

Table 3A Expanded. Small Business Lending Institutions in Indiana Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
Community First Bank of Indiana	Kokomo	87.5	0.399	0.832	77,924	660	100M-500M	75	8,399	308	0.000
First State Bank of Middlebury	Middlebury	85.0	0.259	0.727	102,490	915	100M-500M	80	13,419	521	0.000
Farmers State Bank	Lagrange	82.5	0.155	0.852	80,541	848	500M-1B	88	16,794	548	0.000
The North Salem State Bank	North Salem	82.5	0.200	0.902	36,419	505	100M-500M	85	8,315	346	0.000
German American Bancorp	Jasper	80.0	0.192	0.540	384,178	2,174	1B-10B	73	37,977	997	0.003
The New Washington State Bank	New Washing	80.0	0.224	0.797	54,274	473	100M-500M	78	7,611	271	0.000
IAB Financial Bank	Fort Wayne	80.0	0.188	0.503	176,141	1,499	500M-1B	80	26,120	838	0.000
Greenfield Banking Company	Greenfield	80.0	0.135	0.960	59,996	510	100M-500M	73	8,100	325	0.008
Lake City Bank	Warsaw	80.0	0.252	0.459	746,925	6,987	1B-10B	85	132,533	5,399	0.000
First Federal Savings Bank	Huntington	77.5	0.188	0.766	51,000	411	100M-500M	63	5,474	201	0.000
Freedom Bank	Huntingburg	77.5	0.162	0.664	54,022	615	100M-500M	85	10,856	432	0.000
First Merchants Bank National Association	Muncie	75.0	0.153	0.409	663,754	5,366	1B-10B	68	70,316	2,973	0.000
Horizon Bank, National Association	Michigan Ci	75.0	0.123	0.563	219,175	1,849	1B-10B	65	20,419	936	0.000
First Farmers Bank and Trust Company	Converse	75.0	0.129	0.502	147,500	1,462	1B-10B	75	22,332	853	0.000
The Napoleon State Bank	Napoleon	75.0	0.143	1.000	27,547	364	100M-500M	80	6,408	251	0.000
Citizens State Bank of New Castle, Indian	New Castle	75.0	0.136	0.986	39,282	329	100M-500M	60	4,975	231	0.006
Hoosier Heartland State Bank	Crawfordsvi	72.5	0.183	1.000	27,369	166	100M-500M	90	27,369	166	0.005
The Riddell National Bank	Brazil	72.5	0.184	0.863	32,778	401	100M-500M	90	12,328	320	0.006
First Bank Richmond, National Association	Richmond	72.5	0.126	0.658	63,791	511	500M-1B	68	9,368	312	0.000
The Farmers Bank, Frankfort, Indiana	Frankfort	72.5	0.176	0.467	78,562	610	100M-500M	70	9,825	328	0.000
The Bippus State Bank	Huntington	72.5	0.239	0.838	28,419	279	100M-500M	78	6,337	189	0.000
Bank of Wolcott	Wolcott	72.5	0.150	0.999	19,590	332	100M-500M	80	5,484	269	0.000
Owen County State Bank	Spencer	70.0	0.151	0.876	26,471	265	100M-500M	63	4,204	170	0.000
First National Bank	Cloverdale	70.0	0.151	0.745	40,137	332	100M-500M	50	4,193	172	0.003
River Valley Financial Bank	Madison	70.0	0.115	0.649	54,786	604	100M-500M	78	10,588	381	0.000
Kentland Bank	Kentland	70.0	0.135	0.708	40,197	439	100M-500M	78	8,524	288	0.001
The First State Bank, Bourbon, Indiana	Bourbon	70.0	0.155	1.000	13,616	333	<100M	88	5,819	304	0.000
Fowler State Bank	Fowler	70.0	0.145	1.000	20,307	325	100M-500M	98	20,307	325	0.007
First Financial Bank, National Associatio	Terre Haute	70.0	0.122	0.469	349,447	4,865	1B-10B	88	96,593	3,697	0.000
Tower Bank & Trust Company	Fort Wayne	70.0	0.161	0.432	109,940	678	500M-1B	58	9,514	292	0.000
Indiana Community Bank	Goshen	70.0	0.357	0.748	34,609	205	<100M	45	2,578	72	0.000
Bloomfield State Bank	Bloomfield	67.5	0.159	0.513	61,933	402	100M-500M	65	8,478	243	0.000
Community Bank	Noblesville	67.5	0.154	0.683	40,786	336	100M-500M	50	4,627	176	0.000
Community State Bank of Southwestern Indi	Poseyville	67.5	0.250	0.976	17,239	244	<100M	78	5,817	175	0.000
Farmers State Bank	Mentone	67.5	0.171	0.870	22,564	219	100M-500M	63	3,583	129	0.000

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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)
The Peoples State Bank	Ellettsville	67.5	0.168	0.621	33,139	327	100M-500M	63	4,868	193	0.002
Alliance Bank	Francesvill	67.5	0.121	0.709	36,645	475	100M-500M	73	7,235	316	0.000
MainSource Bank	Greensburg	67.5	0.102	0.481	280,555	2,469	1B-10B	70	40,809	1,409	0.000
First Harrison Bank	Corydon	67.5	0.126	0.573	57,915	539	100M-500M	63	7,798	305	0.002
Jackson County Bank	Seymour	67.5	0.150	0.516	64,481	342	100M-500M	40	4,722	126	0.000
United Commerce Bank	Bloomington	67.5	0.238	0.773	30,380	217	100M-500M	48	3,109	91	0.000
Citizens Bank	Mooreville	65.0	0.126	0.619	48,283	455	100M-500M	63	7,146	259	0.004
Your Community Bank	New Albany	65.0	0.139	0.376	96,861	713	500M-1B	60	9,913	340	0.000
Springs Valley Bank & Trust Company	French Lick	65.0	0.159	0.587	37,604	341	100M-500M	68	6,437	208	0.003
CentreBank	Veedersburg	65.0	0.222	0.968	14,097	162	<100M	70	3,364	115	0.000
DeMotte State Bank	Demotte	65.0	0.112	0.632	41,004	530	100M-500M	78	8,657	366	0.001
STAR Financial Bank	Fort Wayne	65.0	0.105	0.331	168,605	1,293	1B-10B	58	14,279	527	0.000
Terre Haute Savings Bank	Terre Haute	65.0	0.147	0.595	44,035	370	100M-500M	73	8,199	243	0.000
Logansport Savings Bank, FSB	Logansport	65.0	0.164	0.758	27,229	255	100M-500M	73	6,457	177	0.000
The National Bank of Indianapolis	Indianapoli	65.0	0.108	0.290	168,651	978	1B-10B	53	9,706	364	0.002
The Fountain Trust Company	Covington	62.5	0.110	0.969	30,313	281	100M-500M	63	4,944	167	0.000
Lafayette Savings Bank, FSB	Lafayette	62.5	0.143	0.610	52,451	318	100M-500M	48	5,275	164	0.000
First Bank of Berne	Berne	62.5	0.085	0.636	43,519	591	500M-1B	78	9,495	398	0.000
The Friendship State Bank	Friendship	62.5	0.099	0.849	31,866	467	100M-500M	83	8,098	355	0.000
Hendricks County Bank and Trust Company	Brownsburg	62.5	0.162	0.724	26,017	182	100M-500M	43	2,693	100	0.002
Mid-Southern Savings Bank, FSB	Salem	62.5	0.128	0.820	27,084	321	100M-500M	75	6,287	221	0.000
1st Source Bank	South Bend	62.5	0.096	0.180	442,054	4,024	1B-10B	60	41,564	2,034	0.000
Evansville Commerce Bank	Evansville	62.5	0.360	0.817	24,861	125	<100M	28	1,084	41	0.000
Salin Bank and Trust Company	Indianapoli	60.0	0.106	0.343	85,685	535	500M-1B	43	6,846	232	0.000
Old National Bank	Evansville	60.0	0.072	0.376	685,850	7,672	1B-10B	65	108,508	4,825	0.000
State Bank of Burnettsville	Burnettsvil	60.0	0.168	1.000	7,182	102	<100M	78	7,182	102	0.000
Crossroads Bank	Wabash	60.0	0.106	0.615	36,002	416	100M-500M	68	6,196	273	0.000
Wayne Bank and Trust Co.	Cambridge C	60.0	0.211	0.532	32,445	218	100M-500M	50	3,668	114	0.005
Peoples Bank SB	Munster	60.0	0.114	0.374	79,419	470	500M-1B	35	4,827	153	0.000
First Federal Savings Bank	Evansville	60.0	0.121	0.504	45,632	352	100M-500M	50	5,456	199	0.000
Centier Bank	Whiting	60.0	0.077	0.191	171,509	1,144	1B-10B	60	23,134	525	0.000
MutualBank	Muncie	60.0	0.079	0.516	111,848	910	1B-10B	63	15,371	468	0.001
Indiana Business Bank	Indianapoli	60.0	0.397	0.667	25,104	162	<100M	23	937	42	0.000
The Bath State Bank	Bath	57.5	0.107	1.000	16,113	165	100M-500M	63	3,278	106	0.000
FCN Bank, National Association	Brookville	57.5	0.098	0.683	40,023	384	100M-500M	60	6,089	237	0.000
The Campbell & Fetter Bank	Kendallvill	57.5	0.072	1.000	19,446	290	100M-500M	93	19,446	290	0.000
The Scott County State Bank	Scottsburg	57.5	0.160	0.646	22,186	220	100M-500M	63	4,127	150	0.000

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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)
Bedford Federal Savings Bank	Bedford	57.5	0.134	0.869	15,693	132	100M-500M	50	2,387	68	0.000
LAFAYETTE COMMUNITY BANK	Lafayette	57.5	0.178	0.704	26,311	143	100M-500M	25	1,458	51	0.000
The First National Bank of Monterey	Monterey	55.0	0.073	0.895	24,243	320	100M-500M	70	5,832	230	0.000
The Merchants Bank and Trust Company	West Harris	55.0	0.161	0.496	34,591	184	100M-500M	28	2,337	66	0.000
The Garrett State Bank	Garrett	55.0	0.092	0.714	17,782	407	100M-500M	90	9,216	349	0.002
Community State Bank	Avilla	55.0	0.147	0.591	30,888	223	100M-500M	40	3,026	117	0.000
Bank of Geneva	Geneva	55.0	0.109	0.854	19,874	232	100M-500M	53	3,081	159	0.000
First Savings Bank, F.S.B.	Clarksville	55.0	0.090	0.428	58,076	494	500M-1B	53	7,561	268	0.000
Tri-County Bank & Trust Company	Roachdale	55.0	0.093	0.894	17,346	279	100M-500M	75	5,103	216	0.002
Citizens Financial Bank	Munster	52.5	0.079	0.264	89,737	405	1B-10B	30	3,654	106	0.000
The Lynnville National Bank	Lynnville	52.5	0.129	1.000	12,497	48	<100M	78	12,497	48	0.000
Spencer County Bank	Santa Claus	52.5	0.100	0.994	11,597	130	100M-500M	58	2,699	89	0.003
The First National Bank of Odon	Odon	52.5	0.135	0.933	10,445	117	<100M	58	2,133	89	0.000
First State Bank of Porter	Porter	50.0	0.121	0.719	19,848	126	100M-500M	43	2,598	64	0.000
Bank of Indiana, National Association	Dana	50.0	0.171	0.575	15,514	91	<100M	23	1,060	30	0.000
The La Porte Savings Bank	La Porte	50.0	0.090	0.517	42,793	311	100M-500M	35	3,792	139	0.000
Ameriana Bank	New Castle	50.0	0.102	0.323	45,239	279	100M-500M	28	2,770	98	0.000
Community State Bank	Brook	47.5	0.091	1.000	5,560	129	<100M	65	2,342	109	0.000
State Bank of Lizton	Lizton	47.5	0.096	0.325	37,656	353	100M-500M	45	5,717	175	0.000
Farmers and Merchants Bank	Laotto	47.5	0.095	0.956	11,450	165	100M-500M	55	2,256	112	0.000
The Farmers State Bank	Brookston	47.5	0.091	1.000	6,201	91	<100M	48	1,275	61	0.000
The Home National Bank of Thorntown	Thorntown	47.5	0.099	0.844	10,112	140	100M-500M	60	2,531	102	0.000
Grant County State Bank	Swayzee	47.5	0.115	0.729	12,732	147	100M-500M	45	1,832	101	0.002
The Peoples Bank	Brownstown	45.0	0.098	0.757	16,586	154	100M-500M	55	3,187	90	0.003
Mutual Savings Bank	Franklin	45.0	0.142	0.508	18,390	136	100M-500M	30	1,845	64	0.004
First Federal Savings and Loan Associatio	Greensburg	45.0	0.066	1.000	10,150	108	100M-500M	45	1,984	63	0.000
Ossian State Bank	Ossian	45.0	0.146	0.605	14,847	115	100M-500M	35	1,587	56	0.000
West End Bank, S.B.	Richmond	42.5	0.084	0.539	21,912	265	100M-500M	63	4,892	209	0.000
The Elberfeld State Bank	Elberfeld	40.0	0.107	0.799	6,557	79	<100M	48	1,498	50	0.000
Security Federal Savings Bank	Logansport	40.0	0.086	0.558	17,443	172	100M-500M	53	3,460	104	0.000
State Bank of Medora	Medora	40.0	0.091	0.843	5,759	121	<100M	63	2,068	94	0.000
First Federal Savings Bank of Washington	Washington	40.0	0.039	1.000	3,064	58	<100M	40	972	47	0.000
The Citizens Exchange Bank	Fairmount	40.0	0.058	1.000	3,524	84	<100M	73	3,524	84	0.009
Union Savings and Loan Association	Connorsvill	40.0	0.080	0.805	10,833	97	100M-500M	48	2,381	68	0.000
Pacesetter Bank	Hartford Ci	37.5	0.064	0.643	8,551	197	100M-500M	70	3,520	162	0.007
The Central National Bank and Trust Compa	Attica	37.5	0.034	1.000	2,429	26	<100M	33	565	16	0.002
Liberty Savings Bank, FSB	Whiting	37.5	0.045	1.000	2,770	23	<100M	38	686	11	0.000

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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)
The Morris Plan Company of Terre Haute, I	Terre Haute	37.5	0.018	1.000	1,331	121	<100M	53	1,000	115	0.000
Peoples Trust and Savings Bank	Boonville	35.0	0.110	0.476	15,506	119	100M-500M	33	1,802	58	0.000
United Community Bank	Lawrencebur	35.0	0.045	0.415	23,074	167	500M-1B	25	1,890	78	0.000
First Federal Savings Bank of Angola	Angola	35.0	0.018	0.992	2,357	70	100M-500M	38	552	61	0.000
The Fairmount State Bank	Fairmount	35.0	0.023	1.000	981	59	<100M	55	981	59	0.002
Lake Federal Bank, FSB	Hammond	35.0	0.025	1.000	1,812	15	<100M	18	112	4	0.000
Community State Bank	Royal Cente	35.0	0.076	0.857	8,190	44	100M-500M	28	817	20	0.000
First Federal Savings Bank	Rochester	32.5	0.004	1.000	1,592	9	100M-500M	13	76	2	0.000
Farmers and Mechanics Federal Savings and	Bloomfield	32.5	0.010	1.000	673	14	<100M	40	673	14	0.001
Our Community Bank	Spencer	32.5	0.029	0.978	2,109	11	<100M	18	138	4	0.000
Peoples Savings and Loan Association of M	Monticello	32.5	0.004	1.000	153	3	<100M	33	153	3	0.000
Dearborn Savings Bank	Lawrencebur	32.5	0.098	0.598	11,323	45	100M-500M	10	336	8	0.000
Merchants Bank of Indiana	Lynn	32.5	0.019	0.539	22,031	148	1B-10B	28	2,505	75	0.000
Home Bank SB	Martinsvill	32.5	0.053	0.637	12,195	111	100M-500M	33	1,521	57	0.000
Boonville Federal Savings Bank	Boonville	30.0	0.029	0.942	1,164	32	<100M	48	647	25	0.000
First Internet Bank of Indiana	Indianapoli	27.5	0.048	0.265	31,189	84	500M-1B	10	603	13	0.002
The Farmers and Merchants Bank	Boswell	25.0	0.067	0.518	7,850	89	100M-500M	80	7,850	89	0.000
American Savings, FSB	Munster	25.0	0.070	0.405	12,439	78	100M-500M	18	861	31	0.002
Peoples Federal Savings Bank of DeKalb Co	Auburn	22.5	0.023	0.388	10,693	116	100M-500M	35	2,793	74	0.001
United Fidelity Bank, fsb	Evansville	20.0	0.044	0.424	7,452	62	100M-500M	23	963	29	0.000
Scottsburg Building and Loan Association	Scottsburg	17.5	0.025	0.551	2,284	20	<100M	23	417	10	0.000
Kentland Federal Savings and Loan Associa	Kentland	10.0	0.000	0.000	0	24	<100M	13	0	24	0.000
First Federal Savings and Loan Associatio	Hammond	10.0	0.000	.	0	0	<100M	10	0	0	0.000
Forethought Federal Savings Bank	Batesville	10.0	0.000	.	0	0	100M-500M	10	0	0	0.000
Everence Trust Company	Goshen	10.0	0.000	.	0	0	<100M	10	0	0	0.000

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.

Table 3B. Expanded. Micro Business Lending Institutions in Indiana Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)	Asset Size	Rank	(1,000)	Amount/TA ¹		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Fowler State Bank	Fowler	97.5	0.145	1.000	20,307	325	100M-500M	70.0	20,307	325	0.007
The Campbell & Fetter Bank	Kendallvill	92.5	0.072	1.000	19,446	290	100M-500M	58.0	19,446	290	-
Hoosier Heartland State Bank	Crawfordsvi	90.0	0.183	1.000	27,369	166	100M-500M	73.0	27,369	166	0.005
The Riddell National Bank	Brazil	90.0	0.069	0.325	12,328	320	100M-500M	73.0	32,778	401	0.006
The Garrett State Bank	Garrett	90.0	0.048	0.370	9,216	349	100M-500M	55.0	17,782	407	0.002
Farmers State Bank	Lagrange	87.5	0.032	0.178	16,794	548	500M-1B	83.0	80,541	848	-
The First State Bank, Bourbon, Indiana	Bourbon	87.5	0.066	0.427	5,819	304	<100M	70.0	13,616	333	-
First Financial Bank, National Associatio	Terre Haute	87.5	0.034	0.130	96,593	3,697	1B-10B	70.0	349,447	4,865	-
Lake City Bank	Warsaw	85.0	0.045	0.082	132,533	5,399	1B-10B	80.0	746,925	6,987	-
The North Salem State Bank	North Salem	85.0	0.046	0.206	8,315	346	100M-500M	83.0	36,419	505	-
Freedom Bank	Huntingburg	85.0	0.033	0.133	10,856	432	100M-500M	78.0	54,022	615	-
The Friendship State Bank	Friendship	82.5	0.025	0.216	8,098	355	100M-500M	63.0	31,866	467	-
IAB Financial Bank	Fort Wayne	80.0	0.028	0.075	26,120	838	500M-1B	80.0	176,141	1,499	-
The Farmers and Merchants Bank	Boswell	80.0	0.067	0.518	7,850	89	100M-500M	25.0	7,850	89	-
Bank of Wolcott	Wolcott	80.0	0.042	0.280	5,484	269	100M-500M	73.0	19,590	332	-
The Napoleon State Bank	Napoleon	80.0	0.033	0.233	6,408	251	100M-500M	75.0	27,547	364	-
First State Bank of Middlebury	Middlebury	80.0	0.034	0.095	13,419	521	100M-500M	85.0	102,490	915	-
The Lynnville National Bank	Lynnville	77.5	0.129	1.000	12,497	48	<100M	53.0	12,497	48	-
Community State Bank of Southwestern I	Poseyville	77.5	0.084	0.329	5,817	175	<100M	68.0	17,239	244	-
State Bank of Burnettsville	Burnettsvil	77.5	0.168	1.000	7,182	102	<100M	60.0	7,182	102	-
The New Washington State Bank	New Washing	77.5	0.031	0.112	7,611	271	100M-500M	80.0	54,274	473	-
First Bank of Berne	Berne	77.5	0.018	0.139	9,495	398	500M-1B	63.0	43,519	591	-
River Valley Financial Bank	Madison	77.5	0.022	0.125	10,588	381	100M-500M	70.0	54,786	604	-
Kentland Bank	Kentland	77.5	0.029	0.150	8,524	288	100M-500M	70.0	40,197	439	0.001
The Bippus State Bank	Huntington	77.5	0.053	0.187	6,337	189	100M-500M	73.0	28,419	279	-
DeMotte State Bank	Demotte	77.5	0.024	0.133	8,657	366	100M-500M	65.0	41,004	530	0.001
First Farmers Bank and Trust Company	Converse	75.0	0.020	0.076	22,332	853	1B-10B	75.0	147,500	1,462	-
Mid-Southern Savings Bank, FSB	Salem	75.0	0.030	0.190	6,287	221	100M-500M	63.0	27,084	321	-
Tri-County Bank & Trust Company	Roachdale	75.0	0.027	0.263	5,103	216	100M-500M	55.0	17,346	279	0.002
Community First Bank of Indiana	Kokomo	75.0	0.043	0.090	8,399	308	100M-500M	88.0	77,924	660	-
German American Bancorp	Jasper	72.5	0.019	0.053	37,977	997	1B-10B	80.0	384,178	2,174	0.003
Alliance Bank	Francesvill	72.5	0.024	0.140	7,235	316	100M-500M	68.0	36,645	475	-
The Citizens Exchange Bank	Fairmount	72.5	0.058	1.000	3,524	84	<100M	40.0	3,524	84	0.009
Greenfield Banking Company	Greenfield	72.5	0.018	0.130	8,100	325	100M-500M	80.0	59,996	510	0.008
Terre Haute Savings Bank	Terre Haute	72.5	0.027	0.111	8,199	243	100M-500M	65.0	44,035	370	-

Table 3B. Expanded. Micro Business Lending Institutions in Indiana Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Rank	(1,000)			Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Logansport Savings Bank, FSB	Logansport	72.5	0.039	0.180	6,457	177	100M-500M	65.0	27,229	255	-
The First National Bank of Monterey	Monterey	70.0	0.018	0.215	5,832	230	100M-500M	55.0	24,243	320	-
CentreBank	Veedersburg	70.0	0.053	0.231	3,364	115	<100M	65.0	14,097	162	-
Pacesetter Bank	Hartford Ci	70.0	0.026	0.265	3,520	162	100M-500M	38.0	8,551	197	0.007
The Farmers Bank, Frankfort, Indiana	Frankfort	70.0	0.022	0.058	9,825	328	100M-500M	73.0	78,562	610	-
MainSource Bank	Greensburg	70.0	0.015	0.070	40,809	1,409	1B-10B	68.0	280,555	2,469	-
First Merchants Bank National Associatio	Muncie	67.5	0.016	0.043	70,316	2,973	1B-10B	75.0	663,754	5,366	-
Springs Valley Bank & Trust Company	French Lick	67.5	0.027	0.101	6,437	208	100M-500M	65.0	37,604	341	0.003
Crossroads Bank	Wabash	67.5	0.018	0.106	6,196	273	100M-500M	60.0	36,002	416	-
First Bank Richmond, National Associatio	Richmond	67.5	0.018	0.097	9,368	312	500M-1B	73.0	63,791	511	-
Bloomfield State Bank	Bloomfield	65.0	0.022	0.070	8,478	243	100M-500M	68.0	61,933	402	-
Horizon Bank, National Association	Michigan Ci	65.0	0.011	0.052	20,419	936	1B-10B	75.0	219,175	1,849	-
Old National Bank	Evansville	65.0	0.011	0.059	108,508	4,825	1B-10B	60.0	685,850	7,672	-
Community State Bank	Brook	65.0	0.038	0.421	2,342	109	<100M	48.0	5,560	129	-
Owen County State Bank	Spencer	62.5	0.024	0.139	4,204	170	100M-500M	70.0	26,471	265	-
Citizens Bank	Mooreville	62.5	0.019	0.092	7,146	259	100M-500M	65.0	48,283	455	0.004
State Bank of Medora	Medora	62.5	0.033	0.303	2,068	94	<100M	40.0	5,759	121	-
First Federal Savings Bank	Huntington	62.5	0.020	0.082	5,474	201	100M-500M	78.0	51,000	411	-
The Fountain Trust Company	Covington	62.5	0.018	0.158	4,944	167	100M-500M	63.0	30,313	281	-
The Bath State Bank	Bath	62.5	0.022	0.203	3,278	106	100M-500M	58.0	16,113	165	-
Farmers State Bank	Mentone	62.5	0.027	0.138	3,583	129	100M-500M	68.0	22,564	219	-
The Peoples State Bank	Ellettsvill	62.5	0.025	0.091	4,868	193	100M-500M	68.0	33,139	327	0.002
West End Bank, S.B.	Richmond	62.5	0.019	0.120	4,892	209	100M-500M	43.0	21,912	265	-
First Harrison Bank	Corydon	62.5	0.017	0.077	7,798	305	100M-500M	68.0	57,915	539	0.002
The Scott County State Bank	Scottsburg	62.5	0.030	0.120	4,127	150	100M-500M	58.0	22,186	220	-
MutualBank	Muncie	62.5	0.011	0.071	15,371	468	1B-10B	60.0	111,848	910	0.001
Your Community Bank	New Albany	60.0	0.014	0.038	9,913	340	500M-1B	65.0	96,861	713	-
FCN Bank, National Association	Brookville	60.0	0.015	0.104	6,089	237	100M-500M	58.0	40,023	384	-
The Home National Bank of Thorntown	Thorntown	60.0	0.025	0.211	2,531	102	100M-500M	48.0	10,112	140	-
Centier Bank	Whiting	60.0	0.010	0.026	23,134	525	1B-10B	60.0	171,509	1,144	-
1st Source Bank	South Bend	60.0	0.009	0.017	41,564	2,034	1B-10B	63.0	442,054	4,024	-
Citizens State Bank of New Castle, Indian	New Castle	60.0	0.017	0.125	4,975	231	100M-500M	75.0	39,282	329	0.006
STAR Financial Bank	Fort Wayne	57.5	0.009	0.028	14,279	527	1B-10B	65.0	168,605	1,293	-
Spencer County Bank	Santa Claus	57.5	0.023	0.231	2,699	89	100M-500M	53.0	11,597	130	0.003
The First National Bank of Odon	Odon	57.5	0.028	0.190	2,133	89	<100M	53.0	10,445	117	-
Tower Bank & Trust Company	Fort Wayne	57.5	0.014	0.037	9,514	292	500M-1B	70.0	109,940	678	-

Table 3B. Expanded. Micro Business Lending Institutions in Indiana Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The Peoples Bank	Brownstown	55.0	0.019	0.145	3,187	90	100M-500M	45.0	16,586	154	0.003
Farmers and Merchants Bank	Laotto	55.0	0.019	0.188	2,256	112	100M-500M	48.0	11,450	165	-
The Fairmount State Bank	Fairmount	55.0	0.023	1.000	981	59	<100M	35.0	981	59	0.002
Security Federal Savings Bank	Logansport	52.5	0.017	0.111	3,460	104	100M-500M	40.0	17,443	172	-
Bank of Geneva	Geneva	52.5	0.017	0.132	3,081	159	100M-500M	55.0	19,874	232	-
First Savings Bank, F.S.B.	Clarksville	52.5	0.012	0.056	7,561	268	500M-1B	55.0	58,076	494	-
The Morris Plan Company of Terre Haute	Terre Haute	52.5	0.014	0.751	1,000	115	<100M	38.0	1,331	121	-
The National Bank of Indianapolis	Indianapolis	52.5	0.006	0.017	9,706	364	1B-10B	65.0	168,651	978	0.002
First National Bank	Cloverdale	50.0	0.016	0.078	4,193	172	100M-500M	70.0	40,137	332	0.003
Community Bank	Noblesville	50.0	0.017	0.077	4,627	176	100M-500M	68.0	40,786	336	-
Wayne Bank and Trust Co.	Cambridge C	50.0	0.024	0.060	3,668	114	100M-500M	60.0	32,445	218	0.005
First Federal Savings Bank	Evansville	50.0	0.014	0.060	5,456	199	100M-500M	60.0	45,632	352	-
Bedford Federal Savings Bank	Bedford	50.0	0.020	0.132	2,387	68	100M-500M	58.0	15,693	132	-
The Elberfeld State Bank	Elberfeld	47.5	0.024	0.183	1,498	50	<100M	40.0	6,557	79	-
Lafayette Savings Bank, FSB	Lafayette	47.5	0.014	0.061	5,275	164	100M-500M	63.0	52,451	318	-
The Farmers State Bank	Brookston	47.5	0.019	0.206	1,275	61	<100M	48.0	6,201	91	-
Union Savings and Loan Association	Connersvill	47.5	0.018	0.177	2,381	68	100M-500M	40.0	10,833	97	-
Boonville Federal Savings Bank	Boonville	47.5	0.016	0.523	647	25	<100M	30.0	1,164	32	-
United Commerce Bank	Bloomington	47.5	0.024	0.079	3,109	91	100M-500M	68.0	30,380	217	-
State Bank of Lizton	Lizton	45.0	0.015	0.049	5,717	175	100M-500M	48.0	37,656	353	-
First Federal Savings and Loan Associatio	Greensburg	45.0	0.013	0.195	1,984	63	100M-500M	45.0	10,150	108	-
Grant County State Bank	Swayzee	45.0	0.016	0.105	1,832	101	100M-500M	48.0	12,732	147	0.002
Indiana Community Bank	Goshen	45.0	0.027	0.056	2,578	72	<100M	70.0	34,609	205	-
First State Bank of Porter	Porter	42.5	0.016	0.094	2,598	64	100M-500M	50.0	19,848	126	-
Salin Bank and Trust Company	Indianapolis	42.5	0.008	0.027	6,846	232	500M-1B	60.0	85,685	535	-
Hendricks County Bank and Trust Compai	Brownsburg	42.5	0.017	0.075	2,693	100	100M-500M	63.0	26,017	182	0.002
First Federal Savings Bank of Washington	Washington	40.0	0.012	0.317	972	47	<100M	40.0	3,064	58	-
Farmers and Mechanics Federal Savings &	Bloomfield	40.0	0.010	1.000	673	14	<100M	33.0	673	14	0.001
Community State Bank	Avilla	40.0	0.014	0.058	3,026	117	100M-500M	55.0	30,888	223	-
Jackson County Bank	Seymour	40.0	0.011	0.038	4,722	126	100M-500M	68.0	64,481	342	-
First Federal Savings Bank of Angola	Angola	37.5	0.004	0.232	552	61	100M-500M	35.0	2,357	70	-
Liberty Savings Bank, FSB	Whiting	37.5	0.011	0.248	686	11	<100M	38.0	2,770	23	-
The La Porte Savings Bank	La Porte	35.0	0.008	0.046	3,792	139	100M-500M	50.0	42,793	311	-
Peoples Bank SB	Munster	35.0	0.007	0.023	4,827	153	500M-1B	60.0	79,419	470	-
Peoples Federal Savings Bank of DeKalb C	Auburn	35.0	0.006	0.101	2,793	74	100M-500M	23.0	10,693	116	0.001
Ossian State Bank	Ossian	35.0	0.016	0.065	1,587	56	100M-500M	45.0	14,847	115	-

Table 3B. Expanded. Micro Business Lending Institutions in Indiana Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Peoples Trust and Savings Bank	Boonville	32.5	0.013	0.055	1,802	58	100M-500M	35.0	15,506	119	-
The Central National Bank and Trust Com	Attica	32.5	0.008	0.233	565	16	<100M	38.0	2,429	26	0.002
Peoples Savings and Loan Association of I	Monticello	32.5	0.004	1.000	153	3	<100M	33.0	153	3	-
Home Bank SB	Martinsvill	32.5	0.007	0.079	1,521	57	100M-500M	33.0	12,195	111	-
Citizens Financial Bank	Munster	30.0	0.003	0.011	3,654	106	1B-10B	53.0	89,737	405	-
Mutual Savings Bank	Franklin	30.0	0.014	0.051	1,845	64	100M-500M	45.0	18,390	136	0.004
The Merchants Bank and Trust Company	West Harris	27.5	0.011	0.034	2,337	66	100M-500M	55.0	34,591	184	-
Ameriana Bank	New Castle	27.5	0.006	0.020	2,770	98	100M-500M	50.0	45,239	279	-
Merchants Bank of Indiana	Lynn	27.5	0.002	0.061	2,505	75	1B-10B	33.0	22,031	148	-
Community State Bank	Royal Cente	27.5	0.008	0.085	817	20	100M-500M	35.0	8,190	44	-
Evansville Commerce Bank	Evansville	27.5	0.016	0.036	1,084	41	<100M	63.0	24,861	125	-
United Community Bank	Lawrencebur	25.0	0.004	0.034	1,890	78	500M-1B	35.0	23,074	167	-
LAFAYETTE COMMUNITY BANK	Lafayette	25.0	0.010	0.039	1,458	51	100M-500M	58.0	26,311	143	-
Bank of Indiana, National Association	Dana	22.5	0.012	0.039	1,060	30	<100M	50.0	15,514	91	-
United Fidelity Bank, fsb	Evansville	22.5	0.006	0.055	963	29	100M-500M	20.0	7,452	62	-
Scottsburg Building and Loan Association	Scottsburg	22.5	0.005	0.101	417	10	<100M	18.0	2,284	20	-
Indiana Business Bank	Indianapoli	22.5	0.015	0.025	937	42	<100M	60.0	25,104	162	-
Our Community Bank	Spencer	17.5	0.002	0.064	138	4	<100M	33.0	2,109	11	-
Lake Federal Bank, FSB	Hammond	17.5	0.002	0.062	112	4	<100M	35.0	1,812	15	-
American Savings, FSB	Munster	17.5	0.005	0.028	861	31	100M-500M	25.0	12,439	78	0.002
First Federal Savings Bank	Rochester	12.5	-	0.048	76	2	100M-500M	33.0	1,592	9	-
Kentland Federal Savings and Loan Assoc	Kentland	12.5	-	-	-	24	<100M	10.0	-	24	-
Dearborn Savings Bank	Lawrencebur	10.0	0.003	0.018	336	8	100M-500M	33.0	11,323	45	-
First Federal Savings and Loan Associatio	Hammond	10.0	-	-	-	-	<100M	10.0	-	-	-
Forethought Federal Savings Bank	Batesville	10.0	-	-	-	-	100M-500M	10.0	-	-	-
First Internet Bank of Indiana	Indianapoli	10.0	0.001	0.005	603	13	500M-1B	28.0	31,189	84	0.002
Everence Trust Company	Goshen	10.0	-	-	-	-	<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.