

Idaho First Bank
Financial Highlights (unaudited)
(Dollars in thousands, except per share)

For the year ended December 31:	2009	2008	Change	
Net interest income	\$ 2,185	\$ 1,977	\$ 208	11%
Provision for loan losses	1,800	1,050	750	71%
Investment securities gains	336	9	327	
Mortgage banking income	331	161	170	106%
Other noninterest income	208	197	11	6%
Noninterest expenses	3,529	3,301	228	7%
Net loss	(2,269)	(2,007)	(262)	-13%

At December 31:	2009	2008	Change	
Loans	\$ 57,399	\$ 51,665	\$ 5,734	11%
Allowance for loan losses	1,313	741	572	77%
Assets	74,076	64,375	9,701	15%
Deposits	64,539	53,326	11,213	21%
Stockholders' equity	4,053	6,509	(2,456)	-38%
Nonaccrual loans	2,390	645	1,745	271%
Accruing loan more than 90 days past due	960	505	455	90%
Other real estate owned	824	459	365	80%
Total nonperforming assets	4,174	1,609	2,565	159%
Book value per share	2.90	4.73	(1.83)	-39%
Shares outstanding	1,398,284	1,376,584	21,700	2%
Allowance to loans	2.29%	1.43%		
Allowance to nonperforming loans	39%	64%		
Nonperforming loans to total loans	5.84%	2.23%		

Averages for the year ended December 31:	2009	2008	Change	
Loans	\$ 56,980	\$ 40,440	\$ 16,540	41%
Earning assets	68,052	51,626	16,426	32%
Assets	70,889	54,215	16,674	31%
Deposits	59,819	45,222	14,597	32%
Stockholders' equity	5,308	5,592	(284)	-5%
Loans to deposits	95%	89%		
Net interest margin	3.21%	3.83%		

Idaho First Bank
Quarterly Financial Highlights (unaudited)
(Dollars in thousands)

	Q4 2009	Q3 2009	Q2 2009	Q1 2009	Q4 2008
Net interest income	\$ 532	\$ 501	\$ 596	\$ 556	\$ 537
Provision for loan losses	600	425	550	225	400
Investment securities gains			336		
Mortgage banking income	108	59	99	65	21
Other noninterest income	49	54	56	49	50
Noninterest expenses	878	891	920	840	811
Net loss	(789)	(702)	(383)	(395)	(603)
Period End Information	Q4 2009	Q3 2009	Q2 2009	Q1 2009	Q4 2008
Loans	\$ 57,399	\$ 58,463	\$ 58,328	\$ 55,394	\$ 51,665
Allowance for loan losses	1,313	1,177	810	854	741
Nonperforming loans	3,350	3,344	2,096	1,731	1,150
Other real estate owned	824	564	519	519	459
Quarterly net charge-offs	465	57	595	112	356
Allowance to loans	2.29%	2.01%	1.39%	1.54%	1.43%
Allowance to nonperforming loans	39%	35%	39%	49%	64%
Nonperforming loans to loans	5.84%	5.72%	3.59%	3.12%	2.23%
Average Balance Information	Q4 2009	Q3 2009	Q2 2009	Q1 2009	Q4 2008
Loans	\$ 58,339	\$ 58,360	\$ 57,340	\$ 53,814	\$ 47,504
Earning assets	74,922	67,743	64,022	65,418	60,269
Assets	77,481	70,815	66,616	68,547	62,853
Deposits	66,528	59,016	55,563	58,083	53,441
Stockholders' equity	4,388	5,225	5,582	6,057	5,991
Loans to deposits	88%	99%	103%	93%	89%
Net interest margin	2.82%	2.93%	3.73%	3.45%	3.54%