

Table 3A Expanded. Small Business Lending Institutions in Indiana Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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	0.213	1.000	582,402	2,529	1B-10B	70.0	39,701	1,371	0.000
Community First Bank of Indiana	Kokomo	87.5	0.382	0.831	74,916	650	100M-500M	75.0	8,642	302	0.000
First State Bank of Middlebury	Middlebury	87.5	0.281	0.726	106,262	971	100M-500M	82.5	14,085	567	0.000
German American Bancorp	Jasper	82.5	0.195	0.601	378,887	2,195	1B-10B	72.5	37,994	1,016	0.003
Farmers State Bank	Lagrange	82.5	0.161	0.850	79,578	837	100M-500M	92.5	16,397	540	0.000
The New Washington State Bank	New Washington	82.5	0.228	0.815	57,342	495	100M-500M	70.0	7,310	283	0.000
Lake City Bank	Warsaw	80.0	0.237	0.470	703,507	6,966	1B-10B	85.0	132,212	5,418	0.000
Citizens State Bank of New Castle, Ind	New Castle	77.5	0.137	1.000	38,121	352	100M-500M	60.0	5,159	251	0.007
First Federal Savings Bank	Huntington	77.5	0.213	0.786	57,754	402	100M-500M	57.5	5,435	193	0.000
Greenfield Banking Company	Greenfield	77.5	0.150	0.960	61,060	491	100M-500M	65.0	7,406	308	0.009
Grabill Bank	Grabill	77.5	0.212	0.490	126,960	929	500M-1B	70.0	15,468	473	0.000
The Riddell National Bank	Brazil	77.5	0.190	0.902	35,516	423	100M-500M	90.0	12,905	332	0.006
The Farmers Bank, Frankfort, Indiana	Frankfort	75.0	0.185	0.482	79,253	587	100M-500M	65.0	9,656	308	0.000
The First State Bank, Bourbon, Indiana	Bourbon	75.0	0.171	1.000	14,490	469	<100M	90.0	6,183	430	0.000
United Commerce Bank	Bloomington	75.0	0.294	0.759	41,728	353	100M-500M	57.5	4,607	185	0.000
The North Salem State Bank	North Salem	75.0	0.193	0.838	33,067	488	100M-500M	75.0	5,469	333	0.000
MarkleBank	Markle	75.0	0.164	0.709	57,081	614	100M-500M	85.0	11,508	400	0.000
Heartland Community Bank	Franklin	75.0	0.194	0.726	48,146	415	100M-500M	65.0	6,540	230	0.007
The Peoples State Bank	Ellettsville	75.0	0.198	0.830	38,398	394	100M-500M	70.0	6,171	240	0.002
Tower Bank & Trust Company	Fort Wayne	72.5	0.185	0.458	120,621	733	500M-1B	60.0	11,012	313	0.000
First Financial Bank, National Association	Terre Haute	72.5	0.138	0.478	386,358	5,274	1B-10B	90.0	119,088	4,054	0.000
First Farmers Bank and Trust Company	Converse	72.5	0.129	0.557	143,365	1,470	1B-10B	75.0	21,431	888	0.000
Horizon Bank, National Association	Michigan City	72.5	0.103	0.603	161,647	1,323	1B-10B	62.5	15,653	667	0.000
First Merchants Bank National Association	Muncie	72.5	0.149	0.429	629,530	4,704	1B-10B	65.0	64,768	2,396	0.000
Indiana Community Bank	Goshen	72.5	0.393	0.859	41,985	244	100M-500M	45.0	2,591	81	0.000
Terre Haute Savings Bank	Terre Haute	70.0	0.152	0.636	47,495	421	100M-500M	75.0	10,015	285	0.000
Bloomfield State Bank	Bloomfield	70.0	0.167	0.585	69,585	439	100M-500M	65.0	9,483	258	0.000
Hoosier Heartland State Bank	Crawfordsville	70.0	0.174	1.000	24,387	166	100M-500M	90.0	24,387	166	0.005
The Napoleon State Bank	Napoleon	70.0	0.134	1.000	24,627	335	100M-500M	77.5	6,092	237	0.000
STAR Financial Bank	Fort Wayne	70.0	0.115	0.366	186,118	1,403	1B-10B	62.5	16,503	605	0.000
First Bank Richmond, National Association	Richmond	70.0	0.131	0.609	68,505	549	500M-1B	72.5	10,532	338	0.000
Freedom Bank	Huntingburg	70.0	0.150	0.610	49,341	588	100M-500M	82.5	10,940	417	0.000
Jackson County Bank	Seymour	67.5	0.167	0.522	66,805	369	100M-500M	40.0	4,996	140	0.000
Hendricks County Bank and Trust Company	Brownsburg	67.5	0.222	0.731	31,721	233	100M-500M	47.5	2,992	123	0.002
Your Community Bank	New Albany	67.5	0.141	0.403	98,196	734	500M-1B	57.5	9,967	348	0.000
Kentland Bank	Kentland	67.5	0.149	0.701	41,672	425	100M-500M	77.5	8,512	286	0.001
Citizens Bank	Mooresville	67.5	0.148	0.622	54,572	472	100M-500M	70.0	8,147	263	0.004
Alliance Bank	Francesville	67.5	0.136	0.749	38,832	511	100M-500M	82.5	8,421	349	0.002

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		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)
DeMotte State Bank	Demotte	67.5	0.116	0.661	41,268	543	100M-500M	80.0	10,077	385	0.001
CSB State Bank	Poseyville	67.5	0.249	0.983	16,418	232	<100M	77.5	5,067	169	0.000
1st Source Bank	South Bend	65.0	0.105	0.204	468,019	4,320	1B-10B	57.5	40,600	2,136	0.000
First Harrison Bank	Corydon	65.0	0.119	0.606	54,070	526	100M-500M	65.0	8,435	311	0.001
Owen County State Bank	Spencer	65.0	0.146	0.816	26,838	272	100M-500M	60.0	4,364	180	0.000
Community Bank	Noblesville	65.0	0.160	0.595	41,185	387	100M-500M	65.0	6,482	221	0.000
The Bippus State Bank	Huntington	65.0	0.212	0.752	24,572	258	100M-500M	67.5	5,106	159	0.000
The National Bank of Indianapolis	Indianapolis	65.0	0.108	0.323	166,179	1,050	1B-10B	52.5	10,178	387	0.002
Salin Bank and Trust Company	Indianapolis	65.0	0.121	0.387	100,659	600	500M-1B	47.5	8,136	254	0.000
River Valley Financial Bank	Madison	65.0	0.113	0.686	45,926	432	100M-500M	57.5	6,666	256	0.000
First Bank of Berne	Berne	65.0	0.092	0.652	47,819	627	500M-1B	77.5	11,109	425	0.000
Indiana Business Bank	Indianapolis	65.0	0.493	0.802	30,700	169	<100M	27.5	1,071	48	0.000
Logansport Savings Bank, FSB	Logansport	62.5	0.158	0.740	28,121	239	100M-500M	65.0	5,579	156	0.000
Farmers State Bank	Mentone	62.5	0.166	0.885	20,915	220	100M-500M	55.0	3,088	133	0.000
The Friendship State Bank	Friendship	62.5	0.096	0.845	29,480	462	100M-500M	82.5	7,937	356	0.000
Old National Bank	Evansville	62.5	0.077	0.393	660,881	8,015	1B-10B	70.0	114,216	5,259	0.000
Fowler State Bank	Fowler	62.5	0.139	0.870	18,988	298	100M-500M	72.5	4,828	227	0.007
First National Bank	Cloverdale	62.5	0.144	0.679	36,274	315	100M-500M	50.0	4,420	165	0.003
Community State Bank	Avilla	60.0	0.156	0.648	30,113	221	100M-500M	40.0	3,202	119	0.000
Wayne Bank and Trust Co.	Cambridge City	60.0	0.217	0.544	33,032	215	100M-500M	47.5	3,351	105	0.005
Indiana Bank and Trust Company	Columbus	60.0	0.114	0.304	106,502	769	500M-1B	57.5	11,639	363	0.000
MutualBank	Muncie	60.0	0.079	0.564	116,064	920	1B-10B	62.5	15,662	467	0.001
The Campbell & Fetter Bank	Kendallville	60.0	0.081	1.000	21,673	289	100M-500M	95.0	21,673	289	0.000
Crossroads Bank	Wabash	60.0	0.106	0.601	34,819	437	100M-500M	67.5	6,848	293	0.000
The First National Bank of Monterey	Monterey	60.0	0.092	0.939	29,028	349	100M-500M	70.0	6,177	241	0.000
Peoples Bank SB	Munster	60.0	0.118	0.356	80,154	451	500M-1B	35.0	4,960	143	0.000
The Farmers and Merchants Bank	Boswell	60.0	0.136	1.000	15,179	138	100M-500M	85.0	15,179	138	0.000
Centier Bank	Whiting	60.0	0.081	0.209	174,328	1,146	1B-10B	57.5	16,991	514	0.000
Dupont State Bank	Dupont	60.0	0.172	0.891	13,995	228	<100M	77.5	4,954	171	0.000
Evansville Commerce Bank	Evansville	60.0	0.330	0.849	18,434	107	<100M	32.5	1,070	38	0.000
The Fountain Trust Company	Covington	60.0	0.103	0.950	26,713	273	100M-500M	57.5	4,550	168	0.000
CentreBank	Veedersburg	57.5	0.243	0.808	14,374	160	<100M	60.0	2,620	107	0.000
Springs Valley Bank & Trust Company	French Lick	57.5	0.147	0.606	33,148	306	100M-500M	60.0	5,405	189	0.003
State Bank of Burnettsville	Burnettsville	57.5	0.183	1.000	7,415	93	<100M	77.5	7,415	93	0.000
Lafayette Savings Bank, FSB	Lafayette	57.5	0.129	0.511	47,568	334	100M-500M	52.5	6,116	189	0.000
Spencer County Bank	Santa Claus	55.0	0.115	1.000	12,618	127	100M-500M	55.0	2,458	80	0.003
The Merchants Bank and Trust Company	West Harrison	55.0	0.155	0.568	34,025	173	100M-500M	27.5	2,258	61	0.000
First Savings Bank, F.S.B.	Clarksville	55.0	0.093	0.467	54,441	470	500M-1B	60.0	7,927	265	0.000
FCN Bank, National Association	Brookville	55.0	0.092	0.643	36,079	370	100M-500M	62.5	6,611	236	0.000
LAFAYETTE COMMUNITY BANK	Lafayette	55.0	0.175	0.661	24,967	133	100M-500M	22.5	1,548	52	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Garrett State Bank	Garrett	55.0	0.096	0.845	17,696	346	100M-500M	82.5	7,225	294	0.002
The Lynnville National Bank	Lynnville	55.0	0.141	1.000	13,895	52	<100M	77.5	13,895	52	0.000
The Bath State Bank	Bath	55.0	0.100	1.000	14,935	169	100M-500M	55.0	2,912	112	0.000
State Bank of Medora	Medora	55.0	0.124	1.000	7,628	146	<100M	80.0	7,628	146	0.000
The Scott County State Bank	Scottsburg	52.5	0.143	0.596	18,665	228	100M-500M	67.5	4,855	164	0.000
The Home National Bank of Thorntown	Thorntown	52.5	0.132	0.987	12,795	167	<100M	62.5	2,903	114	0.000
Mid-Southern Savings Bank, FSB	Salem	52.5	0.097	0.770	21,893	255	100M-500M	67.5	5,288	178	0.000
The La Porte Savings Bank	La Porte	52.5	0.094	0.496	44,703	319	100M-500M	37.5	4,004	141	0.000
Tri-County Bank & Trust Company	Roachdale	52.5	0.090	0.912	16,185	286	100M-500M	75.0	5,780	231	0.002
Citizens Financial Bank	Munster	50.0	0.082	0.256	93,213	420	1B-10B	30.0	4,500	122	0.000
Bank of Indiana, National Association	Dana	50.0	0.185	0.496	19,103	118	100M-500M	22.5	1,089	35	0.000
Bank of Geneva	Geneva	50.0	0.102	0.827	16,270	225	100M-500M	52.5	2,942	159	0.000
Mutual Savings Bank	Franklin	50.0	0.153	0.538	18,825	150	100M-500M	40.0	2,338	75	0.004
Home Bank SB	Martinsville	50.0	0.098	0.980	21,954	124	100M-500M	30.0	1,667	56	0.000
The Peoples Bank	Brownstown	47.5	0.110	0.782	17,249	159	100M-500M	52.5	3,178	92	0.003
Ossian State Bank	Ossian	47.5	0.157	0.588	14,526	116	<100M	30.0	1,489	55	0.000
Ameriana Bank	New Castle	47.5	0.099	0.359	44,335	311	100M-500M	32.5	3,412	133	0.000
First Federal Savings and Loan Association	Greensburg	45.0	0.067	1.000	9,239	106	100M-500M	45.0	2,048	65	0.000
The First National Bank of Odon	Odon	45.0	0.107	0.916	8,249	122	<100M	60.0	2,026	96	0.000
First Federal Savings Bank	Evansville	45.0	0.084	0.525	32,113	288	100M-500M	47.5	4,927	168	0.000
The Farmers State Bank	Brookston	45.0	0.094	1.000	6,257	88	<100M	45.0	1,197	57	0.000
Farmers and Merchants Bank	Laotto	42.5	0.091	0.842	10,711	165	100M-500M	52.5	2,318	117	0.000
First State Bank of Porter	Porter	42.5	0.096	0.681	16,347	137	100M-500M	47.5	3,054	86	0.000
The Elberfeld State Bank	Elberfeld	42.5	0.104	0.956	6,371	76	<100M	45.0	1,277	51	0.000
State Bank of Lizton	Lizton	40.0	0.084	0.326	31,908	313	100M-500M	40.0	4,603	154	0.001
West End Bank, S.B.	Richmond	40.0	0.078	0.496	19,153	236	100M-500M	55.0	4,454	189	0.000
Pacesetter Bank	Hartford City	40.0	0.073	0.740	8,350	205	100M-500M	70.0	3,633	170	0.007
Security Federal Savings Bank	Logansport	40.0	0.076	0.691	15,204	160	100M-500M	45.0	2,937	99	0.000
Bedford Federal Savings Bank	Bedford	40.0	0.112	0.682	13,358	108	100M-500M	35.0	1,647	51	0.000
Community State Bank	Brook	40.0	0.102	0.989	5,301	98	<100M	60.0	1,838	80	0.000
Merchants Bank of Indiana	Lynn	40.0	0.037	0.632	31,096	149	500M-1B	25.0	2,203	71	0.000
Grant County State Bank	Swayzee	40.0	0.106	0.683	9,956	125	<100M	45.0	1,636	88	0.002
Community State Bank	Royal Center	37.5	0.063	1.000	6,271	43	<100M	32.5	939	25	0.000
The Citizens Exchange Bank	Fairmount	37.5	0.055	1.000	3,299	73	<100M	67.5	3,299	73	0.008
United Community Bank	Lawrenceburg	37.5	0.061	0.462	30,052	225	100M-500M	30.0	2,818	113	0.000
First Federal Savings Bank of Angola	Angola	37.5	0.032	1.000	4,083	54	100M-500M	65.0	4,083	54	0.000
American Savings, FSB	Munster	37.5	0.094	0.589	16,798	123	100M-500M	27.5	1,576	53	0.003
First Federal Savings Bank of Washington	Washington	37.5	0.057	1.000	4,607	61	<100M	42.5	1,097	46	0.000
The Central National Bank and Trust Company	Attica	35.0	0.047	1.000	3,022	32	<100M	32.5	621	20	0.002
Peoples Trust and Savings Bank	Boonville	35.0	0.107	0.481	14,572	118	100M-500M	30.0	1,682	56	0.000

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		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Union Savings and Loan Association	Connersville	35.0	0.083	0.807	10,942	85	100M-500M	35.0	1,659	52	0.000
The Morris Plan Company of Terre Ha	Terre Haute	35.0	0.021	0.999	1,575	129	<100M	52.5	1,206	122	0.000
Dearborn Savings Bank	Lawrenceburg	35.0	0.108	0.620	12,635	52	100M-500M	10.0	360	11	0.000
Liberty Savings Bank, FSB	Whiting	35.0	0.049	1.000	3,231	25	<100M	35.0	689	11	0.000
The Fairmount State Bank	Fairmount	32.5	0.013	0.998	543	46	<100M	42.5	543	46	0.003
The Farmers State Bank	Sweetser	32.5	0.073	0.999	1,430	25	<100M	60.0	1,430	25	0.000
Boonville Federal Savings Bank	Boonville	30.0	0.031	0.910	1,251	28	<100M	35.0	393	20	0.000
Lake Federal Bank, FSB	Hammond	30.0	0.028	1.000	2,026	14	<100M	12.5	79	3	0.000
First Federal Savings Bank	Rochester	30.0	0.003	0.999	1,088	8	100M-500M	10.0	-	-	0.000
Scottsburg Building and Loan Associat	Scottsburg	30.0	0.018	0.999	1,648	17	<100M	27.5	295	8	0.000
Farmers and Mechanics Federal Savin	Bloomfield	30.0	0.006	0.998	425	15	<100M	35.0	425	15	0.001
Our Community Bank	Spencer	30.0	0.025	0.999	1,910	12	<100M	20.0	209	6	0.000
Bank of Wolcott	Wolcott	27.5	0.067	0.419	8,317	252	100M-500M	85.0	8,317	252	0.000
Peoples Savings and Loan Association	Monticello	27.5	0.004	0.994	166	3	<100M	32.5	166	3	0.000
Peoples Federal Savings Bank of DeKa	Auburn	20.0	0.016	0.402	7,843	116	100M-500M	30.0	1,920	69	0.001
United Fidelity Bank, fsb	Evansville	20.0	0.055	0.328	9,708	74	100M-500M	20.0	1,033	31	0.000
First Internet Bank of Indiana	Indianapolis	15.0	0.019	0.248	11,994	32	500M-1B	10.0	199	5	0.002
Forethought Federal Savings Bank	Batesville	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Everence Trust Company	Goshen	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Kentland Federal Savings and Loan As	Kentland	10.0	-	-	-	-	<100M	10.0	-	-	0.000
First Federal Savings and Loan Associa	Hammond	10.0	-	-	-	-	<100M	10.0	-	-	0.000

¹ TA = 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.

Table 3B. Expanded. Micro Business Lending Institutions in Indiana Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Campbell & Fetter Bank	Kendallville	95.0	0.081	1.000	21,673	289	100M-500M	60.0	21,673	289	0.000
Farmers State Bank	Lagrange	92.5	0.033	0.175	16,397	540	100M-500M	82.5	79,578	837	0.000
The Riddell National Bank	Brazil	90.0	0.069	0.328	12,905	332	100M-500M	77.5	35,516	423	0.006
The First State Bank, Bourbon, Indiana	Bourbon	90.0	0.073	0.427	6,183	430	<100M	75.0	14,490	469	0.000
First Financial Bank, National Association	Terre Haute	90.0	0.043	0.147	119,088	4,054	1B-10B	72.5	386,358	5,274	0.000
Hoosier Heartland State Bank	Crawfordsville	90.0	0.174	1.000	24,387	166	100M-500M	70.0	24,387	166	0.005
Lake City Bank	Warsaw	85.0	0.045	0.088	132,212	5,418	1B-10B	80.0	703,507	6,966	0.000
MarkleBank	Markle	85.0	0.033	0.143	11,508	400	100M-500M	75.0	57,081	614	0.000
Bank of Wolcott	Wolcott	85.0	0.067	0.419	8,317	252	100M-500M	27.5	8,317	252	0.000
The Farmers and Merchants Bank	Boswell	85.0	0.136	1.000	15,179	138	100M-500M	60.0	15,179	138	0.000
The Garrett State Bank	Garrett	82.5	0.039	0.345	7,225	294	100M-500M	55.0	17,696	346	0.002
Alliance Bank	Francesville	82.5	0.030	0.162	8,421	349	100M-500M	67.5	38,832	511	0.002
The Friendship State Bank	Friendship	82.5	0.026	0.227	7,937	356	100M-500M	62.5	29,480	462	0.000
Freedom Bank	Huntingburg	82.5	0.033	0.135	10,940	417	100M-500M	70.0	49,341	588	0.000
First State Bank of Middlebury	Middlebury	82.5	0.037	0.096	14,085	567	100M-500M	87.5	106,262	971	0.000
DeMotte State Bank	Demotte	80.0	0.028	0.161	10,077	385	100M-500M	67.5	41,268	543	0.001
State Bank of Medora	Medora	80.0	0.124	1.000	7,628	146	<100M	55.0	7,628	146	0.000
CSB State Bank	Poseyville	77.5	0.077	0.303	5,067	169	<100M	67.5	16,418	232	0.000
The Lynnville National Bank	Lynnville	77.5	0.141	1.000	13,895	52	<100M	55.0	13,895	52	0.000
Dupont State Bank	Dupont	77.5	0.061	0.315	4,954	171	<100M	60.0	13,995	228	0.000
State Bank of Burnettsville	Burnettsville	77.5	0.183	1.000	7,415	93	<100M	57.5	7,415	93	0.000
First Bank of Berne	Berne	77.5	0.021	0.151	11,109	425	500M-1B	65.0	47,819	627	0.000
Kentland Bank	Kentland	77.5	0.031	0.143	8,512	286	100M-500M	67.5	41,672	425	0.001
The Napoleon State Bank	Napoleon	77.5	0.033	0.247	6,092	237	100M-500M	70.0	24,627	335	0.000
Terre Haute Savings Bank	Terre Haute	75.0	0.032	0.134	10,015	285	100M-500M	70.0	47,495	421	0.000
Tri-County Bank & Trust Company	Roachdale	75.0	0.032	0.326	5,780	231	100M-500M	52.5	16,185	286	0.002
Community First Bank of Indiana	Kokomo	75.0	0.044	0.096	8,642	302	100M-500M	87.5	74,916	650	0.000
The North Salem State Bank	North Salem	75.0	0.032	0.139	5,469	333	100M-500M	75.0	33,067	488	0.000
First Farmers Bank and Trust Company	Converse	75.0	0.019	0.083	21,431	888	1B-10B	72.5	143,365	1,470	0.000
First Bank Richmond, National Association	Richmond	72.5	0.020	0.094	10,532	338	500M-1B	70.0	68,505	549	0.000
German American Bancorp	Jasper	72.5	0.020	0.060	37,994	1,016	1B-10B	82.5	378,887	2,195	0.003
Fowler State Bank	Fowler	72.5	0.035	0.221	4,828	227	100M-500M	62.5	18,988	298	0.007
The New Washington State Bank	New Washington	70.0	0.029	0.104	7,310	283	100M-500M	82.5	57,342	495	0.000
Grabill Bank	Grabill	70.0	0.026	0.060	15,468	473	500M-1B	77.5	126,960	929	0.000
The Peoples State Bank	Ellettsville	70.0	0.032	0.133	6,171	240	100M-500M	75.0	38,398	394	0.002
Citizens Bank	Mooreville	70.0	0.022	0.093	8,147	263	100M-500M	67.5	54,572	472	0.004
MainSource Bank	Greensburg	70.0	0.014	0.068	39,701	1,371	1B-10B	97.5	582,402	2,529	0.000
The First National Bank of Monterey	Monterey	70.0	0.020	0.200	6,177	241	100M-500M	60.0	29,028	349	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Indiana Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Old National Bank	Evansville	70.0	0.013	0.068	114,216	5,259	1B-10B	62.5	660,881	8,015	0.000
Pacesetter Bank	Hartford City	70.0	0.032	0.322	3,633	170	100M-500M	40.0	8,350	205	0.007
The Scott County State Bank	Scottsburg	67.5	0.037	0.155	4,855	164	100M-500M	52.5	18,665	228	0.000
Crossroads Bank	Wabash	67.5	0.021	0.118	6,848	293	100M-500M	60.0	34,819	437	0.000
The Bippus State Bank	Huntington	67.5	0.044	0.156	5,106	159	100M-500M	65.0	24,572	258	0.000
Mid-Southern Savings Bank, FSB	Salem	67.5	0.024	0.186	5,288	178	100M-500M	52.5	21,893	255	0.000
The Citizens Exchange Bank	Fairmount	67.5	0.055	1.000	3,299	73	<100M	37.5	3,299	73	0.008
Bloomfield State Bank	Bloomfield	65.0	0.023	0.080	9,483	258	100M-500M	70.0	69,585	439	0.000
Heartland Community Bank	Franklin	65.0	0.026	0.099	6,540	230	100M-500M	75.0	48,146	415	0.007
The Farmers Bank, Frankfort, Indiana	Frankfort	65.0	0.023	0.059	9,656	308	100M-500M	75.0	79,253	587	0.000
Logansport Savings Bank, FSB	Logansport	65.0	0.031	0.147	5,579	156	100M-500M	62.5	28,121	239	0.000
Community Bank	Noblesville	65.0	0.025	0.094	6,482	221	100M-500M	65.0	41,185	387	0.000
First Federal Savings Bank of Angola	Angola	65.0	0.032	1.000	4,083	54	100M-500M	37.5	4,083	54	0.000
First Merchants Bank National Association	Muncie	65.0	0.015	0.044	64,768	2,396	1B-10B	72.5	629,530	4,704	0.000
Greenfield Banking Company	Greenfield	65.0	0.018	0.116	7,406	308	100M-500M	77.5	61,060	491	0.009
First Harrison Bank	Corydon	65.0	0.019	0.095	8,435	311	100M-500M	65.0	54,070	526	0.001
MutualBank	Muncie	62.5	0.011	0.076	15,662	467	1B-10B	60.0	116,064	920	0.001
STAR Financial Bank	Fort Wayne	62.5	0.010	0.032	16,503	605	1B-10B	70.0	186,118	1,403	0.000
The Home National Bank of Thorntown	Thorntown	62.5	0.030	0.224	2,903	114	<100M	52.5	12,795	167	0.000
FCN Bank, National Association	Brookville	62.5	0.017	0.118	6,611	236	100M-500M	55.0	36,079	370	0.000
Horizon Bank, National Association	Michigan City	62.5	0.010	0.058	15,653	667	1B-10B	72.5	161,647	1,323	0.000
The Farmers State Bank	Sweetser	60.0	0.073	0.999	1,430	25	<100M	32.5	1,430	25	0.000
Tower Bank & Trust Company	Fort Wayne	60.0	0.017	0.042	11,012	313	500M-1B	72.5	120,621	733	0.000
Citizens State Bank of New Castle, Indiana	New Castle	60.0	0.019	0.135	5,159	251	100M-500M	77.5	38,121	352	0.007
The First National Bank of Odon	Odon	60.0	0.026	0.225	2,026	96	<100M	45.0	8,249	122	0.000
Springs Valley Bank & Trust Company	French Lick	60.0	0.024	0.099	5,405	189	100M-500M	57.5	33,148	306	0.003
CentreBank	Veedersburg	60.0	0.044	0.147	2,620	107	<100M	57.5	14,374	160	0.000
Community State Bank	Brook	60.0	0.035	0.343	1,838	80	<100M	40.0	5,301	98	0.000
Owen County State Bank	Spencer	60.0	0.024	0.133	4,364	180	100M-500M	65.0	26,838	272	0.000
First Savings Bank, F.S.B.	Clarksville	60.0	0.014	0.068	7,927	265	500M-1B	55.0	54,441	470	0.000
First Federal Savings Bank	Huntington	57.5	0.020	0.074	5,435	193	100M-500M	77.5	57,754	402	0.000
River Valley Financial Bank	Madison	57.5	0.016	0.100	6,666	256	100M-500M	65.0	45,926	432	0.000
Your Community Bank	New Albany	57.5	0.014	0.041	9,967	348	500M-1B	67.5	98,196	734	0.000
Indiana Bank and Trust Company	Columbus	57.5	0.012	0.033	11,639	363	500M-1B	60.0	106,502	769	0.000
1st Source Bank	South Bend	57.5	0.009	0.018	40,600	2,136	1B-10B	65.0	468,019	4,320	0.000
Centier Bank	Whiting	57.5	0.008	0.020	16,991	514	1B-10B	60.0	174,328	1,146	0.000
The Fountain Trust Company	Covington	57.5	0.018	0.162	4,550	168	100M-500M	60.0	26,713	273	0.000
United Commerce Bank	Bloomington	57.5	0.033	0.084	4,607	185	100M-500M	75.0	41,728	353	0.000
Spencer County Bank	Santa Claus	55.0	0.022	0.195	2,458	80	100M-500M	55.0	12,618	127	0.003

Table 3B. Expanded. Micro Business Lending Institutions in Indiana Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA ¹
		Rank	TA Ratio ¹					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Farmers State Bank	Mentone	55.0	0.024	0.131	3,088	133	100M-500M	62.5	20,915	220	0.000	
The Bath State Bank	Bath	55.0	0.020	0.195	2,912	112	100M-500M	55.0	14,935	169	0.000	
West End Bank, S.B.	Richmond	55.0	0.018	0.115	4,454	189	100M-500M	40.0	19,153	236	0.000	
The National Bank of Indianapolis	Indianapolis	52.5	0.007	0.020	10,178	387	1B-10B	65.0	166,179	1,050	0.002	
The Peoples Bank	Brownstown	52.5	0.020	0.144	3,178	92	100M-500M	47.5	17,249	159	0.003	
Lafayette Savings Bank, FSB	Lafayette	52.5	0.017	0.066	6,116	189	100M-500M	57.5	47,568	334	0.000	
Bank of Geneva	Geneva	52.5	0.018	0.150	2,942	159	100M-500M	50.0	16,270	225	0.000	
The Morris Plan Company of Terre Haute, Inc	Terre Haute	52.5	0.016	0.765	1,206	122	<100M	35.0	1,575	129	0.000	
Farmers and Merchants Bank	Laotto	52.5	0.020	0.182	2,318	117	100M-500M	42.5	10,711	165	0.000	
First National Bank	Cloverdale	50.0	0.018	0.083	4,420	165	100M-500M	62.5	36,274	315	0.003	
Wayne Bank and Trust Co.	Cambridge City	47.5	0.022	0.055	3,351	105	100M-500M	60.0	33,032	215	0.005	
Salin Bank and Trust Company	Indianapolis	47.5	0.010	0.031	8,136	254	500M-1B	65.0	100,659	600	0.000	
First Federal Savings Bank	Evansville	47.5	0.013	0.080	4,927	168	100M-500M	45.0	32,113	288	0.000	
First State Bank of Porter	Porter	47.5	0.018	0.127	3,054	86	100M-500M	42.5	16,347	137	0.000	
Hendricks County Bank and Trust Company	Brownsburg	47.5	0.021	0.069	2,992	123	100M-500M	67.5	31,721	233	0.002	
First Federal Savings and Loan Association of Greensburg	Greensburg	45.0	0.015	0.222	2,048	65	100M-500M	45.0	9,239	106	0.000	
The Elberfeld State Bank	Elberfeld	45.0	0.021	0.192	1,277	51	<100M	42.5	6,371	76	0.000	
Grant County State Bank	Swayzee	45.0	0.017	0.112	1,636	88	<100M	40.0	9,956	125	0.002	
Indiana Community Bank	Goshen	45.0	0.024	0.053	2,591	81	100M-500M	72.5	41,985	244	0.000	
Security Federal Savings Bank	Logansport	45.0	0.015	0.134	2,937	99	100M-500M	40.0	15,204	160	0.000	
The Farmers State Bank	Brookston	45.0	0.018	0.191	1,197	57	<100M	45.0	6,257	88	0.000	
First Federal Savings Bank of Washington	Washington	42.5	0.014	0.238	1,097	46	<100M	37.5	4,607	61	0.000	
The Fairmount State Bank	Fairmount	42.5	0.013	0.998	543	46	<100M	32.5	543	46	0.003	
State Bank of Lizton	Lizton	40.0	0.012	0.047	4,603	154	100M-500M	40.0	31,908	313	0.001	
Community State Bank	Avilla	40.0	0.017	0.069	3,202	119	100M-500M	60.0	30,113	221	0.000	
Mutual Savings Bank	Franklin	40.0	0.019	0.067	2,338	75	100M-500M	50.0	18,825	150	0.004	
Jackson County Bank	Seymour	40.0	0.012	0.039	4,996	140	100M-500M	67.5	66,805	369	0.000	
The La Porte Savings Bank	La Porte	37.5	0.008	0.044	4,004	141	100M-500M	52.5	44,703	319	0.000	
Farmers and Mechanics Federal Savings and	Bloomfield	35.0	0.006	0.998	425	15	<100M	30.0	425	15	0.001	
Union Savings and Loan Association	Connersville	35.0	0.013	0.122	1,659	52	100M-500M	35.0	10,942	85	0.000	
Peoples Bank SB	Munster	35.0	0.007	0.022	4,960	143	500M-1B	60.0	80,154	451	0.000	
Boonville Federal Savings Bank	Boonville	35.0	0.010	0.286	393	20	<100M	30.0	1,251	28	0.000	
Liberty Savings Bank, FSB	Whiting	35.0	0.010	0.213	689	11	<100M	35.0	3,231	25	0.000	
Bedford Federal Savings Bank	Bedford	35.0	0.014	0.084	1,647	51	100M-500M	40.0	13,358	108	0.000	
Peoples Savings and Loan Association of Mo	Monticello	32.5	0.004	0.994	166	3	<100M	27.5	166	3	0.000	
Evansville Commerce Bank	Evansville	32.5	0.019	0.049	1,070	38	<100M	60.0	18,434	107	0.000	
Community State Bank	Royal Center	32.5	0.009	0.150	939	25	<100M	37.5	6,271	43	0.000	
The Central National Bank and Trust Compar	Attica	32.5	0.010	0.205	621	20	<100M	35.0	3,022	32	0.002	
Ameriana Bank	New Castle	32.5	0.008	0.028	3,412	133	100M-500M	47.5	44,335	311	0.000	

Table 3B. Expanded. Micro Business Lending Institutions in Indiana Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Home Bank SB	Martinsville	30.0	0.007	0.074	1,667	56	100M-500M	50.0	21,954	124	0.000
Ossian State Bank	Ossian	30.0	0.016	0.060	1,489	55	<100M	47.5	14,526	116	0.000
United Community Bank	Lawrenceburg	30.0	0.006	0.043	2,818	113	100M-500M	37.5	30,052	225	0.000
Citizens Financial Bank	Munster	30.0	0.004	0.012	4,500	122	1B-10B	50.0	93,213	420	0.000
Peoples Trust and Savings Bank	Boonville	30.0	0.012	0.056	1,682	56	100M-500M	35.0	14,572	118	0.000
Peoples Federal Savings Bank of DeKalb Cour	Auburn	30.0	0.004	0.098	1,920	69	100M-500M	20.0	7,843	116	0.001
The Merchants Bank and Trust Company	West Harrison	27.5	0.010	0.038	2,258	61	100M-500M	55.0	34,025	173	0.000
Scottsburg Building and Loan Association	Scottsburg	27.5	0.003	0.179	295	8	<100M	30.0	1,648	17	0.000
Indiana Business Bank	Indianapolis	27.5	0.017	0.028	1,071	48	<100M	65.0	30,700	169	0.000
American Savings, FSB	Munster	27.5	0.009	0.055	1,576	53	100M-500M	37.5	16,798	123	0.003
Merchants Bank of Indiana	Lynn	25.0	0.003	0.045	2,203	71	500M-1B	40.0	31,096	149	0.000
Bank of Indiana, National Association	Dana	22.5	0.011	0.028	1,089	35	100M-500M	50.0	19,103	118	0.000
LAFAYETTE COMMUNITY BANK	Lafayette	22.5	0.011	0.041	1,548	52	100M-500M	55.0	24,967	133	0.000
Our Community Bank	Spencer	20.0	0.003	0.109	209	6	<100M	30.0	1,910	12	0.000
United Fidelity Bank, fsb	Evansville	20.0	0.006	0.035	1,033	31	100M-500M	20.0	9,708	74	0.000
Lake Federal Bank, FSB	Hammond	12.5	0.001	0.039	79	3	<100M	30.0	2,026	14	0.000
Kentland Federal Savings and Loan Associati	Kentland	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Forethought Federal Savings Bank	Batesville	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Everence Trust Company	Goshen	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
First Internet Bank of Indiana	Indianapolis	10.0	0.000	0.004	199	5	500M-1B	15.0	11,994	32	0.002
First Federal Savings Bank	Rochester	10.0	0.000	0.000	-	-	100M-500M	30.0	1,088	8	0.000
Dearborn Savings Bank	Lawrenceburg	10.0	0.003	0.018	360	11	100M-500M	35.0	12,635	52	0.000
First Federal Savings and Loan Association of Hammond		10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000

¹ TA = 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.