

BANKRUPTCY COURT

A. **Bankruptcy Workload** Bankruptcy filings dramatically decreased by 75% during 2006, directly attributable to the implementation of the Bankruptcy Reform Act in October 2005. Bankruptcy terminations dropped by 15% while pending bankruptcy cases went down by 48%.

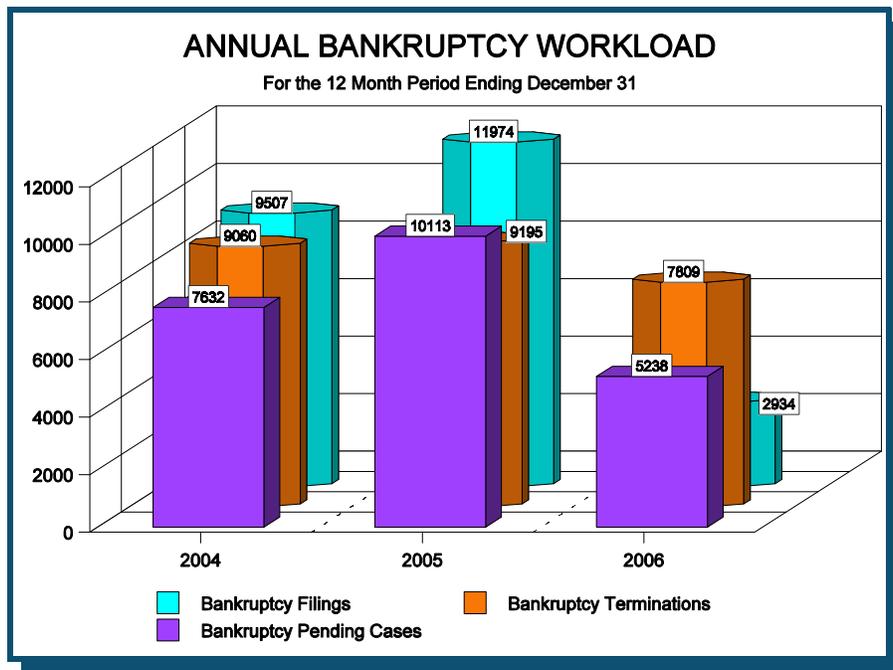
Bankruptcy Case Proceedings For the 12 Month Period Ending December 31					
	2004	% Change	2005	% Change	2006
Total Filings *	9,507	26%	11,974	-75%	2,934
Case Terminations **	9,060	1%	9,195	-15%	7,809
Pending Cases ♠	7,632	33%	10,113	-48%	5,238

* Includes re-openings

** Includes Oregon closings

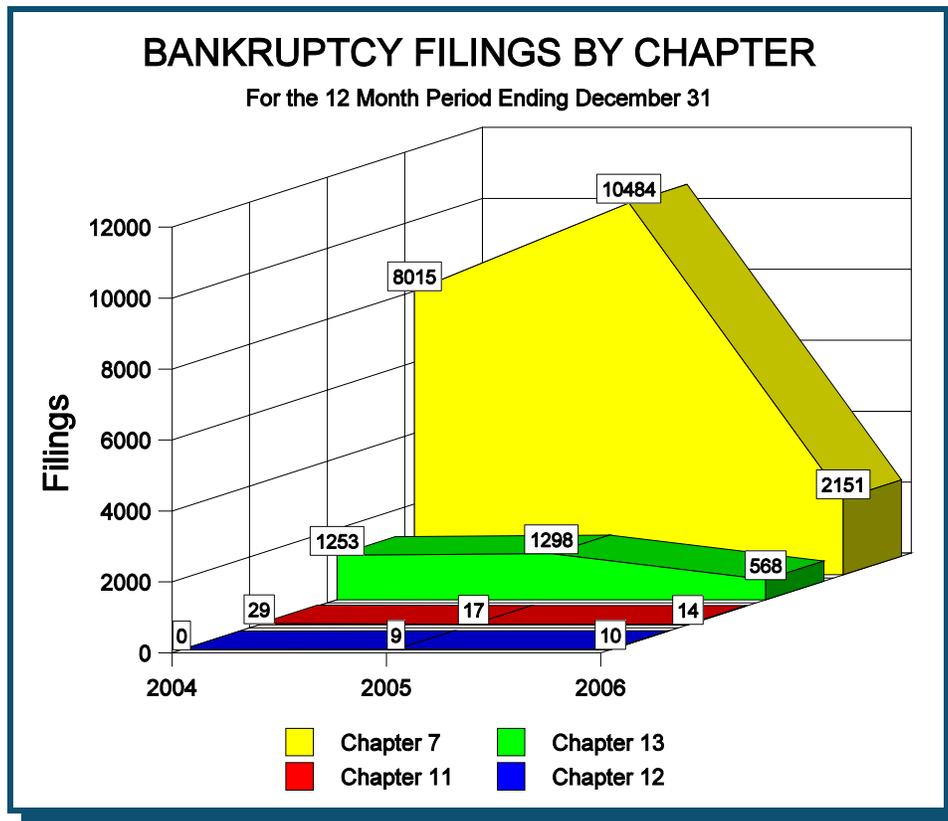
♠ Includes Oregon cases

♣ 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, decreased by 79% during 2006 while Chapter 13s dropped by 56%. Since there are relatively few Chapter 11 and Chapter 12 bankruptcy filings in Idaho, any change whatsoever results in wild swings in percentages.

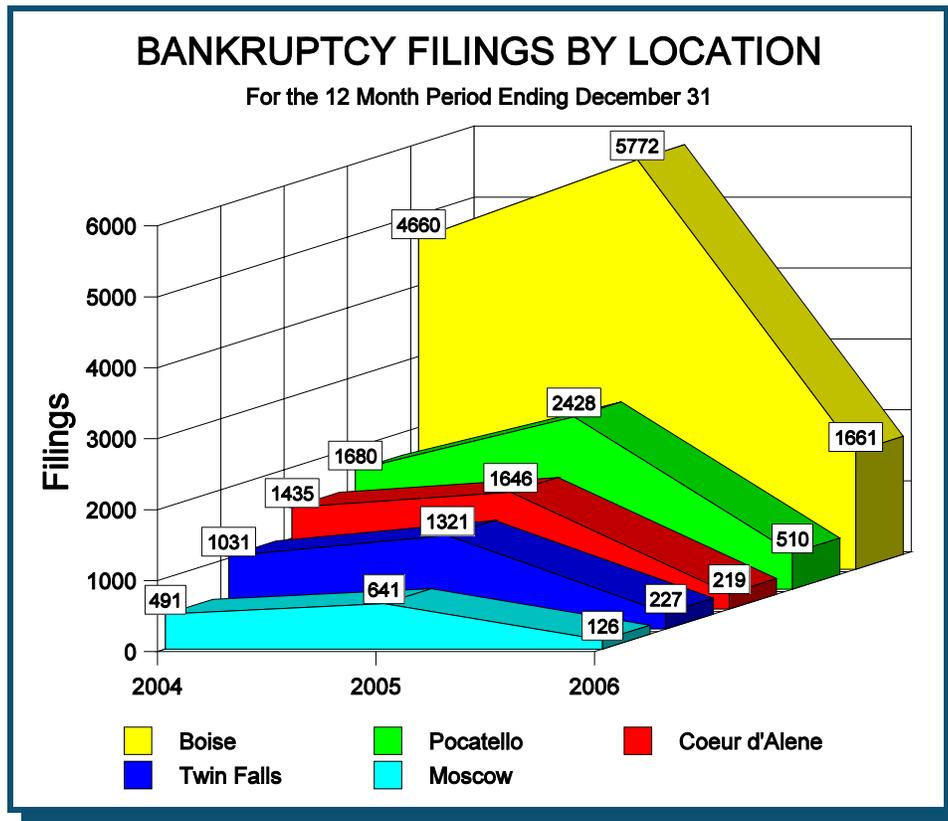
Bankruptcy Filings by Chapter For the 12 Month Period Ending December 31					
	2004	% Change	2005	% Change	2006
Chapter 7	8,015	31%	10,484	-79%	2,151
Chapter 11	29	-41%	17	-18%	14
Chapter 12	0	-	9	11%	10
Chapter 13	1,253	4%	1,298	-56%	568
Sub-Total	9,297	27%	11,808	-77%	2,743
Reopenings	210	-21%	166	15%	191
Total	9,507	26%	11,974	-75%	2,934



C. Bankruptcy Filings by Location

Subsequent to the implementation of the Bankruptcy Reform Act in October 2005, the number of bankruptcy filings plummeted in all divisions during 2006. Coeur d'Alene declined by 87%. Pocatello dropped by 79%, Moscow went down 80%, Twin Falls decreased 83%, while Boise dropped 71%. As the table below illustrates, Boise accounts for more than half of all bankruptcy filings .

Bankruptcy Filings by Location					
For the 12 Month Period Ending December 31					
	2004	% Change	2005	% Change	2006
Boise	4,660	24%	5,772	-71%	1,661
Pocatello	1,680	45%	2,428	-79%	510
Coeur d'Alene	1,435	15%	1,646	-87%	219
Twin Falls	1,031	28%	1,321	-83%	227
Moscow	491	31%	641	-80%	126
Total	9,297	27%	11,808	-77%	2,743



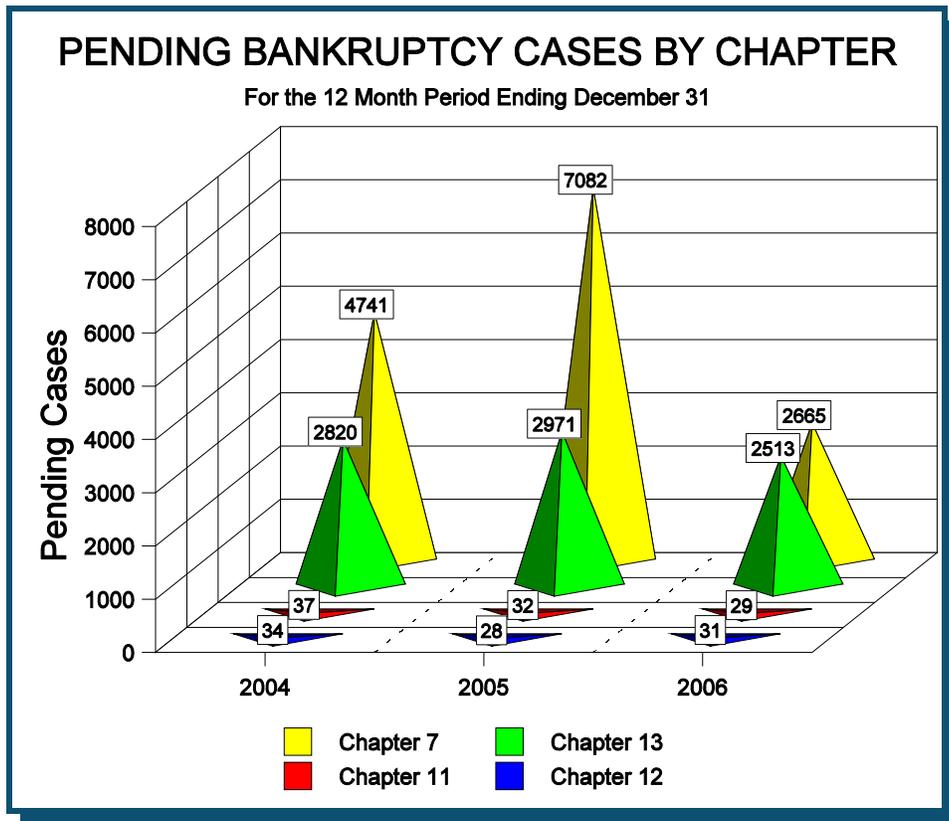
**Bankruptcy Filings by Location and Chapter
For the 12 Month Period Ending December 31**

	Boise	Pocatello	Moscow	Coeur d'Alene	Twin Falls	Total
Chapter 7						
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
% Change	-74%	-82%	-83%	-87%	-85%	-79%
2006	1,292	377	94	198	190	2,151
Chapter 11						
2004	10	4	1	6	8	29
% Change	-10%	25%	0%	-100%	-75%	-41%
2005	9	5	1	0	2	17
% Change	-22%	-60%	-100%	-	100%	-18%
2006	7	2	0	1	4	14
Chapter 12						
2004	0	0	0	0	0	0
% Change	-	-	-	-	-	-
2005	5	1	0	0	3	9
% Change	-60%	300%	-	-	33%	11%
2006	2	4	0	0	4	10
Chapter 13						
2004	658	274	75	143	103	1,253
% Change	9%	17%	12%	-36%	-17%	4%
2005	716	321	84	91	86	1,298
% Change	-50%	-60%	-62%	-78%	-66%	-56%
2006	360	127	32	20	29	568
Total						
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
% Change	-71%	-79%	-80%	-87%	-83%	-77%
2006	1,661	510	126	219	227	2,743

D. Pending Bankruptcy Cases by Chapter

Overall, the number of pending Bankruptcy cases decreased by 48% during 2006, mostly attributable to the 62% drop in pending Chapter 7 cases, which by far, constitutes the largest category. Pending Chapter 13 cases also went down 15%.

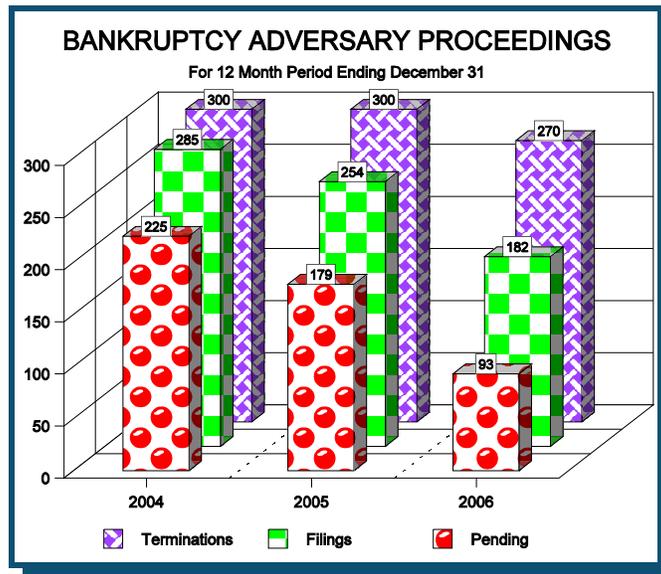
Pending Bankruptcy Cases by Chapter For the 12 Month Period Ending December 31					
	2004	% Change	2005	% Change	2006
Chapter 7	4,741	49%	7,082	-62%	2,665
Chapter 11	37	-14%	32	-9%	29
Chapter 12	34	-18%	28	11%	31
Chapter 13	2,820	5%	2,971	-15%	2,513
Total	7,632	33%	10,113	-48%	5,238



2006 Bankruptcy Re-Openings by Chapter	
Chapter 7	185
Chapter 11	1
Chapter 12	1
Chapter 13	4
Total	191

E. Adversary Workload During 2006, the filing of adversary proceedings decreased by 28% after an 11% drop the prior year. Adversary case terminations were down 10% while pending adversary proceedings dropped 48%.

Bankruptcy Adversary Proceedings For the 12 Month Period Ending December 31					
	2004	% Change	2005	% Change	2006
Filings	285	-11%	254	-28%	182
Terminations	300	0%	300	-10%	270
Pending	225	-20%	179	-48%	93



F. Bankruptcy Court Activity in Divisional Offices

Bankruptcy Court hours increased overall by 3% during 2006. Bankruptcy court hours in Coeur d'Alene rose 30% while Moscow and Pocatello hours went up 5% and 3% respectively from the previous year. Boise hours remained relatively unchanged while Twin Falls hours dropped 27%. The number of Bankruptcy Court days increased in Coeur d'Alene by 11% and in Moscow by 8% while decreasing in the other locations.

Bankruptcy Court Activity by Location						
For the 12 Month Period Ending December 31						
		2004	% Change	2005	% Change	2006
Boise	Hours	334	3%	343	-1%	341
	Days	144	-1%	143	-15%	122
Pocatello	Hours	207	-25%	155	3%	159
	Days	76	-21%	60	-2%	59
Twin Falls	Hours	32	-6%	30	-27%	22
	Days	12	-8%	11	-18%	9
Moscow	Hours	58	29%	75	5%	79
	Days	25	0%	25	8%	27
Coeur d'Alene	Hours	131	-41%	77	30%	100
	Days	40	-30%	28	11%	31
Total	Hours	762	-11%	680	3%	701
	Days	297	-10%	267	-7%	248

Bankruptcy Court Activity by Location

For the 12 Month Period Ending December 31

