

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

For the six months ended June 30:	2010	2009	Change	
Net interest income	\$ 1,055	\$ 1,152	\$ (97)	-8%
Provision for loan losses	1,000	775	225	29%
Investment securities gains	-	336	(336)	
Mortgage banking income	166	164	2	1%
Other noninterest income	98	105	(7)	-7%
Noninterest expenses	1,724	1,760	(36)	-2%
Net loss	(1,405)	(778)	(627)	-81%
At June 30:	2010	2009	Change	
Loans	\$ 58,391	\$ 58,328	\$ 63	0%
Allowance for loan losses	1,115	810	305	38%
Assets	82,003	64,597	17,406	27%
Deposits	73,598	50,803	22,795	45%
Stockholders' equity	2,787	5,487	(2,700)	-49%
Nonaccrual loans	2,125	1,261	864	69%
Accruing loan more than 90 days past due	-	835	(835)	-100%
Other real estate owned	697	519	178	34%
Total nonperforming assets	2,822	2,615	207	8%
Book value per share	1.99	3.99	(2.00)	-50%
Shares outstanding	1,398,284	1,376,584	21,700	2%
Allowance to loans	1.91%	1.39%		
Allowance to nonperforming loans	52%	39%		
Nonperforming loans to total loans	3.64%	3.59%		
Averages for the six months ended June 30:	2010	2009	Change	
Loans	\$ 56,871	\$ 55,587	\$ 1,284	2%
Earning assets	79,400	64,716	14,684	23%
Assets	81,465	67,576	13,889	21%
Deposits	72,523	56,816	15,707	28%
Stockholders' equity	3,389	5,818	(2,429)	-42%
Loans to deposits	78%	98%		
Net interest margin	2.68%	3.59%		

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

	<u>Q2 2010</u>	<u>Q1 2010</u>	<u>Q4 2009</u>	<u>Q3 2009</u>	<u>Q2 2009</u>
Net interest income	\$ 549	\$ 506	\$ 532	\$ 501	\$ 596
Provision for loan losses	750	250	600	425	550
Investment securities gains					336
Mortgage banking income	98	68	108	59	99
Other noninterest income	49	49	49	54	56
Noninterest expenses	842	882	878	891	920
Net loss	(896)	(509)	(789)	(702)	(383)
Period End Information	<u>Q2 2010</u>	<u>Q1 2010</u>	<u>Q4 2009</u>	<u>Q3 2009</u>	<u>Q2 2009</u>
Loans	\$ 58,391	\$ 56,922	\$ 57,399	\$ 58,463	\$ 58,328
Allowance for loan losses	1,115	1,520	1,313	1,177	810
Nonperforming loans	2,125	3,732	3,350	3,344	2,096
Other real estate owned	697	784	824	564	519
Quarterly net charge-offs	1,154	43	465	57	595
Allowance to loans	1.91%	2.67%	2.29%	2.01%	1.39%
Allowance to nonperforming loans	52%	41%	39%	35%	39%
Nonperforming loans to loans	3.64%	6.56%	5.84%	5.72%	3.59%
Average Balance Information	<u>Q2 2010</u>	<u>Q1 2010</u>	<u>Q4 2009</u>	<u>Q3 2009</u>	<u>Q2 2009</u>
Loans	\$ 56,486	\$ 57,260	\$ 58,339	\$ 58,360	\$ 57,340
Earning assets	80,100	78,692	74,922	67,743	64,022
Assets	82,038	80,885	77,481	70,815	66,616
Deposits	73,408	71,628	66,528	59,016	55,563
Stockholders' equity	3,016	3,765	4,388	5,225	5,582
Loans to deposits	77%	80%	88%	99%	103%
Net interest margin	2.75%	2.61%	2.82%	2.93%	3.73%