

Table 3A Expanded. Small Business Lending Institutions in Indiana Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
MainSource Bank	Greensburg	97.5	0.226	1.000	633,776	2,878	1B-10B	70.0	47,432	1,663	-
Community First Bank of Indiana	Kokomo	90.0	0.402	0.892	74,854	620	100M-500M	75.0	8,564	301	-
The Peoples State Bank	Ellettsville	87.5	0.289	1.000	51,970	438	100M-500M	72.5	7,312	269	0.002
First State Bank of Middlebury	Middlebury	85.0	0.277	0.737	110,058	1,002	100M-500M	82.5	15,027	599	0.000
German American Bancorp	Jasper	85.0	0.213	0.642	385,690	2,216	1B-10B	72.5	37,810	1,019	0.003
Farmers State Bank	Lagrange	82.5	0.161	0.838	75,954	840	100M-500M	87.5	16,538	553	0.000
The New Washington State Bank	New Washington	82.5	0.255	0.816	56,491	552	100M-500M	80.0	8,206	352	-
Greenfield Banking Company	Greenfield	80.0	0.164	0.958	60,873	456	100M-500M	65.0	7,593	288	0.010
Grabill Bank	Grabill	77.5	0.222	0.500	133,385	932	500M-1B	70.0	15,394	456	-
Indiana Community Bank	Goshen	77.5	0.389	0.842	49,589	289	100M-500M	47.5	3,537	101	-
Heartland Community Bank	Franklin	77.5	0.200	0.719	48,214	458	100M-500M	70.0	7,174	272	0.008
Americantrust Federal Savings Bank	Peru	77.5	0.347	0.983	33,718	303	<100M	75.0	6,006	214	-
United Commerce Bank	Bloomington	77.5	0.286	0.792	52,099	421	100M-500M	65.0	5,765	219	0.005
Tower Bank & Trust Company	Fort Wayne	77.5	0.209	0.497	138,331	809	500M-1B	60.0	11,600	347	-
MarkleBank	Markle	77.5	0.173	0.722	57,740	602	100M-500M	85.0	11,588	386	-
The North Salem State Bank	North Salem	77.5	0.207	0.943	32,664	491	100M-500M	85.0	8,120	341	-
First Farmers Bank and Trust Company	Converse	77.5	0.149	0.667	128,914	1,300	500M-1B	85.0	27,156	739	0.000
First Merchants Bank National Association	Muncie	75.0	0.165	0.480	671,002	5,341	1B-10B	67.5	72,332	2,855	-
Hendricks County Bank and Trust Company	Brownsburg	75.0	0.296	0.963	45,400	262	100M-500M	42.5	3,113	136	0.002
The Riddell National Bank	Brazil	75.0	0.193	0.967	32,873	379	100M-500M	90.0	11,276	299	0.007
The First State Bank, Bourbon, Indiana	Bourbon	72.5	0.177	1.000	14,276	449	<100M	90.0	6,402	412	-
Horizon Bank, National Association	Michigan City	72.5	0.114	0.604	160,359	1,319	1B-10B	65.0	16,143	676	-
First Financial Bank, National Association	Terre Haute	72.5	0.138	0.499	332,391	6,566	1B-10B	90.0	100,533	5,344	-
First Federal Savings Bank	Huntington	72.5	0.195	0.687	49,896	364	100M-500M	42.5	4,326	164	-
Citizens State Bank of New Castle, Indiana	New Castle	72.5	0.151	0.979	37,905	353	100M-500M	65.0	5,524	247	0.007
Bloomfield State Bank	Bloomfield	72.5	0.181	0.622	77,596	461	100M-500M	62.5	9,311	258	-
Bank of Wolcott	Wolcott	70.0	0.172	1.000	17,951	335	100M-500M	80.0	5,638	270	-
Terre Haute Savings Bank	Terre Haute	70.0	0.166	0.671	47,950	419	100M-500M	77.5	10,036	287	-
The Farmers Bank, Frankfort, Indiana	Frankfort	70.0	0.170	0.448	75,415	590	100M-500M	62.5	9,780	325	-
SCB Bank	Shelbyville	70.0	0.230	0.624	52,300	367	100M-500M	57.5	5,917	179	-
The National Bank of Indianapolis	Indianapolis	70.0	0.126	0.345	181,351	1,076	1B-10B	52.5	11,405	371	0.002
Lake City Bank	Warsaw	70.0	0.153	0.297	416,519	2,770	1B-10B	60.0	36,251	1,255	-
Crossroads Bank	Wabash	70.0	0.147	0.681	47,620	680	100M-500M	80.0	10,661	501	-
Your Community Bank	New Albany	70.0	0.161	0.446	104,000	641	500M-1B	57.5	11,691	225	-
STAR Financial Bank	Fort Wayne	70.0	0.126	0.384	201,019	1,501	1B-10B	62.5	19,385	669	-
The Farmers and Merchants Bank	Boswell	70.0	0.177	1.000	18,948	217	100M-500M	87.5	18,948	217	-

Table 3A Expanded. Small Business Lending Institutions in Indiana Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
First Bank Richmond, National Association	Richmond	70.0	0.155	0.551	84,595	647	500M-1B	72.5	13,050	398	-
CSB State Bank	Cynthiana	67.5	0.259	0.979	15,617	226	<100M	72.5	4,723	166	-
The Napoleon State Bank	Napoleon	67.5	0.142	1.000	23,048	295	100M-500M	72.5	5,245	199	-
DeMotte State Bank	Demotte	67.5	0.127	0.688	44,293	575	100M-500M	82.5	10,817	420	0.001
Jackson County Bank	Seymour	67.5	0.169	0.526	64,131	398	100M-500M	47.5	6,562	165	-
First National Bank	Cloverdale	65.0	0.158	0.722	38,501	340	100M-500M	52.5	4,415	167	0.003
Kentland Bank	Kentland	65.0	0.157	0.648	39,513	403	100M-500M	75.0	8,589	274	0.001
Salin Bank and Trust Company	Indianapolis	65.0	0.135	0.421	109,480	648	500M-1B	50.0	9,248	270	-
Dupont State Bank	Dupont	65.0	0.224	0.862	18,039	292	<100M	82.5	6,754	222	-
MutualBank	Muncie	65.0	0.093	0.584	133,298	1,050	1B-10B	72.5	20,850	577	0.001
1st Source Bank	South Bend	65.0	0.116	0.227	502,260	4,590	1B-10B	57.5	45,511	2,340	-
Community Bank	Noblesville	65.0	0.181	0.614	45,619	446	100M-500M	65.0	6,807	268	-
Hoosier Heartland State Bank	Crawfordsville	65.0	0.154	1.000	20,169	165	100M-500M	87.5	20,169	165	0.005
Citizens Bank	Mooreville	65.0	0.144	0.589	50,459	448	100M-500M	60.0	7,094	250	0.004
Alliance Bank	Francesville	65.0	0.147	0.698	40,235	527	100M-500M	80.0	8,876	360	0.002
Indiana Business Bank	Indianapolis	65.0	0.480	0.812	33,011	183	<100M	37.5	1,886	57	-
The Bippus State Bank	Huntington	62.5	0.207	0.757	24,113	269	100M-500M	72.5	5,368	173	-
The Friendship State Bank	Friendship	62.5	0.100	0.824	30,438	448	100M-500M	80.0	8,117	346	0.000
Tri-County Bank & Trust Company	Roachdale	62.5	0.110	0.915	18,128	645	100M-500M	90.0	7,033	587	0.002
Wayne Bank and Trust Co.	Cambridge City	62.5	0.239	0.553	37,441	276	100M-500M	52.5	4,402	145	0.005
First Bank of Berne	Berne	62.5	0.087	0.843	37,082	448	100M-500M	62.5	6,389	294	-
Lafayette Savings Bank, FSB	Lafayette	62.5	0.155	0.505	55,650	367	100M-500M	47.5	5,479	176	-
Evansville Commerce Bank	Evansville	62.5	0.383	0.936	19,025	102	<100M	32.5	1,083	37	-
Freedom Bank	Huntingburg	62.5	0.139	0.598	40,019	547	100M-500M	80.0	9,899	402	-
Old National Bank	Evansville	62.5	0.082	0.401	648,414	7,661	1B-10B	67.5	112,338	4,978	-
Farmers State Bank	Mentone	62.5	0.178	0.877	20,454	218	100M-500M	52.5	3,006	128	0.000
The First National Bank of Monterey	Monterey	62.5	0.102	0.928	30,138	382	100M-500M	72.5	6,964	270	-
The Home National Bank of Thorntown	Thorntown	60.0	0.160	1.000	14,606	173	<100M	60.0	3,025	115	-
Owen County State Bank	Spencer	60.0	0.153	0.802	28,738	280	100M-500M	57.5	4,281	184	-
CentreBank	Veedersburg	60.0	0.237	0.874	13,609	179	<100M	62.5	3,086	128	-
Centier Bank	Whiting	60.0	0.086	0.240	178,638	1,199	1B-10B	57.5	21,463	572	-
Indiana Bank and Trust Company	Columbus	57.5	0.112	0.295	116,423	845	1B-10B	57.5	12,665	405	-
The Merchants Bank and Trust Company	West Harrison	57.5	0.170	0.681	34,876	175	100M-500M	25.0	2,028	58	-
First Harrison Bank	Corydon	57.5	0.111	0.574	49,351	542	100M-500M	65.0	8,838	332	0.001
Mid-Southern Savings Bank, FSB	Salem	57.5	0.132	0.720	27,838	301	100M-500M	67.5	6,169	203	-
Fowler State Bank	Fowler	57.5	0.134	0.866	17,546	300	100M-500M	77.5	5,155	235	0.008
State Bank of Burnettsville	Burnettsville	57.5	0.189	1.000	7,043	92	<100M	77.5	7,043	92	-

Table 3A Expanded. Small Business Lending Institutions in Indiana Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Springs Valley Bank & Trust Company	French Lick	57.5	0.156	0.606	35,546	337	100M-500M	60.0	5,665	216	0.002
LAFAYETTE COMMUNITY BANK	Lafayette	57.5	0.187	0.699	24,355	127	100M-500M	22.5	1,500	45	-
Peoples Bank SB	Munster	57.5	0.118	0.364	75,841	446	500M-1B	35.0	5,215	150	-
Integra Bank National Association	Evansville	57.5	0.078	0.314	155,386	2,152	1B-10B	65.0	27,328	1,529	-
Peoples Federal Savings Bank of DeKalb County	Auburn	57.5	0.084	0.760	40,025	431	100M-500M	72.5	9,820	330	0.001
The Campbell & Fetter Bank	Kendallville	55.0	0.076	1.000	20,292	273	100M-500M	95.0	20,292	273	-
Mutual Savings Bank	Franklin	55.0	0.188	0.601	22,344	172	100M-500M	40.0	2,553	85	0.004
The Fountain Trust Company	Covington	55.0	0.100	0.955	25,283	264	100M-500M	57.5	4,560	168	-
Community State Bank	Avilla	55.0	0.160	0.639	29,336	220	100M-500M	42.5	3,338	123	-
Bank of Indiana, National Association	Dana	55.0	0.237	0.618	26,828	151	100M-500M	22.5	1,455	49	-
River Valley Financial Bank	Madison	55.0	0.114	0.437	45,669	459	100M-500M	67.5	8,717	300	-
The Lynnville National Bank	Lynnville	52.5	0.136	1.000	13,116	31	<100M	77.5	13,116	31	-
Citizens Financial Bank	Munster	52.5	0.082	0.252	92,858	543	1B-10B	32.5	4,923	159	-
The Bath State Bank	Bath	52.5	0.121	0.972	17,789	191	100M-500M	57.5	3,549	126	-
First Savings Bank, F.S.B.	Clarksville	52.5	0.094	0.461	49,401	458	500M-1B	55.0	7,742	270	0.000
Ameriana Bank	New Castle	52.5	0.114	0.413	49,948	333	100M-500M	35.0	4,233	157	-
Logansport Savings Bank, FSB	Logansport	52.5	0.153	0.632	25,836	229	100M-500M	55.0	4,727	150	-
FCN Bank, National Association	Brookville	52.5	0.091	0.639	33,057	391	100M-500M	62.5	6,819	258	-
Spencer County Bank	Santa Claus	52.5	0.116	1.000	11,871	128	100M-500M	50.0	2,443	87	0.004
First Federal Savings Bank	Evansville	50.0	0.089	0.658	31,799	294	100M-500M	47.5	4,299	168	-
Security Federal Savings Bank	Logansport	50.0	0.098	0.880	18,524	189	100M-500M	57.5	4,098	127	-
State Bank of Medora	Medora	50.0	0.121	1.000	7,514	139	<100M	80.0	7,514	139	-
Farmers and Merchants Bank	Laotto	50.0	0.112	0.923	12,034	173	100M-500M	55.0	2,682	122	-
The La Porte Savings Bank	La Porte	50.0	0.102	0.566	47,105	327	100M-500M	35.0	4,044	141	-
Bedford Federal Savings Bank	Bedford	50.0	0.141	0.813	17,278	125	100M-500M	50.0	3,011	77	0.001
The Peoples Bank	Brownstown	47.5	0.125	0.833	17,447	151	100M-500M	50.0	3,141	85	0.003
The Garrett State Bank	Garrett	47.5	0.087	0.875	15,185	292	100M-500M	75.0	6,021	244	0.002
Community State Bank	Brook	47.5	0.126	1.000	6,339	103	<100M	60.0	1,994	80	-
Union Savings and Loan Association	Connersville	47.5	0.114	0.955	14,300	138	100M-500M	47.5	2,637	69	-
Bank of Geneva	Geneva	45.0	0.104	0.771	14,933	214	100M-500M	50.0	2,802	155	-
West End Bank, S.B.	Richmond	45.0	0.100	0.636	21,650	231	100M-500M	55.0	4,445	183	-
The Scott County State Bank	Scottsburg	42.5	0.125	0.513	16,607	223	100M-500M	60.0	4,388	164	-
The Citizens Exchange Bank	Fairmount	42.5	0.058	1.000	3,343	152	<100M	72.5	3,343	152	0.009
Merchants Bank of Indiana	Lynn	40.0	0.060	0.602	29,606	154	100M-500M	22.5	2,087	64	-
First Federal Savings Bank of Angola	Angola	40.0	0.034	1.000	4,385	49	100M-500M	62.5	4,385	49	-
Dearborn Savings Bank	Lawrenceburg	40.0	0.127	0.688	15,202	59	100M-500M	10.0	348	9	-
Grant County State Bank	Swayzee	40.0	0.110	0.757	9,490	129	<100M	42.5	1,646	90	0.002

Table 3A Expanded. Small Business Lending Institutions in Indiana Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
The Farmers State Bank	Brookston	40.0	0.093	1.000	6,328	89	<100M	47.5	1,357	60	-
The First National Bank of Odon	Odon	40.0	0.097	0.913	6,931	112	<100M	55.0	1,728	88	-
American Savings, FSB	Munster	40.0	0.103	0.688	18,219	128	100M-500M	32.5	2,002	59	0.003
First Federal Savings and Loan Association of Greensburg	Greensburg	37.5	0.086	0.702	11,688	120	100M-500M	40.0	2,130	69	-
Peoples Trust and Savings Bank	Boonville	37.5	0.119	0.566	16,051	122	100M-500M	30.0	1,676	57	-
The Central National Bank and Trust Company	Attica	37.5	0.053	1.000	3,115	33	<100M	37.5	651	22	0.003
The Farmers State Bank	Sweetser	37.5	0.094	0.999	1,686	54	<100M	62.5	1,686	54	-
Community State Bank	Royal Center	37.5	0.048	1.000	4,721	43	<100M	35.0	886	26	-
State Bank of Lizton	Lizton	37.5	0.082	0.329	31,133	318	100M-500M	42.5	4,727	174	0.001
Ossian State Bank	Ossian	37.5	0.136	0.575	11,726	109	<100M	32.5	1,450	55	-
The Elberfeld State Bank	Elberfeld	37.5	0.098	0.872	5,920	77	<100M	45.0	1,385	50	-
First State Bank of Porter	Porter	37.5	0.101	0.667	15,430	129	100M-500M	50.0	3,403	86	-
Lake Federal Bank, FSB	Hammond	35.0	0.037	1.000	2,735	15	<100M	10.0	60	3	-
United Community Bank	Lawrenceburg	35.0	0.066	0.431	31,284	213	100M-500M	30.0	2,866	103	-
Pacesetter Bank	Hartford City	35.0	0.078	0.663	8,737	201	100M-500M	67.5	3,666	168	0.007
The Morris Plan Company of Terre Haute, Inc.	Terre Haute	35.0	0.033	1.000	2,339	142	<100M	60.0	1,749	133	-
Griffith Savings Bank	Griffith	32.5	0.065	0.830	5,790	32	<100M	15.0	388	8	-
The Fairmount State Bank	Fairmount	32.5	0.017	0.999	667	37	<100M	45.0	667	37	0.003
Liberty Savings Bank, FSB	Whiting	32.5	0.034	1.000	2,341	15	<100M	27.5	337	6	-
First Federal Savings Bank	Rochester	30.0	0.004	0.999	1,308	9	100M-500M	10.0	-	-	0.001
Farmers and Mechanics Federal Savings and Loan Association	Bloomfield	30.0	0.008	0.998	536	14	<100M	37.5	536	14	0.001
Home Bank SB	Martinsville	30.0	0.071	0.554	16,000	111	100M-500M	22.5	1,632	48	-
Peoples Savings and Loan Association of Monticello	Monticello	30.0	0.004	0.994	177	3	<100M	32.5	177	3	-
United Fidelity Bank, fsb	Evansville	27.5	0.082	0.473	16,448	83	100M-500M	20.0	1,176	30	-
Scottsburg Building and Loan Association	Scottsburg	17.5	0.032	0.572	2,847	27	<100M	25.0	461	15	-
Owen Community Bank, s.b.	Spencer	15.0	0.031	0.556	2,323	18	<100M	15.0	247	8	-
Boonville FSB	Boonville	12.5	0.027	0.353	1,143	21	<100M	35.0	544	19	-
First Internet Bank of Indiana	Indianapolis	12.5	0.006	0.222	3,344	10	500M-1B	10.0	72	3	0.002
Newton County Loan & Savings, FSB	Goodland	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
First Federal Savings Bank of Washington	Washington	10.0	0.003	0.044	223	4	<100M	12.5	223	4	-
Kentland Federal Savings and Loan Association	Kentland	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Everence Trust Company	Goshen	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
First Federal Savings and Loan Association of Hammond	Hammond	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Forethought Federal Savings Bank	Batesville	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data