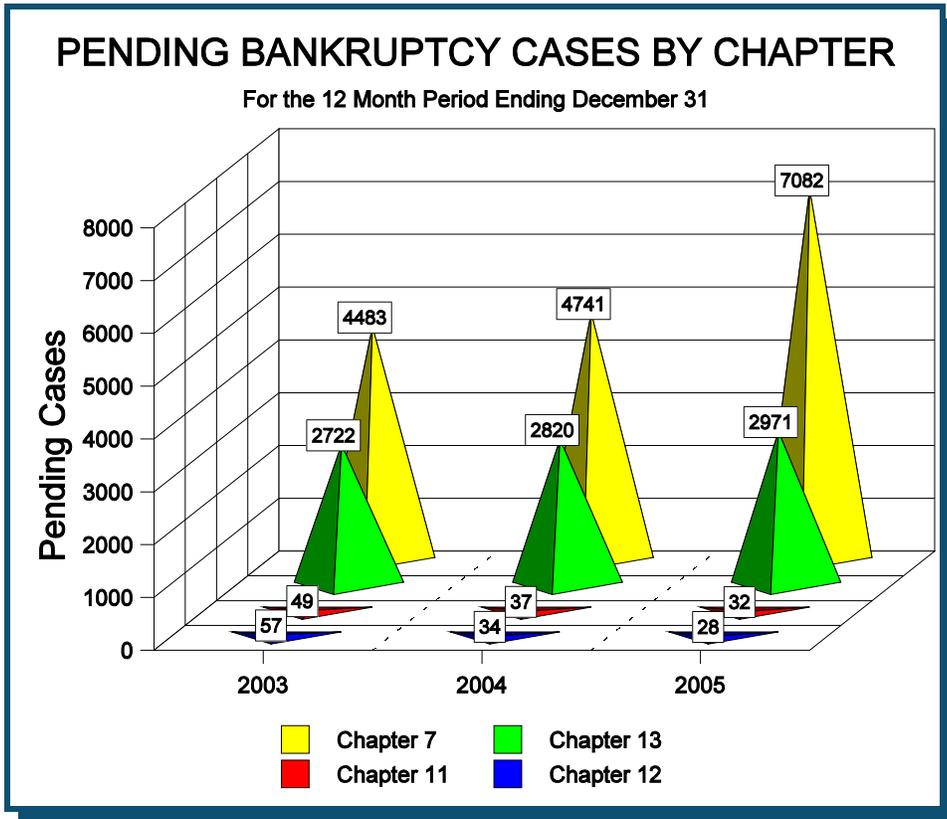
**Bankruptcy Filings by Location and Chapter
For the 12 Month Period Ending December 31**

	Boise	Pocatello	Moscow	Coeur d'Alene	Twin Falls	Total
Chapter 7						
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
% Change	26%	50%	34%	21%	34%	31%
2005	5,042	2,101	556	1,555	1,230	10,484
Chapter 11						
2003	16	8	3	5	11	43
% Change	-38%	-50%	-67%	20%	-27%	-33%
2004	10	4	1	6	8	29
% Change	-10%	25%	0%	-100%	-75%	-41%
2005	9	5	1	0	2	17
Chapter 12						
2003	8	3	0	0	12	23
% Change	-100%	-100%	-	-	-100%	-100%
2004	0	0	0	0	0	0
% Change	-	-	-	-	-	-
2005	5	1	0	0	3	9
Chapter 13						
2003	634	279	99	129	81	1,222
% Change	4%	-2%	-24%	11%	27%	3%
2004	658	274	75	143	103	1,253
% Change	9%	17%	12%	-36%	-17%	4%
2005	716	321	84	91	86	1,298
Total						
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
% Change	24%	45%	31%	15%	28%	27%
2005	5,772	2,428	641	1,646	1,321	11,808

D. Pending Bankruptcy Cases by Chapter

Overall, the number of pending Bankruptcy cases increased by 33% during 2005, mostly attributable to the 49% rise in pending Chapter 7 cases, which by far, constitutes the largest category. Pending Chapter 13 cases also went up 5%.

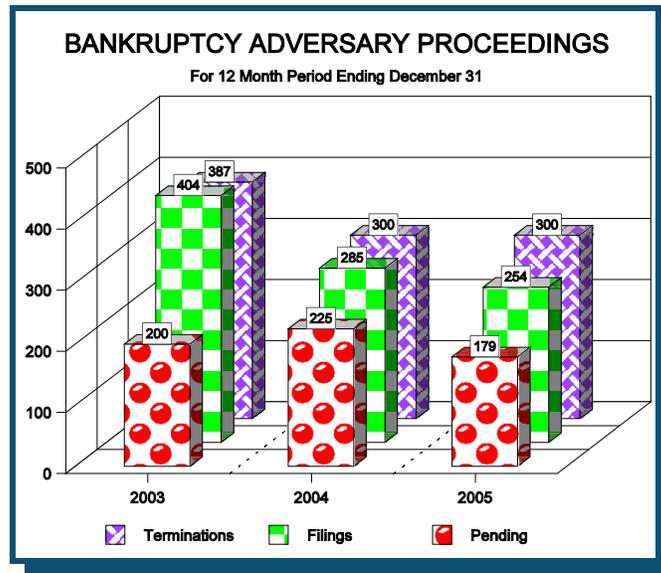
Pending Bankruptcy Cases by Chapter For the 12 Month Period Ending December 31					
	2003	% Change	2004	% Change	2005
Chapter 7	4,483	6%	4,741	49%	7,082
Chapter 11	49	-24%	37	-14%	32
Chapter 12	57	-40%	34	-18%	28
Chapter 13	2,722	4%	2,820	5%	2,971
Total	7,311	4%	7,632	33%	10,113



Bankruptcy Re-Openings by Chapter	
Chapter 7	162
Chapter 11	2
Chapter 12	0
Chapter 13	2
Total	166

E. **Adversary Workload** During 2005, the filing of adversary proceedings decreased by 11%. Adversary case terminations were exactly the same as the prior year, while pending adversary proceedings dropped 20%.

Bankruptcy Adversary Proceedings For the 12 Month Period Ending December 31					
	2003	% Change	2004	% Change	2005
Filings	404	-29%	285	-11%	254
Terminations	387	-22%	300	0%	300
Pending	200	13%	225	-20%	179



F. Bankruptcy Court Activity in Divisional Offices Bankruptcy Court hours decreased overall by 11% during 2005. Bankruptcy court hours in both Pocatello and Coeur d'Alene dropped 25% and 41% respectively from the previous year while Moscow hours increased 29% and Boise hours experienced a modest 3% rise. The number of Bankruptcy Court days decreased in every division and dropped 10% overall.

Bankruptcy Court Activity by Location						
For the 12 Month Period Ending December 31						
		2003	% Change	2004	% Change	2005
Boise	Hours	418	-20%	334	3%	343
	Days	167	-14%	144	-1%	143
Pocatello	Hours	206	0%	207	-25%	155
	Days	98	-22%	76	-21%	60
Twin Falls	Hours	31	3%	32	-6%	30
	Days	15	-20%	12	-8%	11
Moscow	Hours	62	-6%	58	29%	75
	Days	26	-4%	25	0%	25
Coeur d'Alene	Hours	131	0%	131	-41%	77
	Days	41	-2%	40	-30%	28
Total	Hours	848	-10%	762	-11%	680
	Days	347	-14%	297	-10%	267

Bankruptcy Court Activity by Location

For the 12 Month Period Ending December 31

