

BPR

BANK PERFORMANCE REPORT

INDIANA FIRST QUARTER 2023



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Bank Performance Report

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Bank Performance Report Notes

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- Most percentages are expressed as a percentage of Average Assets.
 - Efficiency Ratio is Total Overhead (Personnel, Occupancy and Other Expense), as percentage of Total Revenue (Net Interest Income plus Non-Interest Income).
 - Return on Asset and Return on Equity are adjusted for “S” Corporations to a tax equivalent basis.
 - Asset Quality Index is the sum of (30-89 Day Past Due) + (NPA’s + 90 Day Past Due) + (Net Charge Offs). [NPA’s include Non-Accrual Loans, Restructured Loans, OREO and other Non-Accruing Assets] [Negative Net Charge Offs are omitted]
 - NPA’s / Equity + Reserves ratio excludes covered loans.
 - This Report includes Commercial Banks, Savings Banks and Thrifts that file a Call Report in a timely manner.
 - Ranking is based on the average of each bank in eight (8) categories and may not be indicative of a bank’s total performance.
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Source of Report data is FFIEC Call Reports.

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BANK PERFORMANCE REPORT

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Rank	Company Name	City	Total Assets	Date Open	Parent Name	Charter Type	"S" Corp	Return on Assets	Return on Equity
1	First Federal Savings Bank of Angola	Angola	145,583	01/01/1933		Federal	No	0.59%	3.08%
2	Community State Bank	Avilla	400,799	02/19/1931	Community Financial Corp.	State	No	1.17%	14.64%
3	Bath State Bank	Bath	282,313	06/24/1924	Bath State Bancorp	State	Yes	0.37%	10.34%
4	Bedford Federal Savings Bank	Bedford	188,764	09/20/1926		State	No	0.65%	5.88%
5	First Bank of Berne	Berne	1,034,594	10/21/1891	First Berne Financial Corporatio	State	Yes	1.09%	24.65%
6	Farmers and Mechanics Federal Savin	Bloomfield	121,605	4/14/1892		State	No	0.20%	3.64%
7	Boonville Federal Savings Bank	Boonville	63,407	01/01/1917		State	No	0.12%	1.38%
8	Peoples Trust and Savings Bank	Boonville	260,616	1/8/1895	Peoples Bancshares Corp	State	Yes	0.29%	2.62%
9	The Farmers and Merchants Bank	Boswell	196,294	04/23/1903	The Farmers and Merchants Ban	State	No	0.36%	5.51%
10	The Riddell National Bank	Brazil	301,306	6/15/1885	RNB Corp.	Federal	No	0.54%	7.80%
11	Community State Bank	Brook	112,304	04/01/1931		State	No	1.22%	13.11%
12	FCN Bank, National Association	Brookville	751,051	01/02/1901	FCN Banc Corp.	Federal	No	0.61%	10.79%
13	Hendricks County Bank and Trust Cor	Brownsburg	217,805	04/01/1908	Midstate Financial Corporation	State	No	0.44%	6.82%
14	State Bank	Brownsburg	763,965	12/01/1910	Lizton Financial Corporation	State	No	0.63%	8.35%
15	The Peoples Bank	Brownstown	271,430	01/01/1934	TPB Bancorp	State	No	0.78%	18.71%
16	Merchants Bank of Indiana	Carmel	13,954,950	06/23/1923	Merchants Bancorp	State	No	1.70%	15.35%
17	First National Bank	Cloverdale	441,428	01/01/1913	First National Bank Corp.	Federal	No	0.99%	19.25%
18	Union Savings and Loan Association	Connersville	227,709	08/01/1937		Federal	No	0.64%	7.47%
19	First Farmers Bank & Trust Co.	Converse	2,805,884	7/1/1885	First Farmers Financial Corpora	State	No	1.66%	18.58%
20	First Harrison Bank	Corydon	1,129,754	1/1/1891	First Capital, Inc.	State	No	1.24%	17.37%
21	The Fountain Trust Company	Covington	710,568	08/23/1903	Piper Holdings, Inc.	State	No	0.60%	8.87%
22	Hoosier Heartland State Bank	Crawfordsville	305,345	12/1/1899	Hoosier Heartland State Bancorp	State	Yes	0.75%	13.36%
23	DeMotte State Bank	Demotte	530,051	02/02/1942	DeMotte Bancorp	State	No	0.92%	14.45%
24	The Peoples State Bank	Ellettsville	445,443	01/01/1904	Ellettsville Bancshares, Inc.	State	Yes	0.55%	7.31%
25	First Federal Savings Bank	Evansville	588,283	01/01/1904	First Bancorp of Indiana, Inc.	State	No	0.54%	6.63%
26	Old National Bank	Evansville	47,554,040	11/10/1834	Old National Bancorp	Federal	No	1.32%	12.34%
27	United Fidelity Bank, Fsb	Evansville	5,905,325	01/01/1914	Pedcor Financial, LLC	Federal	No	2.22%	27.73%
28	The Fairmount State Bank	Fairmount	54,858	12/18/1902	Fairmount Banking Company	State	No	0.82%	7.80%
29	First Internet Bank of Indiana	Fishers	4,712,930	12/28/1998	First Internet Bancorp	State	No	0.03%	0.35%
30	STAR Financial Bank	Fort Wayne	2,965,998	1/7/1892	STAR Financial Group, Inc.	State	No	0.88%	14.04%
31	Fowler State Bank	Fowler	203,488	12/14/1931	Benton Financial Corporation	State	No	0.92%	8.89%
32	Alliance Bank	Francesville	432,988	07/03/1930	Alliance Bancorp	State	Yes	1.93%	26.34%
33	The Farmers Bank, Frankfort, Indiana,	Frankfort	845,165	1/1/1876	Farmers Bancorp (Frankfort IN)	State	No	1.36%	16.28%
34	Mutual Savings Bank	Franklin	290,683	1/1/1890	Third Century Bancorp	State	No	0.56%	9.73%

Rank	Company Name	City	Total Assets	Date Open	Parent Name	Charter Type	"S" Corp	Return on Assets	Return on Equity
35	The Friendship State Bank	Friendship	545,492	10/26/1912	Friendship Bancorp	State	No	0.85%	16.32%
36	The Garrett State Bank	Garrett	325,823	4/16/1892	G.S.B. Financial Corporation	State	Yes	1.26%	13.74%
37	Greenfield Banking Company	Greenfield	837,822	9/4/1871	Greenfield Bancshares, Inc.	State	No	1.93%	19.44%
38	First Federal Savings and Loan Associ	Greensburg	178,188	1/1/1883		Federal	No	0.22%	2.67%
39	Freedom Bank	Huntingburg	556,567	11/22/1999	Freedom Bancorp	State	Yes	1.23%	12.58%
40	First Federal Savings Bank	Huntington	452,007	04/15/1912	Northeast Indiana Bancorp, Inc.	State	No	1.08%	11.35%
41	The Bippus State Bank	Huntington	323,770	07/22/1911	Bippus State Corporation	State	Yes	1.75%	17.16%
42	The National Bank of Indianapolis	Indianapolis	2,858,855	12/08/1993	The National Bank of Indianapo	Federal	No	1.28%	21.45%
43	German American Bank	Jasper	5,986,899	11/10/1910	German American Bancorp, Inc.	State	No	1.39%	15.16%
44	Springs Valley Bank & Trust Company	Jasper	565,816	01/01/1902	SVB & T Corporation	State	No	0.96%	9.17%
45	First Savings Bank	Jeffersonville	2,235,074	01/01/1937	First Savings Financial Group, I	State	No	0.81%	9.13%
46	Campbell & Fetter Bank	Kendallville	355,938	6/12/1863	C&F Banc Shares Corp.	State	No	0.35%	4.65%
47	Kentland Bank	Kentland	345,853	09/19/1932	KenBancorp	State	No	1.16%	11.08%
48	Kentland Federal Savings and Loan As	Kentland	3,075	01/01/1920		Federal	No	-1.04%	-8.00%
49	Community First Bank of Indiana	Kokomo	658,367	02/03/2003	Community First Financial Corp	State	No	1.16%	10.81%
50	Farmers State Bank	Lagrange	1,167,858	11/01/1915	FS Bancorp	State	No	1.16%	15.86%
51	Farmers and Merchants Bank	Laotto	245,003	10/29/1914	FM Fincorp	State	Yes	0.56%	10.06%
52	Logansport Savings Bank	Logansport	253,790	01/01/1925	Logansport Financial Corp.	State	No	0.96%	11.58%
53	Security Federal Savings Bank	Logansport	366,089	04/01/1934	Security Federal Mutual Bancorp	Federal	No	0.74%	7.79%
54	LNB Community Bank	Lynnville	146,646	09/07/1907	LNB Community Bancorp	State	Yes	0.34%	3.96%
55	Home Bank SB	Martinsville	422,849	1/1/1890		Federal	No	0.50%	7.70%
56	State Bank of Medora	Medora	102,454	09/19/1933		State	No	0.85%	5.88%
57	Centier Bank	Merrillville	7,050,289	4/21/1895	First Bancshares, Inc.	State	No	1.84%	20.07%
58	Horizon Bank	Michigan City	7,881,541	4/21/1873	Horizon Bancorp, Inc.	State	No	0.98%	10.26%
59	First State Bank of Middlebury	Middlebury	740,090	08/30/1910	Crystal Valley Financial Corpora	State	No	1.30%	14.91%
60	The First National Bank of Monterey	Monterey	397,653	08/01/1910		Federal	No	1.08%	12.38%
61	Peoples Community Bank Sb of Monti	Monticello	35,392	1/1/1899		State	No	0.95%	2.61%
62	Citizens Bank	Mooresville	627,814	02/18/1931	CITBA Financial Corporation	State	No	1.19%	14.46%
63	First Merchants Bank	Muncie	18,164,976	3/13/1893	First Merchants Corporation	State	No	1.48%	12.35%
64	Peoples Bank	Munster	2,094,146	01/01/1910	Finward Bancorp	State	No	0.37%	5.95%
65	The Napoleon State Bank	Napoleon	422,078	12/09/1903	Napoleon Bancorp	State	No	1.33%	13.53%
66	Citizens State Bank of New Castle	New Castle	800,473	7/3/1873	Town Financial Corporation	State	No	0.71%	8.13%
67	The New Washington State Bank	New Washington	524,643	03/06/1908	New Independent Bancshares, Ir	State	Yes	1.17%	15.81%
68	The North Salem State Bank	North Salem	598,127	07/14/1923	The North Salem State Bancorp	State	No	1.54%	19.73%

Rank	Company Name	City	Total Assets	Date Open	Parent Name	Charter Type	"S" Corp	Return on Assets	Return on Equity
69	First State Bank of Porter	Porter	156,625	04/01/1920		State	No	0.85%	7.43%
70	First Bank Richmond	Richmond	1,357,547	1/1/1887	Richmond Mutual Bancorporati	State	No	0.90%	11.88%
71	Wayne Bank and Trust Co.	Richmond	215,827	1/1/1882	Waytru Bancorp	State	Yes	1.12%	15.40%
72	Tri-County Bank & Trust Company	Roachdale	261,906	10/7/1892	Tri-County Bancorp.	State	No	0.45%	5.80%
73	First Federal Savings Bank	Rochester	603,592	01/03/1966	American Midwest Financial Co	Federal	No	0.53%	6.09%
74	Community State Bank	Royal Center	166,285	05/24/1930	Community Bancorp	State	No	0.97%	15.57%
75	American Community Bank of Indiana	Saint John	324,457	03/29/1910	AMB Financial Corp.	State	No	1.09%	12.38%
76	Mid-Southern Savings Bank, F.S.B.	Salem	266,049	8/12/1891	Mid-Southern Bancorp, Inc.	Federal	No	0.61%	5.20%
77	Spencer County Bank	Santa Claus	127,648	08/19/1927		State	No	1.64%	14.80%
78	Scottsburg Building and Loan Associa	Scottsburg	77,562	8/8/1889	Scottsburg B&L, MHC	State	No	0.32%	2.18%
79	Jackson County Bank	Seymour	844,655	01/02/1900	Bancorp. of Southern Indiana	State	No	0.84%	9.96%
80	1st Source Bank	South Bend	8,325,743	1/1/1863	1st Source Corporation	State	No	1.56%	15.37%
81	Owen County State Bank	Spencer	335,423	02/04/1933	Owen Financial Corporation	State	No	0.32%	5.71%
82	Grant County State Bank	Swayzee	276,417	09/30/1939	Grant County State Bancshares,	State	Yes	2.75%	21.39%
83	First Financial Bank, National Associa	Terre Haute	4,854,973	01/00/1900	First Financial Corporation	Federal	No	1.32%	14.97%
84	The Hometown Savings Bank	Terre Haute	433,340	12/1/1869	Terre Haute Savings MHC, Inc.	State	No	0.32%	8.50%
85	The Home National Bank of Thorntow	Thorntown	163,013	05/31/1901	Home National Corporation	Federal	No	0.75%	11.18%
86	CentreBank	Veedersburg	106,142	10/13/1917	Veedersburg Bank Corporation	State	No	1.74%	13.31%
87	Crossroads Bank	Wabash	543,210	01/27/1920	FFW Corporation	State	No	0.93%	12.18%
88	Lake City Bank	Warsaw	6,395,328	1/1/1872	Lakeland Financial Corporation	State	No	1.51%	17.66%
89	First Federal Savings Bank of Washing	Washington	75,702	1/1/1895		State	No	0.21%	1.80%
90	Bank of Wolcott	Wolcott	230,947	10/16/1944	Wolcott Bancorp	State	Yes	1.81%	25.31%
Average			1,929,229					0.94%	11.37%
Median			422,464					0.92%	11.27%
Under \$250 Mil		25	142,493					0.69%	7.51%
\$250-\$500 Mil		26	345,992					0.91%	11.54%
\$500 Mil - \$1 Bil		19	665,040					1.00%	12.37%
Over \$1 Bil		20	7,421,835					1.24%	15.03%

Rank	Company Name	City	Tier 1 Leverage Ratio	Equity / Assets	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
1	Old National Bank	Evansville	8.68%	11.01%	266	132,360	3,646	13,043	120.0	47,554,040
2	First Merchants Bank	Muncie	9.69%	12.12%	129	114,466	2,139	8,492	104.9	18,164,976
3	Merchants Bank of Indiana	Carmel	11.32%	10.24%	6	1,860,603	534	26,133	160.0	13,954,950
4	1st Source Bank	South Bend	11.75%	10.61%	81	83,975	1,178	7,068	96.8	8,325,743
5	Horizon Bank	Michigan City	8.86%	9.75%	72	79,941	879	8,966	85.9	7,881,541
6	Centier Bank	Merrillville	10.54%	9.09%	57	100,496	939	7,508	98.2	7,050,289
7	Lake City Bank	Warsaw	11.25%	9.06%	55	100,368	619	10,332	92.9	6,395,328
8	German American Bank	Jasper	10.55%	10.13%	76	68,543	862	6,945	100.8	5,986,899
9	United Fidelity Bank, Fsb	Evansville	8.05%	8.12%	23	212,050	287	20,576	120.6	5,905,325
10	First Financial Bank, National Associa	Terre Haute	10.00%	9.08%	71	59,398	879	5,523	78.1	4,854,973
11	First Internet Bank of Indiana	Fishers	9.92%	9.32%	1	3,636,285	277	17,014	163.5	4,712,930
12	STAR Financial Bank	Fort Wayne	9.36%	6.70%	42	60,689	450	6,591	98.9	2,965,998
13	The National Bank of Indianapolis	Indianapolis	8.35%	6.32%	13	198,199	325	8,796	127.1	2,858,855
14	First Farmers Bank & Trust Co.	Converse	9.87%	8.85%	35	70,916	370	7,583	84.7	2,805,884
15	First Savings Bank	Jeffersonville	9.31%	9.01%	16	97,324	397	5,630	103.4	2,235,074
16	Peoples Bank	Munster	7.68%	6.51%	30	60,276	295	7,099	102.2	2,094,146
17	First Bank Richmond	Richmond	10.95%	7.97%	13	81,087	181	7,500	82.8	1,357,547
18	Farmers State Bank	Lagrange	9.13%	7.63%	12	88,075	155	7,535	84.8	1,167,858
19	First Harrison Bank	Corydon	9.46%	7.73%	18	57,696	195	5,794	75.6	1,129,754
20	First Bank of Berne	Berne	8.92%	4.71%	7	135,752	111	9,321	88.6	1,034,594
21	The Farmers Bank, Frankfort, Indiana,	Frankfort	10.99%	8.88%	10	67,176	140	6,037	97.5	845,165
22	Jackson County Bank	Seymour	9.17%	8.73%	12	58,103	161	5,246	101.9	844,655
23	Greenfield Banking Company	Greenfield	10.27%	10.32%	7	106,783	105	7,979	90.4	837,822
24	Citizens State Bank of New Castle	New Castle	9.42%	8.83%	11	63,650	149	5,372	82.4	800,473
25	State Bank	Brownsburg	8.95%	7.57%	11	62,055	94	8,127	113.0	763,965
26	FCN Bank, National Association	Brookville	9.35%	5.98%	7	96,669	139	5,403	70.0	751,051
27	First State Bank of Middlebury	Middlebury	11.79%	9.22%	6	102,002	105	7,048	96.8	740,090
28	The Fountain Trust Company	Covington	9.17%	7.05%	16	34,002	130	5,466	74.2	710,568
29	Community First Bank of Indiana	Kokomo	9.03%	10.67%	7	78,339	196	3,359	101.6	658,367
30	Citizens Bank	Mooreville	9.60%	8.61%	10	57,164	141	4,453	74.9	627,814
31	First Federal Savings Bank	Rochester	9.06%	8.45%	6	72,835	132	4,573	89.1	603,592
32	The North Salem State Bank	North Salem	8.83%	7.92%	9	60,715	87	6,875	89.9	598,127
33	First Federal Savings Bank	Evansville	9.08%	8.31%	9	48,925	131	4,491	72.4	588,283

Rank	Company Name	City	Tier 1 Leverage Ratio	Equity / Assets	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
34	Springs Valley Bank & Trust Company	Jasper	11.33%	10.65%	6	80,340	120	4,715	89.8	565,816
35	Freedom Bank	Huntingburg	11.20%	9.68%	4	117,352	62	8,977	74.4	556,567
36	The Friendship State Bank	Friendship	7.99%	5.45%	8	60,639	112	4,870	85.4	545,492
37	Crossroads Bank	Wabash	9.29%	7.73%	7	71,169	91	5,969	83.5	543,210
38	DeMotte State Bank	Demotte	12.32%	6.68%	11	41,440	115	4,609	65.1	530,051
39	The New Washington State Bank	New Washington	10.05%	7.55%	10	48,150	95	5,523	77.7	524,643
40	First Federal Savings Bank	Huntington	11.30%	9.55%	7	53,087	90	5,022	74.3	452,007
41	The Peoples State Bank	Ellettsville	9.76%	7.71%	11	35,570	97	4,592	76.9	445,443
42	First National Bank	Cloverdale	7.76%	5.49%	7	59,097	73	6,047	78.6	441,428
43	The Hometown Savings Bank	Terre Haute	7.40%	4.42%	8	46,445	104	4,167	70.5	433,340
44	Alliance Bank	Francesville	11.91%	7.50%	7	55,389	62	6,984	81.5	432,988
45	Home Bank SB	Martinsville	11.24%	7.32%	6	58,805	74	5,714	88.4	422,849
46	The Napoleon State Bank	Napoleon	10.29%	9.68%	7	54,135	80	5,276	66.6	422,078
47	Community State Bank	Avilla	9.32%	8.48%	4	91,382	63	6,362	103.7	400,799
48	The First National Bank of Monterey	Monterey	12.75%	9.00%	4	87,595	48	8,284	93.5	397,653
49	Security Federal Savings Bank	Logansport	10.80%	9.49%	7	45,598	77	4,754	90.2	366,089
50	Campbell & Fetter Bank	Kendallville	9.51%	7.99%	8	35,281	65	5,476	62.8	355,938
51	Kentland Bank	Kentland	12.77%	10.57%	5	59,437	61	5,670	82.3	345,853
52	Owen County State Bank	Spencer	9.04%	6.07%	8	37,537	84	3,993	78.2	335,423
53	The Garrett State Bank	Garrett	10.04%	9.49%	4	70,380	38	8,574	86.9	325,823
54	American Community Bank of Indiana	Saint John	9.26%	8.94%	5	56,737	44	7,374	106.1	324,457
55	The Bippus State Bank	Huntington	12.37%	10.45%	5	53,323	53	6,109	86.2	323,770
56	Hoosier Heartland State Bank	Crawfordsville	9.20%	5.75%	7	40,132	65	4,698	76.2	305,345
57	The Riddell National Bank	Brazil	8.87%	7.06%	5	54,940	62	4,860	67.2	301,306
58	Mutual Savings Bank	Franklin	10.43%	6.08%	4	59,311	45	6,460	105.9	290,683
59	Bath State Bank	Bath	8.19%	3.78%	3	83,725	42	6,722	95.7	282,313
60	Grant County State Bank	Swayzee	13.27%	13.12%	3	66,545	23	12,018	66.4	276,417
61	The Peoples Bank	Brownstown	9.20%	4.38%	4	64,720	49	5,539	70.5	271,430
62	Mid-Southern Savings Bank, F.S.B.	Salem	15.33%	12.43%	3	68,990	45	5,912	77.8	266,049
63	Tri-County Bank & Trust Company	Roachdale	10.59%	7.54%	5	45,792	38	6,892	79.1	261,906
64	Peoples Trust and Savings Bank	Boonville	13.07%	10.96%	4	57,898	54	4,826	81.8	260,616
65	Logansport Savings Bank	Logansport	11.37%	8.40%	1	209,971	34	7,464	108.1	253,790
66	Farmers and Merchants Bank	Laotto	9.35%	5.61%	4	57,479	31	7,903	81.0	245,003

Rank	Company Name	City	Tier 1 Leverage Ratio	Equity / Assets	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
67	Bank of Wolcott	Wolcott	11.40%	7.53%	3	69,136	27	8,554	80.7	230,947
68	Union Savings and Loan Association	Connersville	9.38%	8.66%	4	49,751	52	4,379	77.5	227,709
69	Hendricks County Bank and Trust Co	Brownsburg	10.04%	6.45%	5	40,649	45	4,840	80.6	217,805
70	Wayne Bank and Trust Co.	Richmond	10.33%	7.43%	3	65,583	46	4,692	87.6	215,827
71	Fowler State Bank	Fowler	12.95%	11.59%	4	43,921	37	5,500	82.3	203,488
72	The Farmers and Merchants Bank	Boswell	8.53%	6.70%	5	35,799	25	7,852	92.5	196,294
73	Bedford Federal Savings Bank	Bedford	11.58%	10.67%	2	80,103	28	6,742	92.0	188,764
74	First Federal Savings and Loan Associ	Greensburg	10.24%	8.64%	3	54,189	36	4,950	46.9	178,188
75	Community State Bank	Royal Center	9.87%	6.37%	4	38,693	27	6,159	68.0	166,285
76	The Home National Bank of Thorntow	Thorntown	9.37%	6.75%	2	75,792	24	6,792	84.2	163,013
77	First State Bank of Porter	Porter	15.37%	12.71%	3	45,303	30	5,221	80.9	156,625
78	LNB Community Bank	Lynnville	9.32%	8.97%	4	33,268	35	4,190	89.3	146,646
79	First Federal Savings Bank of Angola	Angola	19.13%	20.20%	1	116,025	23	6,330	70.8	145,583
80	Spencer County Bank	Santa Claus	12.55%	11.66%	5	22,432	41	3,113	45.6	127,648
81	Farmers and Mechanics Federal Savi	Bloomfield	9.72%	5.70%	4	22,956	21	5,791	77.0	121,605
82	Community State Bank	Brook	10.80%	9.43%	1	94,910	9	12,478	104.9	112,304
83	CentreBank	Veedersburg	13.28%	13.27%	5	18,334	26	4,082	68.3	106,142
84	State Bank of Medora	Medora	14.60%	14.50%	1	84,081	15	6,830	62.4	102,454
85	Scottsburg Building and Loan Associa	Scottsburg	17.78%	15.21%	1	60,159	9	8,618	97.3	77,562
86	First Federal Savings Bank of Washing	Washington	12.38%	11.84%	1	66,605	14	5,407	78.9	75,702
87	Boonville Federal Savings Bank	Boonville	8.86%	8.70%	1	41,531	13	4,877	67.1	63,407
88	The Fairmount State Bank	Fairmount	12.29%	10.95%	1	48,716	13	4,220	65.5	54,858
89	Peoples Community Bank Sb of Monti	Monticello	36.35%	35.84%	1	19,337	6	5,899	102.7	35,392
90	Kentland Federal Savings and Loan As	Kentland	12.93%	12.88%	1	2,323	2	1,538	44.0	3,075
Average			10.82%	9.14%	16	128,499	214	6,814	86.5	1,929,229
Median			10.02%	8.72%	6	60,664	74	6,003	83.8	422,464
Under \$250 Mil		25	12.74%	11.13%	3	51,483	25	5,878	77.1	142,493
\$250-\$500 Mil		26	10.58%	8.14%	5	63,532	60	6,146	82.9	345,992
\$500 Mil - \$1 Bil		19	9.84%	8.33%	9	69,869	121	5,742	85.8	665,040
Over \$1 Bil		20	9.68%	8.70%	51	364,925	736	9,872	103.5	7,421,835

Rank	Company Name	City	Total Assets	Yield on Loans	Loan Growth Rate	Cost of Funds	Deposit Growth Rate	Loans / Deposits	Yield on Investments (TE)	Net Interest Income (TE)
1	CentreBank	Veedersburg	106,142	6.50%	21.70%	0.40%	2.33%	68.04%	NA	5.03%
2	Community First Bank of Indiana	Kokomo	658,367	7.60%	9.99%	2.07%	24.47%	100.48%	2.59%	4.76%
3	Grant County State Bank	Swayzee	276,417	6.34%	0.55%	1.57%	18.37%	109.25%	NA	4.49%
4	Peoples Community Bank Sb of Monti	Monticello	35,392	4.80%	10.34%	0.59%	0.70%	172.64%	NA	4.29%
5	Alliance Bank	Francesville	432,988	5.73%	14.08%	0.22%	-11.78%	49.98%	3.08%	4.17%
6	Greenfield Banking Company	Greenfield	837,822	5.59%	6.63%	0.54%	-19.48%	66.81%	3.25%	4.11%
7	The North Salem State Bank	North Salem	598,127	5.57%	6.48%	0.82%	6.74%	86.84%	1.68%	4.10%
8	Centier Bank	Merrillville	7,050,289	6.02%	27.20%	1.49%	19.83%	98.66%	3.08%	3.95%
9	The Napoleon State Bank	Napoleon	422,078	5.41%	10.10%	0.68%	23.10%	73.98%	2.07%	3.85%
10	The Bippus State Bank	Huntington	323,770	5.60%	9.97%	1.13%	16.28%	95.78%	2.58%	3.82%
11	Community State Bank	Avilla	400,799	5.23%	-8.15%	1.01%	-33.16%	88.63%	2.88%	3.80%
12	First State Bank of Middlebury	Middlebury	740,090	5.53%	8.59%	0.83%	-9.10%	87.31%	2.47%	3.75%
13	The New Washington State Bank	New Washington	524,643	5.04%	10.77%	0.47%	1.31%	73.48%	2.48%	3.75%
14	First Farmers Bank & Trust Co.	Converse	2,805,884	6.12%	5.43%	1.67%	23.20%	84.60%	2.92%	3.73%
15	Kentland Bank	Kentland	345,853	6.15%	20.93%	0.75%	11.75%	61.79%	2.73%	3.73%
16	First Financial Bank, National Associa	Terre Haute	4,854,973	5.82%	1.64%	0.96%	-19.17%	73.03%	2.52%	3.71%
17	The Fairmount State Bank	Fairmount	54,858	5.31%	-13.16%	0.34%	-8.20%	76.70%	1.21%	3.62%
18	Bedford Federal Savings Bank	Bedford	188,764	5.10%	41.03%	0.87%	0.31%	89.27%	1.20%	3.59%
19	Hoosier Heartland State Bank	Crawfordsville	305,345	5.88%	-1.87%	1.10%	3.34%	68.19%	2.65%	3.57%
20	American Community Bank of Indiana	Saint John	324,457	5.45%	5.54%	1.65%	-15.11%	95.20%	2.52%	3.52%
21	Citizens Bank	Mooreville	627,814	4.68%	9.87%	0.53%	-4.95%	66.71%	3.30%	3.52%
22	Security Federal Savings Bank	Logansport	366,089	4.97%	4.95%	0.97%	8.47%	86.66%	2.97%	3.49%
23	Hendricks County Bank and Trust Cor	Brownsburg	217,805	5.97%	25.76%	0.44%	-2.79%	57.18%	1.61%	3.48%
24	Fowler State Bank	Fowler	203,488	6.35%	5.77%	1.23%	-6.14%	55.07%	3.20%	3.46%
25	Kentland Federal Savings and Loan As	Kentland	3,075	4.71%	0.14%	1.33%	8.98%	120.23%	0.00%	3.40%
26	First Merchants Bank	Muncie	18,164,976	5.94%	7.92%	1.54%	9.05%	82.97%	2.79%	3.39%
27	1st Source Bank	South Bend	8,325,743	5.68%	6.90%	1.25%	-7.32%	89.96%	1.48%	3.38%
28	Spencer County Bank	Santa Claus	127,648	5.00%	14.13%	0.56%	0.06%	72.24%	1.95%	3.32%
29	First Federal Savings Bank	Huntington	452,007	5.91%	6.92%	1.75%	4.56%	88.95%	2.19%	3.29%
30	Springs Valley Bank & Trust Compan	Jasper	565,816	5.33%	9.87%	1.73%	9.73%	96.31%	3.56%	3.29%
31	First State Bank of Porter	Porter	156,625	5.04%	0.65%	0.54%	-5.96%	58.54%	2.83%	3.28%
32	Old National Bank	Evansville	47,554,040	5.39%	8.96%	1.08%	-2.58%	90.41%	2.56%	3.28%
33	Community State Bank	Royal Center	166,285	4.99%	-26.55%	0.54%	-25.83%	47.97%	3.17%	3.26%

Rank	Company Name	City	Total Assets	Yield on Loans	Loan Growth Rate	Cost of Funds	Deposit Growth Rate	Loans / Deposits	Yield on Investments (TE)	Net Interest Income (TE)
34	Union Savings and Loan Association	Connersville	227,709	5.11%	8.52%	1.00%	4.52%	90.68%	1.02%	3.26%
35	German American Bank	Jasper	5,986,899	5.21%	-1.97%	0.75%	-13.97%	72.46%	2.46%	3.25%
36	The Farmers Bank, Frankfort, Indiana, Frankfort	Frankfort	845,165	5.69%	0.98%	1.25%	18.51%	89.28%	2.52%	3.24%
37	First Harrison Bank	Corydon	1,129,754	5.38%	5.62%	0.38%	-9.44%	55.22%	1.87%	3.23%
38	Jackson County Bank	Seymour	844,655	5.04%	24.82%	1.16%	4.99%	92.48%	2.90%	3.23%
39	Lake City Bank	Warsaw	6,395,328	5.96%	3.79%	1.94%	4.34%	86.15%	2.47%	3.22%
40	The Garrett State Bank	Garrett	325,823	4.63%	2.45%	1.21%	-18.97%	92.02%	2.84%	3.21%
41	Community State Bank	Brook	112,304	4.92%	12.07%	1.33%	34.55%	93.64%	2.77%	3.20%
42	First National Bank	Cloverdale	441,428	4.65%	6.85%	0.74%	2.12%	44.84%	3.10%	3.19%
43	Crossroads Bank	Wabash	543,210	4.82%	9.34%	1.24%	4.22%	77.85%	3.64%	3.17%
44	Bank of Wolcott	Wolcott	230,947	5.47%	-30.41%	1.22%	21.89%	59.57%	2.47%	3.15%
45	LNB Community Bank	Lynnville	146,646	4.85%	21.83%	0.87%	-22.18%	80.30%	1.56%	3.15%
46	Logansport Savings Bank	Logansport	253,790	5.56%	4.95%	1.46%	-13.51%	77.70%	2.63%	3.15%
47	Wayne Bank and Trust Co.	Richmond	215,827	5.01%	-0.11%	1.22%	10.66%	81.86%	2.18%	3.15%
48	Merchants Bank of Indiana	Carmel	13,954,950	7.07%	43.33%	3.93%	49.91%	102.57%	4.59%	3.14%
49	The Riddell National Bank	Brazil	301,306	5.14%	18.44%	1.18%	15.68%	79.76%	2.33%	3.12%
50	First Federal Savings Bank of Washington	Washington	75,702	4.45%	0.24%	0.86%	13.82%	83.93%	2.45%	3.11%
51	The Home National Bank of Thorntown	Thorntown	163,013	5.74%	4.47%	0.57%	11.26%	47.38%	1.54%	3.11%
52	The Fountain Trust Company	Covington	710,568	5.32%	5.23%	1.25%	-1.10%	61.35%	3.34%	3.10%
53	The National Bank of Indianapolis	Indianapolis	2,858,855	5.95%	-0.12%	1.36%	-80.28%	64.03%	1.72%	3.08%
54	First Federal Savings Bank	Evansville	588,283	5.14%	12.45%	1.35%	-7.47%	94.57%	3.12%	3.07%
55	Citizens State Bank of New Castle	New Castle	800,473	5.41%	12.36%	0.81%	-9.61%	59.28%	2.15%	3.05%
56	First Federal Savings Bank	Rochester	603,592	4.57%	20.07%	1.52%	0.26%	114.91%	3.23%	3.03%
57	Owen County State Bank	Spencer	335,423	6.10%	4.32%	1.34%	5.90%	67.47%	2.01%	3.03%
58	DeMotte State Bank	Demotte	530,051	5.63%	-5.77%	0.71%	-6.28%	50.06%	1.90%	3.02%
59	Mutual Savings Bank	Franklin	290,683	5.35%	29.35%	1.37%	-6.24%	77.63%	2.82%	3.00%
60	STAR Financial Bank	Fort Wayne	2,965,998	5.04%	4.02%	0.82%	0.89%	64.18%	3.02%	3.00%
61	Peoples Trust and Savings Bank	Boonville	260,616	4.61%	-0.19%	1.49%	8.51%	83.97%	3.67%	2.98%
62	State Bank	Brownsburg	763,965	5.25%	5.10%	1.37%	10.60%	77.25%	2.31%	2.94%
63	Boonville Federal Savings Bank	Boonville	63,407	5.74%	11.97%	2.00%	-16.00%	104.78%	2.34%	2.93%
64	First Savings Bank	Jeffersonville	2,235,074	5.25%	4.96%	1.94%	0.56%	106.84%	3.95%	2.93%
65	Farmers State Bank	Lagrange	1,167,858	4.97%	-0.71%	1.13%	-4.35%	70.57%	2.24%	2.92%
66	Tri-County Bank & Trust Company	Roachdale	261,906	4.45%	42.00%	1.00%	15.77%	77.96%	2.28%	2.90%

Rank	Company Name	City	Total Assets	Yield on Loans	Loan Growth Rate	Cost of Funds	Deposit Growth Rate	Loans / Deposits	Yield on Investments (TE)	Net Interest Income (TE)
67	First Bank Richmond	Richmond	1,357,547	5.09%	12.13%	1.76%	8.16%	95.32%	2.21%	2.89%
68	Home Bank SB	Martinsville	422,849	4.72%	8.50%	0.57%	4.23%	57.23%	2.70%	2.88%
69	The Farmers and Merchants Bank	Boswell	196,294	5.02%	-25.87%	0.65%	21.90%	58.66%	1.56%	2.88%
70	Mid-Southern Savings Bank, F.S.B.	Salem	266,049	4.73%	9.45%	0.95%	-0.31%	72.24%	2.82%	2.87%
71	The Friendship State Bank	Friendship	545,492	5.30%	-3.32%	0.79%	-2.94%	59.64%	1.81%	2.84%
72	The Peoples Bank	Brownstown	271,430	4.24%	-4.16%	0.28%	-6.21%	41.15%	2.82%	2.82%
73	Peoples Bank	Munster	2,094,146	4.67%	2.00%	0.99%	7.02%	84.21%	2.33%	2.81%
74	The Peoples State Bank	Ellettsville	445,443	5.78%	6.71%	1.63%	1.26%	57.49%	2.93%	2.81%
75	First Bank of Berne	Berne	1,034,594	4.85%	-4.94%	1.39%	-5.63%	73.76%	2.41%	2.74%
76	FCN Bank, National Association	Brookville	751,051	5.02%	11.95%	1.18%	11.18%	65.45%	1.97%	2.66%
77	First Federal Savings Bank of Angola	Angola	145,583	3.83%	3.11%	0.19%	-14.77%	75.11%	0.48%	2.66%
78	Farmers and Merchants Bank	Laotto	245,003	4.63%	11.68%	0.72%	12.72%	57.28%	1.40%	2.65%
79	Freedom Bank	Huntingburg	556,567	4.23%	-2.35%	1.57%	0.14%	98.73%	2.44%	2.61%
80	State Bank of Medora	Medora	102,454	5.86%	11.35%	1.02%	0.47%	43.54%	2.19%	2.52%
81	The First National Bank of Monterey	Monterey	397,653	4.89%	-23.76%	1.53%	-7.28%	58.42%	2.11%	2.52%
82	Horizon Bank	Michigan City	7,881,541	5.35%	13.28%	1.40%	-10.43%	73.83%	2.19%	2.49%
83	Farmers and Mechanics Federal Savings Bank	Bloomfield	121,605	4.65%	3.37%	1.31%	-13.49%	64.90%	2.78%	2.48%
84	The Hometown Savings Bank	Terre Haute	433,340	4.63%	-5.02%	1.26%	-79.10%	63.80%	2.60%	2.42%
85	Bath State Bank	Bath	282,313	4.87%	-12.68%	1.89%	25.78%	79.13%	2.52%	2.36%
86	Scottsburg Building and Loan Association	Scottsburg	77,562	4.45%	8.38%	1.13%	-19.05%	66.21%	2.25%	2.22%
87	Campbell & Fetter Bank	Kendallville	355,938	4.00%	-4.61%	0.75%	-3.64%	62.85%	1.58%	2.16%
88	First Federal Savings and Loan Association	Greensburg	178,188	4.12%	-2.49%	1.37%	-28.19%	53.61%	2.37%	2.00%
89	First Internet Bank of Indiana	Fishers	4,712,930	4.89%	12.12%	2.89%	19.95%	99.76%	2.88%	1.90%
90	United Fidelity Bank, Fsb	Evansville	5,905,325	3.75%	29.59%	3.09%	12.91%	77.45%	2.10%	0.14%
Average			1,929,229	5.24%	6.64%	1.16%	-0.16%	77.29%	2.44%	3.16%
Median			422,464	5.18%	6.56%	1.15%	0.63%	76.98%	2.47%	3.15%
Under \$250 Mil		25	142,493	5.10%	4.72%	0.89%	-0.74%	75.17%	1.94%	3.17%
\$250-\$500 Mil		26	345,992	5.19%	5.60%	1.13%	-1.16%	73.54%	2.62%	3.20%
\$500 Mil - \$1 Bil		19	665,040	5.30%	8.06%	1.12%	1.64%	79.94%	2.67%	3.33%
Over \$1 Bil		20	7,421,835	5.42%	9.06%	1.59%	0.13%	82.30%	2.59%	2.96%

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non-Interest Income
1	United Fidelity Bank, Fsb	Evansville	5,905,325	0.00%	7.18%	38.64%	9.30%	0.01%	4.11%
2	Community First Bank of Indiana	Kokomo	658,367	30.16%	3.34%	5.19%	19.51%	0.12%	1.64%
3	Wayne Bank and Trust Co.	Richmond	215,827	54.68%	1.19%	0.00%	21.00%	0.11%	1.52%
4	Springs Valley Bank & Trust Company	Jasper	565,816	17.47%	3.00%	3.65%	4.29%	0.19%	1.41%
5	First Savings Bank	Jeffersonville	2,235,074	0.00%	19.59%	21.64%	21.40%	0.12%	1.36%
6	Jackson County Bank	Seymour	844,655	26.22%	7.82%	0.00%	20.07%	0.14%	1.25%
7	Spencer County Bank	Santa Claus	127,648	3.55%	0.00%	0.00%	25.19%	0.10%	1.22%
8	1st Source Bank	South Bend	8,325,743	38.46%	5.40%	6.89%	26.69%	0.18%	1.10%
9	The Friendship State Bank	Friendship	545,492	94.78%	5.20%	0.00%	14.22%	0.26%	1.06%
10	First Federal Savings Bank	Rochester	603,592	31.17%	18.39%	0.00%	14.83%	0.18%	1.05%
11	German American Bank	Jasper	5,986,899	50.44%	1.94%	0.00%	30.78%	0.21%	0.94%
12	The Bippus State Bank	Huntington	323,770	38.99%	6.47%	1.12%	15.47%	0.14%	0.93%
13	Security Federal Savings Bank	Logansport	366,089	0.00%	2.05%	0.00%	17.87%	0.06%	0.85%
14	First Financial Bank, National Association	Terre Haute	4,854,973	102.84%	2.95%	0.15%	20.87%	0.29%	0.82%
15	Hoosier Heartland State Bank	Crawfordsville	305,345	37.95%	1.31%	0.00%	20.77%	0.26%	0.79%
16	STAR Financial Bank	Fort Wayne	2,965,998	0.00%	6.80%	0.00%	37.27%	0.28%	0.79%
17	The Hometown Savings Bank	Terre Haute	433,340	27.80%	9.35%	0.00%	19.69%	0.22%	0.78%
18	Centier Bank	Merrillville	7,050,289	9.26%	7.59%	8.78%	27.96%	0.24%	0.77%
19	LNB Community Bank	Lynnville	146,646	56.77%	0.00%	0.00%	16.65%	0.13%	0.76%
20	The First National Bank of Monterey	Monterey	397,653	17.70%	2.51%	0.00%	18.06%	0.03%	0.72%
21	The National Bank of Indianapolis	Indianapolis	2,858,855	29.05%	2.62%	0.00%	22.66%	0.10%	0.72%
22	The Riddell National Bank	Brazil	301,306	33.84%	1.23%	0.00%	25.75%	0.13%	0.72%
23	Citizens State Bank of New Castle	New Castle	800,473	18.77%	3.12%	0.00%	20.50%	0.23%	0.69%
24	Home Bank SB	Martinsville	422,849	0.00%	7.09%	1.12%	24.35%	0.23%	0.69%
25	Citizens Bank	Mooreville	627,814	65.77%	0.00%	0.00%	26.22%	0.17%	0.68%
26	CentreBank	Veedersburg	106,142	0.00%	0.00%	0.00%	28.75%	0.10%	0.67%
27	First Federal Savings Bank	Huntington	452,007	52.35%	7.52%	6.16%	14.91%	0.19%	0.66%
28	The Farmers Bank, Frankfort, Indiana	Frankfort	845,165	15.98%	10.81%	0.00%	37.58%	0.16%	0.66%
29	The Peoples State Bank	Ellettsville	445,443	41.67%	4.09%	0.00%	23.93%	0.06%	0.66%
30	First Harrison Bank	Corydon	1,129,754	28.06%	0.00%	0.00%	24.49%	0.20%	0.64%
31	Old National Bank	Evansville	47,554,040	0.00%	13.11%	2.16%	32.08%	0.21%	0.63%
32	Lake City Bank	Warsaw	6,395,328	41.08%	3.68%	2.91%	28.09%	0.18%	0.62%
33	DeMotte State Bank	Demotte	530,051	35.05%	6.91%	0.00%	30.86%	0.19%	0.61%

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non-Interest Income
34	First Bank of Berne	Berne	1,034,594	78.82%	3.02%	2.63%	18.50%	0.19%	0.59%
35	First Farmers Bank & Trust Co.	Converse	2,805,884	36.63%	1.56%	10.22%	21.02%	0.19%	0.59%
36	First Merchants Bank	Muncie	18,164,976	27.63%	5.53%	5.84%	20.50%	0.20%	0.58%
37	Greenfield Banking Company	Greenfield	837,822	16.55%	0.00%	0.00%	34.26%	0.12%	0.58%
38	Union Savings and Loan Association	Connersville	227,709	0.00%	3.51%	1.51%	24.47%	0.11%	0.57%
39	Crossroads Bank	Wabash	543,210	43.95%	0.00%	0.00%	12.11%	0.10%	0.55%
40	Farmers State Bank	Lagrange	1,167,858	29.13%	1.33%	2.93%	27.35%	0.21%	0.54%
41	First Federal Savings Bank	Evansville	588,283	0.00%	16.15%	6.99%	10.63%	0.20%	0.53%
42	The New Washington State Bank	New Washngtor	524,643	0.00%	0.00%	0.00%	28.98%	0.14%	0.53%
43	Freedom Bank	Huntingburg	556,567	70.82%	5.75%	0.00%	25.34%	0.12%	0.52%
44	The Fountain Trust Company	Covington	710,568	119.07%	16.18%	0.00%	31.72%	0.22%	0.52%
45	First State Bank of Middlebury	Middlebury	740,090	56.32%	6.99%	0.16%	25.55%	0.12%	0.51%
46	Horizon Bank	Michigan City	7,881,541	36.27%	16.65%	2.96%	22.34%	0.39%	0.51%
47	Owen County State Bank	Spencer	335,423	42.23%	3.82%	0.00%	17.36%	0.18%	0.50%
48	Peoples Bank	Munster	2,094,146	38.36%	6.13%	3.04%	18.37%	0.10%	0.49%
49	Alliance Bank	Francesville	432,988	40.29%	1.94%	0.00%	22.64%	0.13%	0.47%
50	American Community Bank of Indiana	Saint John	324,457	20.07%	3.08%	0.00%	17.70%	0.09%	0.47%
51	First Internet Bank of Indiana	Fishers	4,712,930	27.14%	13.05%	18.52%	4.25%	0.01%	0.47%
52	Fowler State Bank	Fowler	203,488	37.03%	1.97%	0.00%	4.62%	0.08%	0.47%
53	Community State Bank	Royal Center	166,285	21.73%	0.00%	0.00%	16.10%	0.24%	0.46%
54	FCN Bank, National Association	Brookville	751,051	50.47%	3.40%	0.00%	23.18%	0.07%	0.44%
55	The Napoleon State Bank	Napoleon	422,078	21.27%	0.00%	0.00%	27.96%	0.06%	0.43%
56	Bedford Federal Savings Bank	Bedford	188,764	0.00%	3.97%	0.00%	27.78%	0.07%	0.41%
57	First National Bank	Cloverdale	441,428	15.70%	0.00%	0.00%	24.90%	0.09%	0.41%
58	Merchants Bank of Indiana	Carmel	13,954,950	13.81%	8.68%	33.41%	2.87%	0.00%	0.40%
59	State Bank	Brownsburg	763,965	24.32%	2.62%	6.19%	28.41%	0.23%	0.40%
60	Mid-Southern Savings Bank, F.S.B.	Salem	266,049	85.05%	9.40%	0.00%	17.03%	0.19%	0.39%
61	Kentland Bank	Kentland	345,853	119.16%	3.14%	0.00%	33.57%	0.18%	0.38%
62	The Peoples Bank	Brownstown	271,430	37.68%	0.00%	0.00%	49.22%	0.11%	0.38%
63	Bath State Bank	Bath	282,313	46.85%	6.73%	0.00%	15.25%	0.05%	0.37%
64	Farmers and Merchants Bank	Laotto	245,003	41.13%	0.00%	0.00%	16.34%	0.11%	0.37%
65	Logansport Savings Bank	Logansport	253,790	32.58%	8.37%	0.00%	18.11%	0.06%	0.37%
66	State Bank of Medora	Medora	102,454	23.73%	1.95%	0.00%	19.51%	0.10%	0.36%

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non-Interest Income
67	The North Salem State Bank	North Salem	598,127	19.44%	0.00%	0.00%	29.53%	0.09%	0.36%
68	First Bank Richmond	Richmond	1,357,547	141.84%	13.52%	27.62%	11.47%	0.08%	0.35%
69	Hendricks County Bank and Trust Cor	Brownsburg	217,805	5.66%	0.00%	0.00%	31.09%	0.07%	0.35%
70	Bank of Wolcott	Wolcott	230,947	44.83%	2.16%	0.00%	27.29%	0.06%	0.33%
71	First State Bank of Porter	Porter	156,625	42.55%	0.08%	0.00%	21.93%	0.09%	0.33%
72	The Home National Bank of Thorntow	Thorntown	163,013	15.15%	0.00%	0.00%	23.68%	0.07%	0.32%
73	Mutual Savings Bank	Franklin	290,683	0.00%	11.99%	6.37%	19.97%	0.07%	0.31%
74	The Farmers and Merchants Bank	Boswell	196,294	33.90%	1.78%	0.00%	20.59%	0.29%	0.31%
75	The Fairmount State Bank	Fairmount	54,858	25.24%	0.00%	0.00%	31.74%	0.11%	0.30%
76	Tri-County Bank & Trust Company	Roachdale	261,906	57.77%	4.77%	2.62%	22.27%	0.07%	0.30%
77	First Federal Savings Bank of Angola	Angola	145,583	0.00%	0.00%	0.00%	25.27%	0.15%	0.27%
78	Community State Bank	Avilla	400,799	34.26%	0.00%	0.00%	31.25%	0.08%	0.26%
79	Boonville Federal Savings Bank	Boonville	63,407	0.00%	25.24%	0.01%	10.23%	0.07%	0.25%
80	Grant County State Bank	Swayzee	276,417	36.06%	14.47%	0.00%	21.22%	0.05%	0.25%
81	Farmers and Mechanics Federal Savin	Bloomfield	121,605	0.00%	18.55%	0.00%	9.37%	0.04%	0.24%
82	First Federal Savings and Loan Associ	Greensburg	178,188	0.00%	0.00%	0.00%	9.06%	0.06%	0.21%
83	Peoples Trust and Savings Bank	Boonville	260,616	50.71%	0.00%	0.04%	9.96%	0.06%	0.21%
84	Scottsburg Building and Loan Associa	Scottsburg	77,562	0.00%	6.45%	5.21%	4.74%	0.02%	0.21%
85	The Garrett State Bank	Garrett	325,823	57.85%	3.56%	5.92%	21.75%	0.09%	0.21%
86	Community State Bank	Brook	112,304	26.03%	5.34%	5.67%	21.65%	0.07%	0.20%
87	Campbell & Fetter Bank	Kendallville	355,938	71.30%	12.37%	0.00%	34.14%	0.10%	0.19%
88	Kentland Federal Savings and Loan As	Kentland	3,075	0.00%	11.38%	0.00%	0.00%	NA	0.13%
89	First Federal Savings Bank of Washing	Washington	75,702	0.00%	0.00%	3.03%	16.08%	0.04%	0.12%
90	Peoples Community Bank Sb of Monti	Monticello	35,392	0.00%	8.48%	0.00%	6.14%	NA	0.02%
Average			1,929,229	32.40%	5.19%	2.77%	21.23%	0.13%	0.60%
Median			422,464	29.09%	3.37%	0.00%	21.31%	0.12%	0.51%
Under \$250 Mil		25	142,493	17.28%	3.68%	0.62%	18.37%	0.10%	0.42%
\$250-\$500 Mil		26	345,992	39.20%	4.82%	0.90%	22.50%	0.11%	0.49%
\$500 Mil - \$1 Bil		19	665,040	38.75%	5.77%	1.17%	23.04%	0.16%	0.74%
Over \$1 Bil		20	7,421,835	36.44%	7.02%	9.42%	21.41%	0.17%	0.85%

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
1	Grant County State Bank	Swayzee	276,417	140.7	0.56%	0.13%	0.40%	1.09%	22.54%
2	United Fidelity Bank, Fsb	Evansville	5,905,325	213.2	0.60%	0.10%	0.41%	1.11%	25.76%
3	Merchants Bank of Indiana	Carmel	13,954,950	209.2	0.68%	0.07%	0.31%	1.05%	29.65%
4	Greenfield Banking Company	Greenfield	837,822	94.4	1.11%	0.29%	0.63%	2.03%	43.28%
5	Lake City Bank	Warsaw	6,395,328	100.0	0.87%	0.18%	0.61%	1.67%	43.43%
6	First Farmers Bank & Trust Co.	Converse	2,805,884	79.7	1.13%	0.31%	0.53%	1.96%	45.38%
7	Centier Bank	Merrillville	7,050,289	84.8	1.36%	0.23%	0.58%	2.17%	46.06%
8	Alliance Bank	Francesville	432,988	74.5	1.23%	0.18%	0.80%	2.21%	47.51%
9	Bank of Wolcott	Wolcott	230,947	72.6	0.93%	0.13%	0.59%	1.65%	47.52%
10	Community State Bank	Brook	112,304	105.1	0.84%	0.14%	0.67%	1.65%	48.38%
11	Freedom Bank	Huntingburg	556,567	68.9	0.84%	0.09%	0.62%	1.55%	49.60%
12	Old National Bank	Evansville	47,554,040	126.6	0.92%	0.30%	0.78%	2.00%	49.77%
13	First Merchants Bank	Muncie	18,164,976	80.7	1.25%	0.29%	0.50%	2.04%	50.15%
14	1st Source Bank	South Bend	8,325,743	80.8	1.34%	0.18%	0.74%	2.26%	50.54%
15	The North Salem State Bank	North Salem	598,127	75.2	1.33%	0.28%	0.67%	2.28%	50.95%
16	The Bippus State Bank	Huntington	323,770	72.8	1.39%	0.32%	0.82%	2.52%	53.15%
17	The Garrett State Bank	Garrett	325,823	74.0	1.00%	0.19%	0.62%	1.82%	53.17%
18	German American Bank	Jasper	5,986,899	75.6	1.36%	0.24%	0.72%	2.32%	54.27%
19	The National Bank of Indianapolis	Indianapolis	2,858,855	86.0	1.40%	0.15%	0.57%	2.13%	55.94%
20	Fowler State Bank	Fowler	203,488	56.0	1.39%	0.24%	0.59%	2.23%	56.64%
21	First Harrison Bank	Corydon	1,129,754	56.5	1.27%	0.17%	0.78%	2.22%	56.93%
22	Horizon Bank	Michigan City	7,881,541	65.2	0.95%	0.18%	0.64%	1.77%	57.12%
23	The Napoleon State Bank	Napoleon	422,078	54.2	1.30%	0.33%	0.82%	2.45%	57.30%
24	First Bank of Berne	Berne	1,034,594	77.0	0.95%	0.17%	0.80%	1.92%	57.75%
25	The First National Bank of Monterey	Monterey	397,653	66.1	1.12%	0.18%	0.58%	1.88%	58.07%
26	Spencer County Bank	Santa Claus	127,648	35.8	1.44%	0.28%	0.93%	2.65%	58.37%
27	First Financial Bank, National Associa	Terre Haute	4,854,973	61.3	1.42%	0.50%	0.76%	2.67%	58.46%
28	Farmers State Bank	Lagrange	1,167,858	65.3	1.11%	0.17%	0.77%	2.04%	59.11%
29	CentreBank	Veedersburg	106,142	58.1	1.68%	0.26%	1.44%	3.38%	59.27%
30	First State Bank of Middlebury	Middlebury	740,090	75.4	1.34%	0.26%	0.93%	2.53%	59.41%
31	State Bank of Medora	Medora	102,454	47.8	0.92%	0.17%	0.63%	1.72%	59.73%
32	Community State Bank	Avilla	400,799	66.8	1.56%	0.18%	0.75%	2.49%	61.41%
33	First National Bank	Cloverdale	441,428	54.8	1.26%	0.39%	0.59%	2.24%	62.16%

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
34	First Bank Richmond	Richmond	1,357,547	60.7	1.08%	0.18%	0.76%	2.02%	62.56%
35	The New Washington State Bank	New Washington	524,643	57.1	1.44%	0.38%	0.90%	2.71%	63.41%
36	First Federal Savings Bank	Huntington	452,007	48.8	1.48%	0.30%	0.79%	2.57%	63.49%
37	American Community Bank of Indiana	Saint John	324,457	73.0	1.45%	0.23%	0.86%	2.53%	63.56%
38	Kentland Bank	Kentland	345,853	55.9	1.47%	0.24%	0.92%	2.63%	64.05%
39	The Farmers Bank, Frankfort, Indiana,	Frankfort	845,165	59.3	1.57%	0.22%	0.71%	2.50%	64.24%
40	Citizens Bank	Mooreville	627,814	46.1	1.66%	0.24%	0.85%	2.75%	65.40%
41	Community State Bank	Royal Center	166,285	54.9	1.11%	0.39%	0.94%	2.44%	65.80%
42	The Fairmount State Bank	Fairmount	54,858	42.6	1.50%	0.40%	0.70%	2.60%	66.24%
43	The Fountain Trust Company	Covington	710,568	48.8	1.37%	0.23%	0.82%	2.42%	66.29%
44	Crossroads Bank	Wabash	543,210	52.1	1.43%	0.24%	0.84%	2.50%	67.08%
45	The Peoples Bank	Brownstown	271,430	42.8	1.26%	0.19%	0.73%	2.18%	68.10%
46	Logansport Savings Bank	Logansport	253,790	64.9	1.45%	0.16%	0.79%	2.40%	68.38%
47	DeMotte State Bank	Demotte	530,051	40.7	1.43%	0.36%	0.69%	2.49%	68.46%
48	STAR Financial Bank	Fort Wayne	2,965,998	63.8	1.46%	0.37%	0.78%	2.61%	68.70%
49	First State Bank of Porter	Porter	156,625	48.2	1.45%	0.29%	0.78%	2.51%	69.48%
50	The Home National Bank of Thorntow	Thorntown	163,013	55.0	1.29%	0.28%	0.83%	2.39%	69.74%
51	Wayne Bank and Trust Co.	Richmond	215,827	54.0	1.86%	0.42%	0.97%	3.25%	69.77%
52	Bedford Federal Savings Bank	Bedford	188,764	64.9	1.42%	0.37%	1.03%	2.82%	70.59%
53	Springs Valley Bank & Trust Company	Jasper	565,816	54.8	1.90%	0.38%	1.04%	3.32%	70.60%
54	Citizens State Bank of New Castle	New Castle	800,473	49.5	1.54%	0.25%	0.89%	2.68%	71.47%
55	FCN Bank, National Association	Brookville	751,051	39.6	1.32%	0.16%	0.74%	2.22%	71.48%
56	First Internet Bank of Indiana	Fishers	4,712,930	95.2	0.97%	0.12%	0.64%	1.72%	72.67%
57	First Federal Savings Bank of Angola	Angola	145,583	48.8	1.06%	0.22%	0.85%	2.13%	72.84%
58	The Friendship State Bank	Friendship	545,492	48.3	1.71%	0.22%	0.92%	2.85%	72.98%
59	Mid-Southern Savings Bank, F.S.B.	Salem	266,049	47.7	1.27%	0.23%	0.89%	2.39%	73.09%
60	Jackson County Bank	Seymour	844,655	57.8	1.95%	0.27%	1.09%	3.31%	73.19%
61	First Savings Bank	Jeffersonville	2,235,074	58.1	1.86%	0.25%	1.09%	3.21%	74.51%
62	The Riddell National Bank	Brazil	301,306	46.2	1.38%	0.26%	1.22%	2.87%	74.71%
63	Community First Bank of Indiana	Kokomo	658,367	53.5	3.04%	0.41%	1.37%	4.83%	75.41%
64	Union Savings and Loan Association	Connersville	227,709	41.8	1.77%	0.28%	0.85%	2.90%	75.73%
65	Farmers and Merchants Bank	Laotto	245,003	56.9	1.06%	0.25%	0.99%	2.30%	76.01%
66	State Bank	Brownsburg	763,965	66.4	1.41%	0.26%	0.88%	2.55%	76.15%

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
67	Hoosier Heartland State Bank	Crawfordsville	305,345	49.1	1.66%	0.35%	1.32%	3.33%	76.35%
68	The Peoples State Bank	Ellettsville	445,443	38.9	1.67%	0.25%	0.77%	2.69%	77.48%
69	Peoples Community Bank Sb of Monti	Monticello	35,392	62.7	1.77%	0.28%	1.32%	3.36%	77.93%
70	Tri-County Bank & Trust Company	Roachdale	261,906	51.6	1.20%	0.39%	0.92%	2.51%	78.39%
71	Mutual Savings Bank	Franklin	290,683	52.6	1.60%	0.30%	0.70%	2.60%	78.64%
72	Security Federal Savings Bank	Logansport	366,089	50.2	1.92%	0.26%	1.24%	3.42%	78.70%
73	Peoples Bank	Munster	2,094,146	58.6	1.41%	0.32%	0.97%	2.70%	79.55%
74	First Federal Savings Bank	Evansville	588,283	38.8	1.64%	0.34%	0.91%	2.89%	80.39%
75	Campbell & Fetter Bank	Kendallville	355,938	32.9	1.11%	0.34%	0.44%	1.89%	80.57%
76	Bath State Bank	Bath	282,313	44.0	1.43%	0.26%	0.52%	2.21%	81.19%
77	First Federal Savings Bank	Rochester	603,592	44.9	2.01%	0.20%	1.15%	3.36%	82.19%
78	Home Bank SB	Martinsville	422,849	51.6	1.47%	0.34%	1.13%	2.94%	82.29%
79	Scottsburg Building and Loan Associa	Scottsburg	77,562	54.3	1.08%	0.10%	0.88%	2.06%	84.61%
80	Hendricks County Bank and Trust Con	Brownsburg	217,805	46.2	1.66%	0.62%	0.97%	3.25%	84.74%
81	The Farmers and Merchants Bank	Boswell	196,294	62.4	1.15%	0.30%	1.26%	2.71%	84.94%
82	LNB Community Bank	Lynnville	146,646	42.7	2.04%	0.31%	0.99%	3.34%	85.41%
83	Owen County State Bank	Spencer	335,423	36.0	1.89%	0.35%	0.81%	3.05%	86.63%
84	First Federal Savings and Loan Associ	Greensburg	178,188	27.8	0.90%	0.20%	0.82%	1.92%	86.90%
85	The Hometown Savings Bank	Terre Haute	433,340	36.7	1.50%	0.34%	0.97%	2.81%	87.71%
86	Peoples Trust and Savings Bank	Boonville	260,616	37.4	1.73%	0.37%	0.73%	2.82%	88.40%
87	First Federal Savings Bank of Washing	Washington	75,702	44.2	1.44%	0.41%	1.02%	2.86%	88.50%
88	Farmers and Mechanics Federal Savi	Bloomfield	121,605	38.3	1.35%	0.31%	0.77%	2.44%	89.96%
89	Boonville Federal Savings Bank	Boonville	63,407	38.1	1.40%	0.25%	1.31%	2.96%	93.13%
90	Kentland Federal Savings and Loan A	Kentland	3,075	13.5	2.87%	0.39%	1.31%	4.57%	129.63%
Average			1,929,229	62.3	1.39%	0.27%	0.83%	2.49%	66.99%
Median			422,464	55.5	1.40%	0.26%	0.81%	2.50%	68.24%
Under \$250 Mil		25	142,493	50.9	1.42%	0.29%	0.94%	2.64%	74.87%
\$250-\$500 Mil		26	345,992	56.3	1.40%	0.27%	0.81%	2.48%	68.73%
\$500 Mil - \$1 Bil		19	665,040	56.4	1.58%	0.27%	0.88%	2.72%	66.95%
Over \$1 Bil		20	7,421,835	89.9	1.17%	0.22%	0.69%	2.08%	54.92%

Rank	Company Name	City	Total Assets	OREO	Reserve / Loans	Provision Expense	Past Due Loans 30-89 Days	NPA's + 90 Day PD's	Net Charge Offs	NPA's / Equity + Reserves	Asset Quality Index
1	The Farmers and Merchants Bank	Boswell	196,294	0	1.35%	-0.09%	0.00%	0.00%	0.00%	0.00%	0.00%
2	The Peoples State Bank	Ellettsville	445,443	0	1.13%	0.03%	0.02%	0.00%	0.00%	0.00%	0.02%
3	Mutual Savings Bank	Franklin	290,683	0	1.51%	0.04%	0.05%	0.00%	0.00%	0.00%	0.05%
4	Community State Bank	Avilla	400,799	0	1.26%	0.02%	0.03%	0.05%	0.00%	0.52%	0.08%
5	Farmers State Bank	Lagrange	1,167,858	0	0.94%	0.00%	0.12%	0.03%	0.01%	0.33%	0.16%
6	The National Bank of Indianapolis	Indianapolis	2,858,855	0	1.42%	0.04%	0.03%	0.15%	0.03%	2.08%	0.21%
7	Centier Bank	Merrillville	7,050,289	0	1.20%	0.15%	0.12%	0.10%	0.00%	0.53%	0.22%
8	State Bank	Brownsburg	763,965	756	1.62%	0.03%	0.05%	0.15%	0.02%	1.69%	0.22%
9	Farmers and Merchants Bank	Laotto	245,003	0	0.70%	0.02%	0.18%	0.07%	-0.01%	1.13%	0.25%
10	The Farmers Bank, Frankfort, India	Frankfort	845,165	0	1.17%	-0.31%	0.13%	0.14%	-0.03%	1.43%	0.27%
11	United Fidelity Bank, Fsb	Evansville	5,905,325	1,655	0.50%	0.21%	0.12%	0.16%	0.00%	1.12%	0.28%
12	Campbell & Fetter Bank	Kendallville	355,938	0	0.89%	0.00%	0.26%	0.03%	-0.01%	0.00%	0.29%
13	1st Source Bank	South Bend	8,325,743	117	2.33%	0.14%	0.06%	0.28%	-0.01%	2.12%	0.34%
14	Citizens Bank	Mooreville	627,814	0	1.39%	0.05%	0.10%	0.28%	-0.02%	2.69%	0.38%
15	Citizens State Bank of New Castle	New Castle	800,473	0	1.42%	0.13%	0.29%	0.05%	0.06%	0.36%	0.40%
16	STAR Financial Bank	Fort Wayne	2,965,998	306	1.21%	0.00%	0.13%	0.30%	0.04%	4.08%	0.47%
17	FCN Bank, National Association	Brookville	751,051	0	1.29%	0.04%	0.03%	0.32%	0.13%	4.35%	0.48%
18	First Federal Savings Bank of Angola	Angola	145,583	0	1.16%	0.01%	0.48%	0.00%	0.00%	0.00%	0.48%
19	Peoples Trust and Savings Bank	Boonville	260,616	0	0.22%	0.00%	0.43%	0.04%	0.01%	0.32%	0.48%
20	The North Salem State Bank	North Salem	598,127	0	1.79%	0.21%	0.16%	0.32%	0.00%	3.42%	0.48%
21	First State Bank of Middlebury	Middlebury	740,090	0	1.38%	0.11%	0.21%	0.26%	0.02%	2.16%	0.49%
22	First National Bank	Cloverdale	441,428	0	2.50%	0.00%	0.34%	0.16%	0.00%	2.47%	0.50%
23	Bath State Bank	Bath	282,313	0	1.20%	0.04%	0.41%	0.11%	-0.01%	2.39%	0.52%
24	Jackson County Bank	Seymour	844,655	0	0.96%	0.12%	0.19%	0.33%	-0.02%	3.33%	0.52%
25	Tri-County Bank & Trust Company	Roachdale	261,906	0	1.13%	0.12%	0.46%	0.10%	0.00%	1.21%	0.56%
26	Freedom Bank	Huntingburg	556,567	0	1.76%	0.02%	0.18%	0.38%	0.03%	3.18%	0.59%
27	Horizon Bank	Michigan City	7,881,541	1,770	1.17%	0.01%	0.28%	0.27%	0.04%	2.62%	0.59%
28	German American Bank	Jasper	5,986,899	0	1.17%	0.07%	0.27%	0.24%	0.10%	1.96%	0.61%
29	Merchants Bank of Indiana	Carmel	13,954,950	0	0.45%	0.25%	0.16%	0.46%	0.00%	4.25%	0.62%
30	Security Federal Savings Bank	Logansport	366,089	0	0.97%	0.00%	0.11%	0.54%	0.00%	5.29%	0.65%
31	First Bank of Berne	Berne	1,034,594	0	1.42%	0.03%	0.34%	0.32%	0.02%	5.71%	0.68%
32	Greenfield Banking Company	Greenfield	837,822	0	1.10%	0.12%	0.31%	0.34%	0.03%	2.93%	0.68%
33	The First National Bank of Monterey	Monterey	397,653	0	2.32%	0.00%	0.54%	0.18%	0.00%	1.73%	0.72%
34	Logansport Savings Bank	Logansport	253,790	0	1.57%	0.00%	0.36%	0.41%	0.00%	4.39%	0.77%

Rank	Company Name	City	Total Assets	OREO	Reserve / Loans	Provision Expense	Past Due Loans 30-89 Days	NPA's + 90 Day PD's	Net Charge Offs	NPA's / Equity + Reserves	Asset Quality Index
35	Alliance Bank	Francesville	432,988	0	1.94%	0.00%	0.12%	0.22%	0.44%	2.67%	0.78%
36	First Bank Richmond	Richmond	1,357,547	366	1.54%	0.10%	0.14%	0.66%	-0.03%	4.83%	0.80%
37	First Harrison Bank	Corydon	1,129,754	0	1.28%	0.07%	0.51%	0.16%	0.14%	1.97%	0.81%
38	Lake City Bank	Warsaw	6,395,328	100	1.50%	0.26%	0.05%	0.28%	0.49%	2.74%	0.82%
39	First Merchants Bank	Muncie	18,164,976	7,777	1.82%	0.00%	0.35%	0.48%	0.01%	3.28%	0.84%
40	Old National Bank	Evansville	47,554,040	3,421	0.94%	0.10%	0.13%	0.50%	0.21%	4.18%	0.84%
41	The Napoleon State Bank	Napoleon	422,078	0	1.36%	0.21%	0.34%	0.20%	0.30%	1.44%	0.84%
42	The New Washington State Bank	New Washington	524,643	0	1.18%	0.09%	0.14%	0.68%	0.02%	7.96%	0.84%
43	First Savings Bank	Jeffersonville	2,235,074	203	0.99%	0.07%	0.17%	0.68%	0.00%	4.42%	0.85%
44	First Internet Bank of Indiana	Fishers	4,712,930	106	1.02%	0.61%	0.06%	0.24%	0.56%	1.95%	0.86%
45	Kentland Bank	Kentland	345,853	1,302	1.39%	0.02%	0.33%	0.53%	0.02%	3.56%	0.88%
46	LNB Community Bank	Lynnville	146,646	55	1.50%	0.14%	0.67%	0.23%	0.00%	2.21%	0.90%
47	American Community Bank of Indiana	Saint John	324,457	0	1.09%	-0.01%	0.46%	0.46%	-0.05%	1.97%	0.92%
48	Hendricks County Bank and Trust	Brownsburg	217,805	0	1.23%	0.01%	0.37%	0.55%	0.01%	7.71%	0.93%
49	Springs Valley Bank & Trust Company	Jasper	565,816	123	1.53%	0.17%	0.32%	0.62%	0.03%	2.96%	0.97%
50	The Hometown Savings Bank	Terre Haute	433,340	0	1.69%	0.00%	0.58%	0.37%	0.03%	5.93%	0.98%
51	The Fountain Trust Company	Covington	710,568	0	1.66%	0.01%	0.56%	0.43%	-0.05%	4.75%	0.99%
52	Union Savings and Loan Association	Connersville	227,709	0	0.93%	0.07%	0.52%	0.43%	0.04%	4.60%	0.99%
53	Bank of Wolcott	Wolcott	230,947	0	1.89%	-0.46%	0.42%	0.59%	-0.54%	6.87%	1.01%
54	Wayne Bank and Trust Co.	Richmond	215,827	0	1.32%	0.00%	0.44%	0.33%	0.24%	3.93%	1.01%
55	Crossroads Bank	Wabash	543,210	0	1.23%	0.06%	0.43%	0.57%	0.02%	6.05%	1.02%
56	First State Bank of Porter	Porter	156,625	0	1.42%	0.00%	0.72%	0.40%	0.01%	2.96%	1.13%
57	CentreBank	Veedersburg	106,142	7	1.58%	0.00%	1.13%	0.01%	-0.10%	0.08%	1.14%
58	The Friendship State Bank	Friendship	545,492	62	1.23%	0.00%	0.81%	0.28%	0.06%	4.52%	1.15%
59	The Bippus State Bank	Huntington	323,770	0	1.02%	0.02%	0.74%	0.43%	-0.01%	3.84%	1.17%
60	Mid-Southern Savings Bank, F.S.B.	Salem	266,049	16	1.55%	0.11%	0.68%	0.49%	0.01%	3.69%	1.18%
61	First Financial Bank, National Association	Terre Haute	4,854,973	336	1.29%	0.15%	0.61%	0.35%	0.26%	3.33%	1.22%
62	Owen County State Bank	Spencer	335,423	0	1.31%	0.07%	0.46%	0.65%	0.11%	9.19%	1.22%
63	Community First Bank of Indiana	Kokomo	658,367	541	1.64%	0.00%	0.29%	0.94%	-0.01%	7.72%	1.23%
64	Home Bank SB	Martinsville	422,849	0	1.22%	0.01%	0.77%	0.51%	0.04%	5.17%	1.32%
65	DeMotte State Bank	Demotte	530,051	0	1.50%	-0.01%	0.91%	0.42%	0.00%	5.65%	1.33%
66	The Garrett State Bank	Garrett	325,823	0	1.01%	0.02%	0.35%	0.98%	0.00%	8.85%	1.33%
67	Bedford Federal Savings Bank	Bedford	188,764	260	1.11%	0.34%	0.41%	0.92%	0.15%	8.00%	1.48%
68	Fowler State Bank	Fowler	203,488	0	1.71%	0.00%	1.20%	0.17%	0.19%	1.30%	1.56%

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69	Community State Bank	Brook	112,304	41	0.82%	0.11%	0.21%	1.35%	-0.01%	13.22%	1.56%
70	First Farmers Bank & Trust Co.	Converse	2,805,884	0	1.65%	0.19%	0.30%	0.88%	0.43%	8.38%	1.61%
71	First Federal Savings Bank	Evansville	588,283	0	0.87%	0.05%	1.40%	0.25%	0.00%	1.08%	1.65%
72	Scottsburg Building and Loan Assc	Scottsburg	77,562	0	0.77%	0.00%	1.53%	0.12%	0.00%	0.78%	1.65%
73	The Peoples Bank	Brownstown	271,430	0	1.07%	0.00%	1.16%	0.50%	0.04%	10.33%	1.70%
74	Farmers and Mechanics Federal Sa	Bloomfield	121,605	0	0.33%	0.00%	1.73%	0.00%	0.02%	0.00%	1.75%
75	First Federal Savings Bank	Huntington	452,007	0	1.34%	0.08%	0.77%	1.03%	0.02%	8.69%	1.82%
76	State Bank of Medora	Medora	102,454	0	1.69%	0.06%	1.55%	0.25%	0.08%	0.54%	1.88%
77	Community State Bank	Royal Center	166,285	800	1.62%	0.00%	1.40%	0.50%	-0.01%	6.78%	1.90%
78	The Riddell National Bank	Brazil	301,306	0	1.39%	0.29%	1.40%	0.54%	0.02%	5.10%	1.96%
79	Peoples Bank	Munster	2,094,146	64	1.29%	0.09%	0.88%	1.18%	0.00%	15.29%	2.06%
80	Spencer County Bank	Santa Claus	127,648	152	0.66%	0.00%	1.07%	0.96%	0.03%	6.51%	2.06%
81	Hoosier Heartland State Bank	Crawfordsville	305,345	0	1.32%	0.10%	1.45%	0.82%	0.01%	7.73%	2.28%
82	The Home National Bank of Thorn	Thorntown	163,013	0	1.89%	0.01%	2.05%	0.58%	0.00%	7.66%	2.63%
83	First Federal Savings and Loan Ass	Greensburg	178,188	0	1.45%	0.00%	1.26%	1.68%	0.00%	18.01%	2.94%
84	First Federal Savings Bank	Rochester	603,592	360	1.05%	0.03%	0.97%	2.26%	0.02%	19.77%	3.25%
85	Grant County State Bank	Swayzee	276,417	0	2.13%	0.18%	2.88%	0.75%	0.01%	4.46%	3.64%
86	The Fairmount State Bank	Fairmount	54,858	16	1.25%	0.26%	2.85%	0.73%	0.06%	3.95%	3.64%
87	First Federal Savings Bank of Wasl	Washington	75,702	0	0.72%	0.11%	1.55%	2.91%	0.08%	23.41%	4.54%
88	Peoples Community Bank Sb of M	Monticello	35,392	156	1.04%	0.00%	4.26%	0.44%	0.00%	1.20%	4.70%
89	Boonville Federal Savings Bank	Boonville	63,407	0	0.69%	0.03%	4.90%	0.14%	0.21%	0.00%	5.25%
90	Kentland Federal Savings and Loan	Kentland	3,075	0	1.07%	0.00%	10.56%	0.00%	0.00%	0.00%	10.56%
Average			1,929,229	232	1.29%	0.06%	0.77%	0.45%	0.04%	4.26%	1.27%
Median			422,464	0	1.29%	0.03%	0.39%	0.34%	0.01%	3.31%	0.89%
Under \$250 Mil		25	142,493	59	1.20%	0.02%	1.66%	0.53%	0.02%	4.83%	2.24%
\$250-\$500 Mil		26	345,992	51	1.37%	0.05%	0.60%	0.39%	0.04%	3.88%	1.03%
\$500 Mil - \$1 Bil		19	665,040	97	1.36%	0.05%	0.39%	0.47%	0.02%	4.53%	0.89%
Over \$1 Bil		20	7,421,835	811	1.26%	0.13%	0.24%	0.39%	0.12%	3.76%	0.74%

Rank	Company Name	City	Total Assets	Net Income Q1 2023 Per Employee	Net Income Q1 2022	Net Income Q4 2022	Net Income Q1 2023	Net Income 2021	Net Income 2022	Net Income 2023	Return on Assets	Return on Equity
1	United Fidelity Bank, Fsb	Evansville	5,905,325	111.6	21,840	30,485	32,018	31,930	153,169	32,018	2.22%	27.73%
2	Alliance Bank	Francesville	432,988	38.0	998	1,403	2,353	5,072	5,408	2,353	1.93%	26.34%
3	Bank of Wolcott	Wolcott	230,947	46.9	787	888	1,266	3,540	4,506	1,266	1.81%	25.31%
4	First Bank of Berne	Berne	1,034,594	31.6	5,217	4,809	3,505	19,319	20,488	3,505	1.09%	24.65%
5	The National Bank of Indianapolis	Indianapolis	2,858,855	28.9	7,334	10,724	9,398	27,631	35,417	9,398	1.28%	21.45%
6	Grant County State Bank	Swayzee	276,417	103.2	1,605	2,426	2,373	5,973	8,072	2,373	2.75%	21.39%
7	Centier Bank	Merrillville	7,050,289	33.3	21,186	32,200	31,290	84,621	108,053	31,290	1.84%	20.07%
8	The North Salem State Bank	North Salem	598,127	26.1	1,796	2,189	2,273	6,579	8,450	2,273	1.54%	19.73%
9	Greenfield Banking Company	Greenfield	837,822	39.1	1,566	4,441	4,107	7,729	11,662	4,107	1.93%	19.44%
10	First National Bank	Cloverdale	441,428	15.5	251	1,275	1,133	1,432	2,864	1,133	0.99%	19.25%
11	The Peoples Bank	Brownstown	271,430	10.9	352	622	533	1,300	1,918	533	0.78%	18.71%
12	First Farmers Bank & Trust Co.	Converse	2,805,884	31.1	10,529	10,158	11,495	35,959	41,347	11,495	1.66%	18.58%
13	Lake City Bank	Warsaw	6,395,328	40.2	24,664	26,527	24,913	100,037	108,132	24,913	1.51%	17.66%
14	First Harrison Bank	Corydon	1,129,754	18.5	2,376	3,478	3,600	10,786	11,961	3,600	1.24%	17.37%
15	The Bippus State Bank	Huntington	323,770	33.5	1,879	2,236	1,777	8,212	8,258	1,777	1.75%	17.16%
16	The Friendship State Bank	Friendship	545,492	10.6	1,141	1,540	1,189	5,758	5,279	1,189	0.85%	16.32%
17	The Farmers Bank, Frankfort, Indiana,	Frankfort	845,165	21.1	2,251	2,718	2,950	10,415	10,643	2,950	1.36%	16.28%
18	Farmers State Bank	Lagrange	1,167,858	22.2	3,648	3,895	3,443	14,739	15,653	3,443	1.16%	15.86%
19	The New Washington State Bank	New Washington	524,643	19.2	1,327	1,781	1,820	6,104	6,554	1,820	1.17%	15.81%
20	Community State Bank	Royal Center	166,285	14.9	213	342	401	992	1,151	401	0.97%	15.57%
21	Wayne Bank and Trust Co.	Richmond	215,827	15.8	540	154	725	2,985	1,898	725	1.12%	15.40%
22	1st Source Bank	South Bend	8,325,743	28.1	27,113	32,803	33,158	122,677	122,894	33,158	1.56%	15.37%
23	Merchants Bank of Indiana	Carmel	13,954,950	100.6	50,047	56,129	53,728	226,430	217,246	53,728	1.70%	15.35%
24	German American Bank	Jasper	5,986,899	25.8	10,499	25,486	22,233	86,644	87,403	22,233	1.39%	15.16%
25	First Financial Bank, National Associa	Terre Haute	4,854,973	18.1	20,872	16,113	15,934	45,678	70,763	15,934	1.32%	14.97%
26	First State Bank of Middlebury	Middlebury	740,090	23.6	2,151	2,490	2,477	10,789	10,149	2,477	1.30%	14.91%
27	Spencer County Bank	Santa Claus	127,648	12.9	101	346	530	402	1,207	530	1.64%	14.80%
28	Community State Bank	Avilla	400,799	19.4	948	903	1,225	4,289	4,493	1,225	1.17%	14.64%
29	Citizens Bank	Mooreville	627,814	13.4	808	2,001	1,895	4,547	5,126	1,895	1.19%	14.46%
30	DeMotte State Bank	Demotte	530,051	10.4	1,025	1,040	1,200	4,082	4,416	1,200	0.92%	14.45%
31	STAR Financial Bank	Fort Wayne	2,965,998	14.9	4,699	6,667	6,696	25,463	24,919	6,696	0.88%	14.04%
32	The Garrett State Bank	Garrett	325,823	34.4	1,292	1,027	1,306	4,985	4,888	1,306	1.26%	13.74%
33	The Napoleon State Bank	Napoleon	422,078	17.0	815	1,111	1,362	4,369	4,174	1,362	1.33%	13.53%
34	Hoosier Heartland State Bank	Crawfordsville	305,345	9.9	338	584	646	2,324	2,106	646	0.75%	13.36%
35	CentreBank	Veedersburg	106,142	17.7	189	396	461	851	1,194	461	1.74%	13.31%
36	Community State Bank	Brook	112,304	37.9	322	378	341	1,265	1,660	341	1.22%	13.11%
37	Freedom Bank	Huntingburg	556,567	34.1	2,420	2,649	2,114	11,259	10,194	2,114	1.23%	12.58%
38	The First National Bank of Monterey	Monterey	397,653	22.6	652	765	1,083	3,450	3,101	1,083	1.08%	12.38%
39	American Community Bank of Indiana	Saint John	324,457	20.1	594	1,192	883	3,971	3,498	883	1.09%	12.38%
40	First Merchants Bank	Muncie	18,164,976	31.2	50,447	73,466	66,685	215,302	233,450	66,685	1.48%	12.35%
41	Old National Bank	Evansville	47,554,040	43.3	(11,233)	211,117	157,897	291,312	469,735	157,897	1.32%	12.34%

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42	Crossroads Bank	Wabash	543,210	13.7	1,383	1,522	1,244	5,707	6,055	1,244	0.93%	12.18%
43	First Bank Richmond	Richmond	1,357,547	17.3	3,560	3,578	3,132	13,371	14,528	3,132	0.90%	11.88%
44	Logansport Savings Bank	Logansport	253,790	17.9	798	754	607	3,325	3,239	607	0.96%	11.58%
45	First Federal Savings Bank	Huntington	452,007	13.5	1,826	1,595	1,218	7,452	6,721	1,218	1.08%	11.35%
46	The Home National Bank of Thorntow	Thorntown	163,013	12.3	316	404	294	1,300	1,342	294	0.75%	11.18%
47	Kentland Bank	Kentland	345,853	16.2	843	1,114	989	3,624	3,555	989	1.16%	11.08%
48	Community First Bank of Indiana	Kokomo	658,367	9.7	868	475	1,897	5,457	5,615	1,897	1.16%	10.81%
49	FCN Bank, National Association	Brookville	751,051	8.1	1,282	1,396	1,130	7,928	5,735	1,130	0.61%	10.79%
50	Bath State Bank	Bath	282,313	6.4	606	631	268	2,806	2,547	268	0.37%	10.34%
51	Horizon Bank	Michigan City	7,881,541	22.0	24,658	22,769	19,380	91,984	99,017	19,380	0.98%	10.26%
52	Farmers and Merchants Bank	Laotto	245,003	12.5	522	610	389	2,658	2,370	389	0.56%	10.06%
53	Jackson County Bank	Seymour	844,655	10.9	1,681	1,849	1,760	8,332	7,073	1,760	0.84%	9.96%
54	Mutual Savings Bank	Franklin	290,683	9.3	452	632	419	2,436	2,507	419	0.56%	9.73%
55	Springs Valley Bank & Trust Company	Jasper	565,816	11.4	1,738	1,347	1,367	7,119	6,094	1,367	0.96%	9.17%
56	First Savings Bank	Jeffersonville	2,235,074	11.3	7,208	3,524	4,493	24,405	15,468	4,493	0.81%	9.13%
57	Fowler State Bank	Fowler	203,488	13.6	575	785	504	2,268	2,596	504	0.92%	8.89%
58	The Fountain Trust Company	Covington	710,568	8.2	1,397	1,802	1,065	7,098	7,270	1,065	0.60%	8.87%
59	The Hometown Savings Bank	Terre Haute	433,340	3.7	129	361	389	2,014	1,179	389	0.32%	8.50%
60	State Bank	Brownsburg	763,965	12.6	1,361	2,075	1,183	6,538	7,477	1,183	0.63%	8.35%
61	Citizens State Bank of New Castle	New Castle	800,473	9.5	1,741	1,669	1,413	7,467	7,200	1,413	0.71%	8.13%
62	The Riddell National Bank	Brazil	301,306	6.5	699	734	405	2,679	2,658	405	0.54%	7.80%
63	The Fairmount State Bank	Fairmount	54,858	8.9	36	50	116	119	237	116	0.82%	7.80%
64	Security Federal Savings Bank	Logansport	366,089	8.7	340	496	670	2,326	1,592	670	0.74%	7.79%
65	Home Bank SB	Martinsville	422,849	7.5	507	829	558	3,613	2,483	558	0.50%	7.70%
66	Union Savings and Loan Association	Connersville	227,709	7.0	224	462	363	1,153	1,458	363	0.64%	7.47%
67	First State Bank of Porter	Porter	156,625	12.0	329	428	359	1,365	1,561	359	0.85%	7.43%
68	The Peoples State Bank	Ellettsville	445,443	7.0	1,039	1,428	675	8,314	4,624	675	0.55%	7.31%
69	Hendricks County Bank and Trust Con	Brownsburg	217,805	5.3	391	305	239	642	1,301	239	0.44%	6.82%
70	First Federal Savings Bank	Evansville	588,283	6.0	584	1,102	785	3,797	3,331	785	0.54%	6.63%
71	First Federal Savings Bank	Rochester	603,592	5.8	(558)	1,119	769	5,272	2,096	769	0.53%	6.09%
72	Peoples Bank	Munster	2,094,146	6.7	1,897	3,562	1,991	14,293	13,791	1,991	0.37%	5.95%
73	Bedford Federal Savings Bank	Bedford	188,764	10.5	299	477	294	1,896	1,583	294	0.65%	5.88%
74	State Bank of Medora	Medora	102,454	14.5	119	176	217	616	631	217	0.85%	5.88%
75	Tri-County Bank & Trust Company	Roachdale	261,906	7.4	213	144	282	689	613	282	0.45%	5.80%
76	Owen County State Bank	Spencer	335,423	3.4	619	419	282	2,042	2,319	282	0.32%	5.71%
77	The Farmers and Merchants Bank	Boswell	196,294	7.2	230	365	179	1,045	1,219	179	0.36%	5.51%
78	Mid-Southern Savings Bank, F.S.B.	Salem	266,049	9.4	538	582	422	2,046	2,336	422	0.61%	5.20%
79	Campbell & Fetter Bank	Kendallville	355,938	4.9	497	301	317	1,715	1,640	317	0.35%	4.65%
80	LNB Community Bank	Lynnville	146,646	4.6	298	364	162	1,442	1,251	162	0.34%	3.96%
81	Farmers and Mechanics Federal Saving	Bloomfield	121,605	2.9	(70)	54	60	69	25	60	0.20%	3.64%
82	First Federal Savings Bank of Angola	Angola	145,583	9.9	146	241	227	732	825	227	0.59%	3.08%

Rank	Company Name	City	Total Assets	Net Income Q1 2023 Per Employee	Net Income Q1 2022	Net Income Q4 2022	Net Income Q1 2023	Net Income 2021	Net Income 2022	Net Income 2023	Return on Assets	Return on Equity
83	First Federal Savings and Loan Associ	Greensburg	178,188	2.8	146	85	101	736	716	101	0.22%	2.67%
84	Peoples Trust and Savings Bank	Boonville	260,616	3.9	349	503	213	1,978	1,895	213	0.29%	2.62%
85	Peoples Community Bank Sb of Monti	Monticello	35,392	13.8	71	(213)	83	92	10	83	0.95%	2.61%
86	Scottsburg Building and Loan Associa	Scottsburg	77,562	7.1	107	77	64	247	276	64	0.32%	2.18%
87	First Federal Savings Bank of Washing	Washington	75,702	2.9	2	52	40	151	126	40	0.21%	1.80%
88	Boonville Federal Savings Bank	Boonville	63,407	1.5	40	30	19	174	150	19	0.12%	1.38%
89	First Internet Bank of Indiana	Fishers	4,712,930	1.4	12,959	7,733	389	53,847	42,049	389	0.03%	0.35%
90	Kentland Federal Savings and Loan As	Kentland	3,075	(4.0)	(15)	(22)	(8)	(61)	(67)	(8)	-1.04%	-8.00%
Average			1,929,229	18.6	3,895	7,241	6,309	19,861	23,931	6,309	0.94%	11.37%
Median			422,464	13.2	803	1,107	1,074	4,186	4,295	1,074	0.92%	11.27%
Under \$250 Mil		25	142,493	11.6	237	289	297	1,067	1,169	297	0.69%	7.51%
\$250-\$500 Mil		26	345,992	17.3	738	926	861	3,555	3,411	861	0.91%	11.54%
\$500 Mil - \$1 Bil		19	665,040	15.4	1,366	1,853	1,718	6,946	6,864	1,718	1.00%	12.37%
Over \$1 Bil		20	7,421,835	31.9	14,976	29,261	25,269	76,821	95,274	25,269	1.24%	15.03%

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
1	Centier Bank	Merrillville	7,050,289	8	18	25	7	14	7	5	7	11.4
2	United Fidelity Bank, Fsb	Evansville	5,905,325	90	1	3	2	18	11	2	1	16.0
3	Greenfield Banking Company	Greenfield	837,822	6	36	19	4	41	31	3	9	18.6
4	1st Source Bank	South Bend	8,325,743	27	8	33	14	32	13	12	22	20.1
5	Alliance Bank	Francesville	432,988	5	49	27	8	38	35	3	2	20.9
6	The National Bank of Indianapolis	Indianapolis	2,858,855	53	20	23	19	31	6	22	5	22.4
7	Lake City Bank	Warsaw	6,395,328	39	32	7	5	40	38	14	13	23.5
8	German American Bank	Jasper	5,986,899	35	11	36	18	28	28	16	24	24.5
9	The North Salem State Bank	North Salem	598,127	7	66	34	15	48	17	13	8	26.0
10	The Farmers Bank, Frankfort, Indiana,	Frankfort	845,165	36	27	46	39	23	10	17	17	26.9
11	Farmers State Bank	Lagrange	1,167,858	65	40	20	28	11	5	30	18	27.1
12	The Bippus State Bank	Huntington	323,770	10	12	50	16	51	59	7	15	27.5
13	First Harrison Bank	Corydon	1,129,754	37	30	29	21	29	37	24	14	27.6
14	Merchants Bank of Indiana	Carmel	13,954,950	48	58	1	3	56	29	9	23	28.4
15	First Merchants Bank	Muncie	18,164,976	26	36	20	13	45	39	15	40	29.3
16	Grant County State Bank	Swayzee	276,417	3	79	2	1	60	85	1	6	29.6
17	Community State Bank	Avilla	400,799	11	78	44	32	13	4	28	28	29.8
18	First State Bank of Middlebury	Middlebury	740,090	12	45	51	30	33	21	21	26	29.9
19	First Farmers Bank & Trust Co.	Converse	2,805,884	14	34	16	6	81	70	10	12	30.4
20	Old National Bank	Evansville	47,554,040	31	31	17	12	55	39	19	41	30.6
21	The Napoleon State Bank	Napoleon	422,078	9	55	43	23	24	41	18	33	30.8
22	CentreBank	Veedersburg	106,142	1	26	87	29	9	57	8	35	31.5
23	Citizens Bank	Mooreville	627,814	20	25	66	40	39	14	27	29	32.5
24	Bank of Wolcott	Wolcott	230,947	44	70	5	9	74	53	6	3	33.0
25	First Financial Bank, National Associat	Terre Haute	4,854,973	16	14	60	27	46	61	19	25	33.5
26	First National Bank	Cloverdale	441,428	42	56	32	33	36	22	38	10	33.6
27	Freedom Bank	Huntingburg	556,567	79	43	4	11	44	26	25	37	33.6
28	The First National Bank of Monterey	Monterey	397,653	80	20	12	25	26	33	36	38	33.8
29	First Bank of Berne	Berne	1,034,594	75	34	14	24	69	31	34	4	35.6
30	American Community Bank of Indiana	Saint John	324,457	20	49	51	37	29	47	34	38	38.1
31	Spencer County Bank	Santa Claus	127,648	28	7	59	26	72	79	11	27	38.6
32	Horizon Bank	Michigan City	7,881,541	82	45	10	22	37	26	39	51	39.0
33	Fowler State Bank	Fowler	203,488	24	49	31	20	22	68	45	57	39.5
34	The New Washington State Bank	New Washington	524,643	12	41	64	35	79	41	28	19	39.9
35	STAR Financial Bank	Fort Wayne	2,965,998	59	15	57	48	54	16	48	31	41.0
36	Wayne Bank and Trust Co.	Richmond	215,827	44	3	79	51	52	53	33	21	42.0
37	Citizens State Bank of New Castle	New Castle	800,473	55	23	61	54	12	15	59	61	42.5
38	Kentland Bank	Kentland	345,853	14	61	58	38	49	45	30	47	42.8
39	The Garrett State Bank	Garrett	325,823	40	82	11	17	83	65	23	32	44.1
40	Springs Valley Bank & Trust Company	Jasper	565,816	29	4	82	53	42	49	41	55	44.4
41	Jackson County Bank	Seymour	844,655	37	6	81	60	46	23	52	53	44.8
42	Community State Bank	Brook	112,304	41	86	5	10	86	69	26	36	44.9

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
43	Logansport Savings Bank	Logansport	253,790	44	63	39	46	58	34	41	44	46.1
44	The Peoples State Bank	Ellettsville	445,443	73	27	62	68	1	2	69	68	46.3
45	Community First Bank of Indiana	Kokomo	658,367	2	2	90	63	77	63	30	48	46.9
46	First Bank Richmond	Richmond	1,357,547	67	68	18	34	64	36	47	43	47.1
47	Community State Bank	Royal Center	166,285	33	53	41	41	73	77	40	20	47.3
48	Mutual Savings Bank	Franklin	290,683	59	73	55	71	1	3	67	54	47.9
49	Crossroads Bank	Wabash	543,210	43	39	46	44	71	55	44	42	48.0
50	First Federal Savings Bank	Huntington	452,007	29	27	54	36	82	75	36	45	48.0
51	Farmers and Merchants Bank	Laotto	245,003	78	63	35	65	19	9	67	52	48.5
52	DeMotte State Bank	Demotte	530,051	58	33	44	47	68	65	45	30	48.8
53	The Friendship State Bank	Friendship	545,492	71	9	70	58	61	58	49	16	49.0
54	State Bank	Brownsburg	763,965	62	58	53	66	25	7	62	60	49.1
55	State Bank of Medora	Medora	102,454	80	66	8	31	15	76	49	73	49.8
56	First Federal Savings Bank of Angola	Angola	145,583	76	77	23	57	1	17	66	82	49.9
57	FCN Bank, National Association	Brookville	751,051	76	54	29	55	57	17	63	49	50.0
58	First State Bank of Porter	Porter	156,625	31	70	48	49	42	56	49	67	51.5
59	Security Federal Savings Bank	Logansport	366,089	22	13	88	72	67	30	58	64	51.8
60	The Fountain Trust Company	Covington	710,568	52	43	40	43	63	51	65	58	51.9
61	First Savings Bank	Jeffersonville	2,235,074	63	5	78	61	59	43	54	56	52.4
62	The Peoples Bank	Brownstown	271,430	72	61	26	45	85	73	55	11	53.5
63	Campbell & Fetter Bank	Kendallville	355,938	87	87	13	75	1	12	79	79	54.1
64	Hoosier Heartland State Bank	Crawfordsville	305,345	19	15	83	67	78	81	56	34	54.1
65	Bath State Bank	Bath	282,313	85	63	27	76	35	23	76	50	54.4
66	The Fairmount State Bank	Fairmount	54,858	17	75	55	42	53	86	53	62	55.4
67	The Farmers and Merchants Bank	Boswell	196,294	68	73	64	81	1	1	78	77	55.4
68	Union Savings and Loan Association	Connorsville	227,709	33	38	74	64	62	51	61	66	56.1
69	First Internet Bank of Indiana	Fishers	4,712,930	89	49	8	56	27	44	89	89	56.4
70	Tri-County Bank & Trust Company	Roachdale	261,906	66	75	48	70	21	25	74	75	56.8
71	The Home National Bank of Thorntown	Thorntown	163,013	50	72	37	50	75	82	56	46	58.5
72	LNB Community Bank	Lynnville	146,646	44	19	84	82	34	46	80	80	58.6
73	First Federal Savings Bank	Evansville	588,283	54	41	73	74	17	71	70	70	58.8
74	Bedford Federal Savings Bank	Bedford	188,764	18	56	68	52	80	67	60	73	59.3
75	Mid-Southern Savings Bank, F.S.B.	Salem	266,049	70	60	37	59	50	60	63	78	59.6
76	The Riddell National Bank	Brazil	301,306	49	20	72	62	65	78	70	62	59.8
77	Peoples Community Bank Sb of Monticello	Monticello	35,392	4	90	85	69	20	88	43	85	60.5
78	Peoples Trust and Savings Bank	Boonville	260,616	61	82	68	86	10	17	84	84	61.5
79	Home Bank SB	Martinsville	422,849	68	23	75	78	66	64	73	65	64.0
80	The Hometown Savings Bank	Terre Haute	433,340	84	17	67	85	70	50	81	59	64.1
81	Hendricks County Bank and Trust Company	Brownsburg	217,805	23	68	79	80	76	48	75	69	64.8
82	Scottsburg Building and Loan Association	Scottsburg	77,562	86	82	22	79	16	71	81	86	65.4
83	Farmers and Mechanics Federal Savings Bank	Bloomfield	121,605	83	81	41	88	1	74	87	81	67.0
84	First Federal Savings Bank	Rochester	603,592	56	10	85	77	89	84	72	71	68.0

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
85	Kentland Federal Savings and Loan As	Kentland	3,075	25	88	89	90	1	90	90	90	70.4
86	Owen County State Bank	Spencer	335,423	56	47	77	83	84	62	81	76	70.8
87	Peoples Bank	Munster	2,094,146	73	48	63	73	87	79	76	72	71.4
88	Boonville Federal Savings Bank	Boonville	63,407	63	79	76	89	1	89	88	88	71.6
89	First Federal Savings and Loan Associ	Greensburg	178,188	88	82	14	84	88	83	85	83	75.9
90	First Federal Savings Bank of Washing	Washington	75,702	50	89	71	87	90	87	86	87	80.9