

BANKRUPTCY COURT

A. **Bankruptcy Workload** Bankruptcy filings increased by 31% during 2007. Bankruptcy terminations dropped by 37% while pending bankruptcy cases went down by 21%.

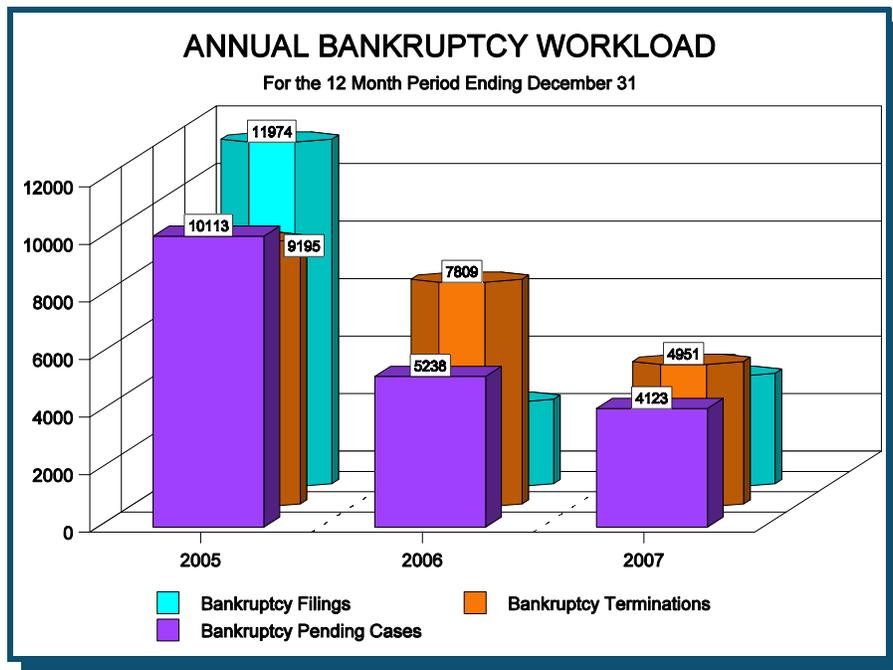
Bankruptcy Case Proceedings For the 12 Month Period Ending December 31					
	2005	% Change	2006	% Change	2007
Total Filings *	11,974	-75%	2,934	31%	3,837
Case Terminations **	9,195	-15%	7,809	-37%	4,951
Pending Cases ♠	10,113	-48%	5,238	-21%	4,123

* Includes re-openings

** Includes Oregon closings

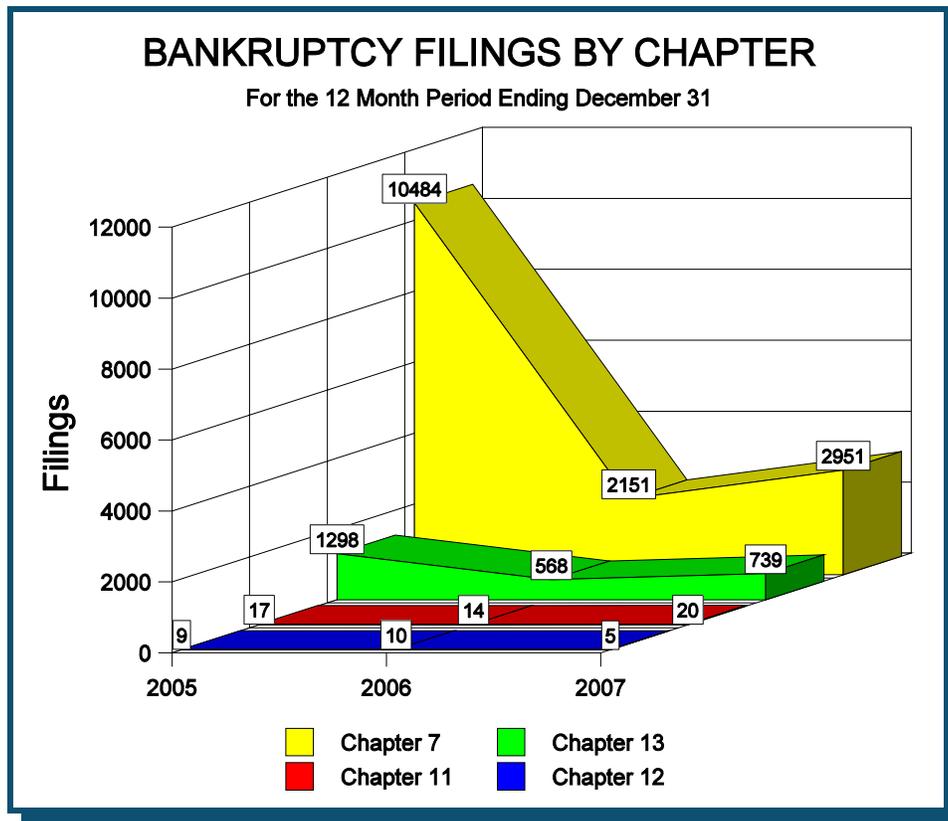
♠ Includes Oregon cases

♣ 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 37% during 2007 while Chapter 13s rose by 30%. Since there are relatively few Chapter 11 and Chapter 12 bankruptcy filings in Idaho, any change whatsoever results in wild swings in percentages.

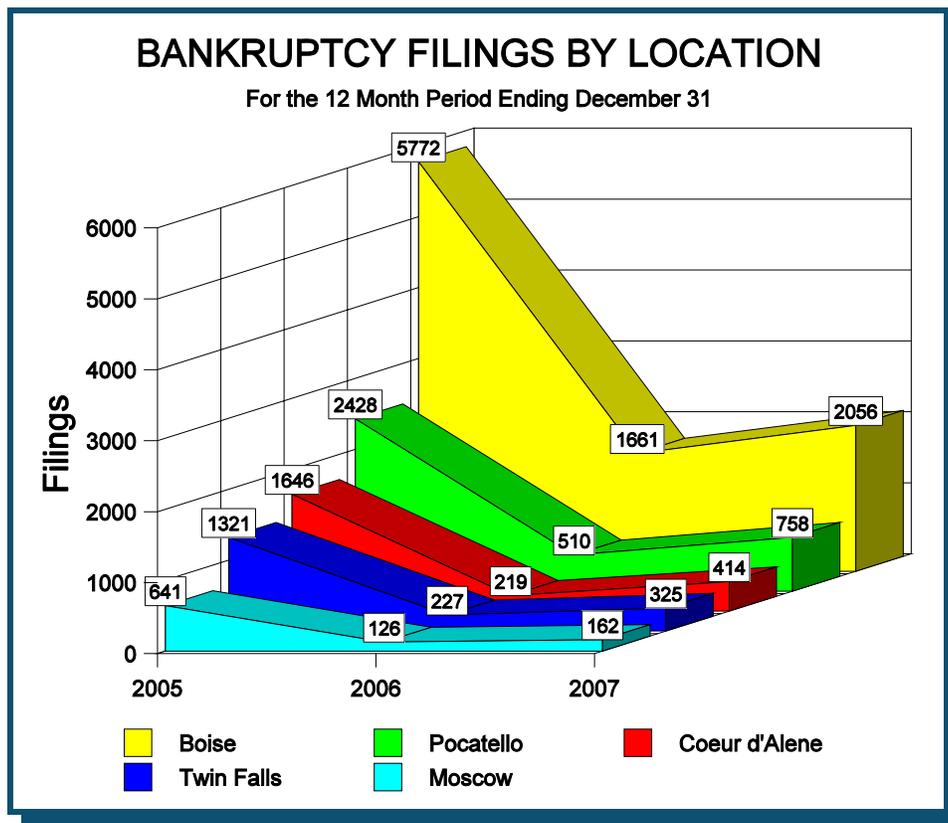
Bankruptcy Filings by Chapter For the 12 Month Period Ending December 31					
	2005	% Change	2006	% Change	2007
Chapter 7	10,484	-79%	2,151	37%	2,951
Chapter 11	17	-18%	14	43%	20
Chapter 12	9	11%	10	-50%	5
Chapter 13	1,298	-56%	568	30%	739
Sub-Total	11,808	-77%	2,743	35%	3,715
Reopenings	166	15%	191	-36%	122
Total	11,974	-75%	2,934	31%	3,837



C. Bankruptcy Filings by Location

The number of bankruptcy filings increased “across the board” in all divisions during 2007. Coeur d’Alene rose 89%. Pocatello went up by 49%, Moscow increased by 29%, Twin Falls jumped up by 43%, while Boise increased by 24%. 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					
	2005	% Change	2006	% Change	2007
Boise	5,772	-71%	1,661	24%	2,056
Pocatello	2,428	-79%	510	49%	758
Coeur d’Alene	1,646	-87%	219	89%	414
Twin Falls	1,321	-83%	227	43%	325
Moscow	641	-80%	126	29%	162
Total	11,808	-77%	2,743	35%	3,715



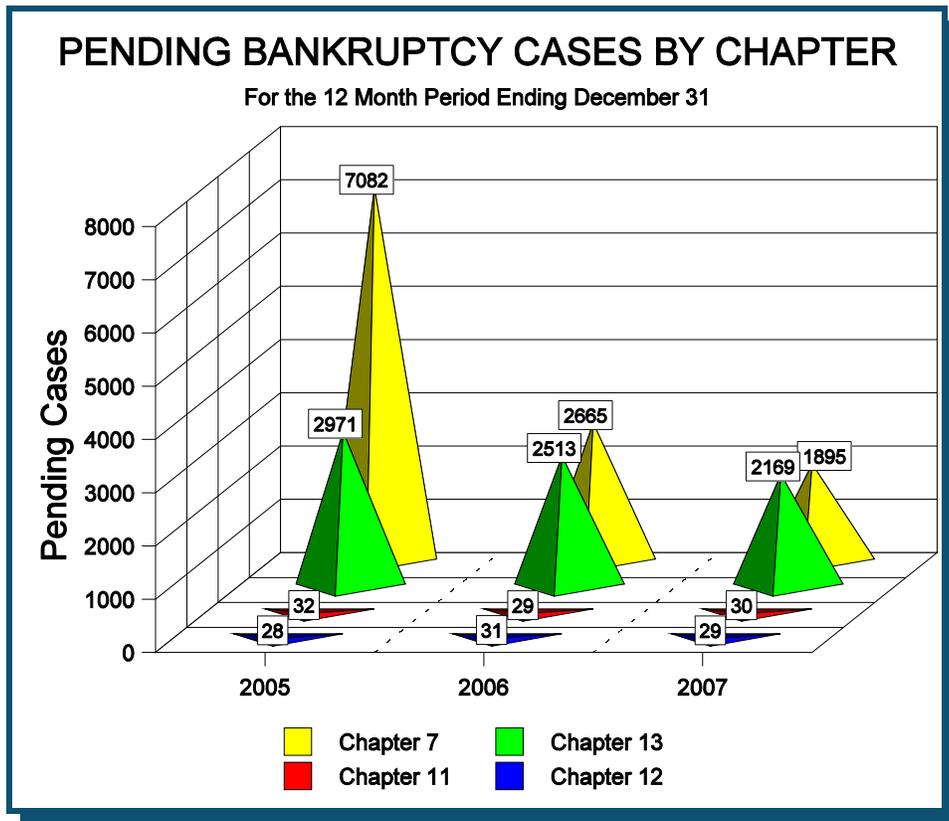
**Bankruptcy Filings by Location and Chapter
For the 12 Month Period Ending December 31**

	Boise	Pocatello	Moscow	Coeur d'Alene	Twin Falls	Total
Chapter 7						
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
% Change	24%	59%	30%	84%	41%	37%
2007	1,597	599	122	365	268	2,951
Chapter 11						
2005	9	5	1	0	2	17
% Change	-22%	-60%	-100%	-	100%	-18%
2006	7	2	0	1	4	14
% Change	71%	50%	-	100%	-25%	43%
2007	12	3	0	2	3	20
Chapter 12						
2005	5	1	0	0	3	9
% Change	-60%	300%	-	-	33%	11%
2006	2	4	0	0	4	10
% Change	-100%	-50%	-	-	-25%	-50%
2007	0	2	0	0	3	5
Chapter 13						
2005	716	321	84	91	86	1,298
% Change	-50%	-60%	-62%	-78%	-66%	-56%
2006	360	127	32	20	29	568
% Change	24%	21%	25%	135%	76%	30%
2007	447	154	40	47	51	739
Total						
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
% Change	24%	49%	29%	89%	43%	35%
2007	2,056	758	162	414	325	3,715

D. Pending Bankruptcy Cases by Chapter

Overall, the number of pending Bankruptcy cases decreased by 21% during 2007, with the most significant drop occurring in pending Chapter 7 cases (29%), followed by Chapter 13 cases (14%). This is the first time in recent years where the number of pending Chapter 13 cases exceeded the Chapter 7 cases.

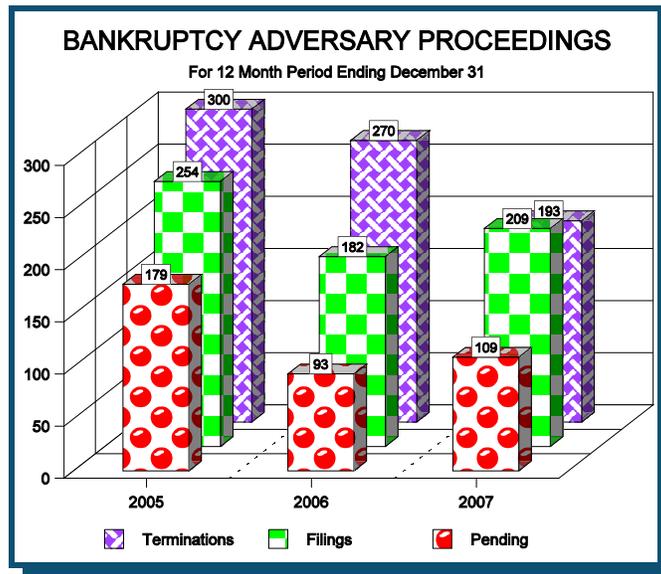
Pending Bankruptcy Cases by Chapter For the 12 Month Period Ending December 31					
	2005	% Change	2006	% Change	2007
Chapter 7	7,082	-62%	2,665	-29%	1,895
Chapter 11	32	-9%	29	3%	30
Chapter 12	28	11%	31	-6%	29
Chapter 13	2,971	-15%	2,513	-14%	2,169
Total	10,113	-48%	5,238	-21%	4,123



2007 Bankruptcy Re-Openings by Chapter	
Chapter 7	122
Chapter 11	0
Chapter 12	0
Chapter 13	0
Total	122

E. Adversary Workload During 2007, the filing of adversary proceedings increased by 15% after a 28% drop the prior year. Adversary case terminations were down 29% while pending adversary proceedings rose by 17%.

Bankruptcy Adversary Proceedings For the 12 Month Period Ending December 31					
	2005	% Change	2006	% Change	2007
Filings	254	-28%	182	15%	209
Terminations	300	-10%	270	-29%	193
Pending	179	-48%	93	17%	109



F. Bankruptcy Court Activity in Divisional Offices

Bankruptcy Court hours decreased overall by 28% during 2007. Except for Twin Falls, Bankruptcy court hours in all other locations declined. Coeur d'Alene dropped 37% while Moscow and Pocatello hours went down 41% and 22% respectively from the previous year. Boise hours declined by 28% whereas Twin Falls hours increased by 14%. The number of Bankruptcy Court days decreased in all locations except Twin Falls.

Bankruptcy Court Activity by Location						
For the 12 Month Period Ending December 31						
		2005	% Change	2006	% Change	2007
Boise	Hours	343	-1%	341	-23%	262
	Days	143	-15%	122	-8%	112
Pocatello	Hours	155	3%	159	-22%	124
	Days	60	-2%	59	-15%	50
Twin Falls	Hours	30	-27%	22	14%	25
	Days	11	-18%	9	33%	12
Moscow	Hours	75	5%	79	-37%	50
	Days	25	8%	27	-33%	18
Coeur d'Alene	Hours	77	30%	100	-36%	64
	Days	28	11%	31	-26%	23
Total	Hours	680	3%	701	-25%	525
	Days	267	-7%	248	-13%	215

Bankruptcy Court Activity by Location

For the 12 Month Period Ending December 31

