

Table 3A. Small Business Lending in Indiana Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Demotte St Bank	87.5	0.235	1	51,837	905	\$100M-500M	35	22,635	789	0.002
Hometown Nb	85.0	0.407	1	34,007	469	<\$100M	38	34,007	469	0
First Nb Of Valparaiso	82.5	0.159	1	77,213	1142	\$100M-500M	32	24,725	930	0
Heartland Cmnty Bank	82.5	0.279	1	50,850	567	\$100M-500M	34	20,830	407	0.004
Grabill Bank	80.0	0.317	0.835	107,001	934	\$100M-500M	23	14,826	569	0
Wayne B&Tc	80.0	0.415	1	40,493	291	<\$100M	21	7,513	166	0.007
Madison Cmnty Bank	80.0	0.38	0.86	81,321	998	\$100M-500M	32	21,108	718	0
Bloomfield St Bank	77.5	0.352	0.997	88,939	389	\$100M-500M	12	5,950	195	0
Scott County St Bank	77.5	0.227	1	23,506	461	\$100M-500M	37	23,506	461	0.004
Jackson County Bank	77.5	0.268	0.851	76,697	999	\$100M-500M	34	27,202	761	0.001
First St Bank Middlebury	77.5	0.248	0.933	58,965	938	\$100M-500M	32	20,088	736	0.005
Salin B&Tc	75.0	0.23	0.567	166,163	1462	\$500M-\$1B	23	26,870	807	0
Peoples St Bank	75.0	0.264	0.954	50,637	751	\$100M-500M	30	13,876	573	0.002
First St Bank	75.0	0.242	0.936	32,696	992	\$100M-500M	33	13,701	879	0
Metrobank	75.0	0.316	0.917	54,958	701	\$100M-500M	30	15,513	501	0
Tower B&Tc	75.0	0.346	0.714	83,410	607	\$100M-500M	19	10,022	299	0
Community Bank	72.5	0.247	0.85	37,950	477	\$100M-500M	23	8,520	340	0
Farmers St Bank	72.5	0.207	0.937	57,238	827	\$100M-500M	30	16,547	678	0.002
Monroe Cty Bank	72.5	0.195	0.723	87,974	1233	\$100M-500M	25	19,466	887	0
First Cmnty B&T	72.5	0.253	0.946	38,675	454	\$100M-500M	24	8,883	321	0.005
Farmers Bank Frankfort In	72.5	0.244	0.63	95,522	1054	\$100M-500M	33	36,777	784	0.012
Centier Bank	72.5	0.157	0.803	165,549	1438	\$1B-\$10B	33	62,717	1,098	0
1st Source Bank	72.5	0.228	0.41	757,295	6118	\$1B-\$10B	25	116,925	3,628	0.001
Citizens First St Bank	70.0	0.244	1	23,742	335	<\$100M	35	23,742	335	0
Farmers St Bank	70.0	0.306	0.965	25,694	373	<\$100M	26	7,026	267	0.003
Bright Nb	70.0	0.179	0.987	29,773	505	\$100M-500M	26	8,030	401	0
First Nb Of Fremont	70.0	0.189	1	20,331	376	\$100M-500M	25	6,714	295	0.008
Star Fncl Bank	70.0	0.141	0.696	166,561	1874	\$1B-\$10B	25	33,666	1,221	0
Lake City Bank	70.0	0.169	0.474	195,783	2285	\$1B-\$10B	23	31,800	1,490	0.002
State Bank Oxford	70.0	0.206	1	15,604	290	<\$100M	34	15,604	290	0
Heritage Bank	70.0	0.399	0.907	33,768	403	<\$100M	24	7,582	264	0
First Nb	67.5	0.173	0.992	34,297	356	\$100M-500M	16	6,253	227	0.004
First Farmers B&T	67.5	0.169	0.703	46,657	949	\$100M-500M	31	19,599	803	0.003
Old Nb	67.5	0.151	0.531	1,339,389	19713	\$1B-\$10B	27	351,217	15,326	0
State Bank Of Lizton	67.5	0.156	1	27,423	391	\$100M-500M	20	5,964	312	0.002
Terre Haute First Nb	67.5	0.141	0.587	179,599	4386	\$1B-\$10B	30	65,723	3,818	0.009
National Bank Indianapolis	67.5	0.197	0.597	121,861	879	\$500M-\$1B	15	11,882	315	0.003
Peoples Tr Bank Co	67.5	0.164	1	21,383	339	\$100M-500M	36	21,383	339	0.001
Integra Bank Na	65.0	0.131	0.59	428,015	7333	\$1B-\$10B	26	107,789	5,878	0.002
First Nb Of Monterey	65.0	0.148	1	23,996	459	\$100M-500M	36	23,996	459	0
Marklebank	65.0	0.136	1	22,398	524	\$100M-500M	36	22,398	524	0.002

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Merchants B&Tc	65.0	0.29	0.966	26,535	246	<\$100M	20	5,858	165	0
Mercantile Nb In	65.0	0.18	0.528	121,912	1063	\$500M-\$1B	20	17,539	630	0
Bank Calumet Na	65.0	0.13	0.586	122,647	2805	\$500M-\$1B	27	33,636	2,453	0
Peoples St Bank Francesville	65.0	0.214	0.996	22,943	400	\$100M-500M	28	7,468	336	0.004
Fowler St Bank	65.0	0.154	1	16,264	384	\$100M-500M	36	16,264	384	0.01
Farmers & Mrch Bank	65.0	0.227	1	14,614	295	<\$100M	34	14,614	295	0
Ossian St Bank	65.0	0.202	1	17,343	159	<\$100M	8	2,391	97	0
First Mrch Bank Na	62.5	0.14	0.493	112,550	1339	\$500M-\$1B	23	22,314	970	0
Frances Slocum B&Tc	62.5	0.172	0.805	28,857	407	\$100M-500M	26	9,939	309	0
Peoples Tc	62.5	0.231	0.79	32,836	371	\$100M-500M	18	6,567	264	0.004
Sand Ridge Bank	62.5	0.135	0.647	80,728	933	\$500M-\$1B	21	14,577	636	0.004
National City Bank	62.5	0.151	0.7	46,735	782	\$100M-500M	20	9,233	607	0
New Washington St Bank	62.5	0.154	0.997	23,961	438	\$100M-500M	26	7,786	354	0
Lafayette B&Tc	62.5	0.121	0.692	90,429	1365	\$500M-\$1B	26	25,304	1,063	0.003
Community St Bank	62.5	0.162	1	17,084	280	\$100M-500M	34	17,084	280	0.001
Peoples Tc	62.5	0.14	0.69	66,588	957	\$100M-500M	28	21,045	742	0.002
Tri Cty B&Tc	62.5	0.165	0.951	20,350	535	\$100M-500M	31	9,582	483	0.003
First Bank	62.5	0.208	0.979	25,432	267	\$100M-500M	17	5,258	176	0.004
First United Bank	62.5	0.175	1	14,551	246	<\$100M	20	4,405	205	0
St Joseph Cap Bank	62.5	0.261	0.631	53,013	365	\$100M-500M	10	4,862	150	0.003
Centrebank	60.0	0.271	1	10,942	208	<\$100M	23	3,803	163	0
Independence Bank	60.0	0.281	0.95	16,326	190	<\$100M	16	3,512	121	0
Kentland Bank	60.0	0.144	1	23,061	275	\$100M-500M	18	5,457	211	0.002
First Nb&Tc	60.0	0.119	0.327	148,709	1226	\$1B-\$10B	20	20,764	689	0.003
Wells Fargo Bank In Na	60.0	0.078	0.652	185,489	1835	\$1B-\$10B	23	41,538	1,268	0.21
First Bank Richmond Na	60.0	0.142	0.664	75,633	715	\$500M-\$1B	20	14,989	459	0
Garrett St Bank	60.0	0.151	1	15,659	196	\$100M-500M	15	3,485	147	0.003
Hendricks Cty B&Tc	60.0	0.217	0.926	30,710	328	\$100M-500M	17	5,600	222	0.002
Spencer County Bank	60.0	0.221	1	14,063	130	<\$100M	11	2,217	83	0.004
Union B&Tc	60.0	0.197	0.649	27,435	445	\$100M-500M	25	8,434	342	0
Citizens Bank	57.5	0.149	0.788	34,276	475	\$100M-500M	19	7,438	349	0.01
Community Bank Southern In	57.5	0.182	0.583	51,989	460	\$100M-500M	18	8,709	286	0
Bank One In Na	57.5	0.072	0.249	1,037,200	10555	>\$10B	22	141,600	6,726	0.05
Union Cty Nb Of Liberty	57.5	0.135	0.953	29,097	397	\$100M-500M	20	7,132	279	0
Bippus St Bank	57.5	0.206	1	15,177	225	<\$100M	22	4,914	174	0
Decatur B&Tc	57.5	0.143	0.974	21,435	425	\$100M-500M	24	6,820	351	0
Fifth Third Bank In	57.5	0.092	0.489	778,893	7574	\$1B-\$10B	23	155,988	5,080	0.003
Bank Of Wolcott	57.5	0.174	1	9,795	259	<\$100M	32	9,795	259	0.005
Peoples Nb	57.5	0.147	0.835	27,607	422	\$100M-500M	26	9,321	351	0
Citizens St Bank New Castle	57.5	0.132	0.995	27,085	353	\$100M-500M	21	6,951	274	0.01
Elkhart Cmnty Bank	57.5	0.461	1	14,146	114	<\$100M	10	1,564	55	0
Freedom Bank	57.5	0.264	0.855	21,554	261	<\$100M	19	5,311	202	0
Irwin Union B&Tc	55.0	0.079	0.333	222,067	1337	\$1B-\$10B	18	18,243	555	0.001

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National City Bank In	55.0	0.028	0.3	746,488	7418	>\$10B	22	106,080	4,454	0
Campbell & Fetter Bank	55.0	0.098	1	21,315	378	\$100M-500M	34	21,315	378	0
First St Bank Bourbon In	55.0	0.114	1	9,252	679	<\$100M	28	4,998	657	0
North Salem St Bank	55.0	0.178	0.955	15,231	342	<\$100M	26	5,915	289	0
Springs Valley B&Tc	52.5	0.127	0.597	31,807	730	\$100M-500M	15	7,001	260	0.003
Horizon Bank Na	52.5	0.092	0.737	50,948	634	\$500M-\$1B	19	10,441	440	0.01
Farmers & Mrch Bank	52.5	0.156	1	8,536	195	<\$100M	20	3,102	163	0
Home Nb Of Thorntown	52.5	0.174	1	7,182	160	<\$100M	22	3,530	141	0.005
Goshen Cmnty Bank	52.5	0.393	1	7,585	67	<\$100M	14	1,508	40	0
Csb State Bank	50.0	0.185	1	9,190	173	<\$100M	21	3,752	137	0
Greenfield Bankg Co	50.0	0.104	0.87	23,028	429	\$100M-500M	26	8,549	348	0.003
American T&Sb Whiting In	50.0	0.108	1	12,987	150	\$100M-500M	10	2,533	114	0
Napoleon St Bank	50.0	0.111	1	8,036	211	<\$100M	22	4,297	187	0
Vevay Deposit Bank	50.0	0.204	0.953	12,366	174	<\$100M	19	3,558	141	0.006
Cib Bank	50.0	0.229	0.414	28,407	153	\$100M-500M	6	2,097	87	0.001
German American Bank	47.5	0.121	0.481	49,194	398	\$100M-500M	16	8,999	280	0.005
English St Bank	47.5	0.16	0.992	13,852	165	<\$100M	11	2,747	115	0
First St Bank Of Porter	47.5	0.186	0.999	14,053	126	<\$100M	11	2,535	72	0
Fcn Bank Na	47.5	0.081	1	14,226	309	\$100M-500M	22	6,223	255	0
First Farmers St Bank	47.5	0.129	0.775	21,228	418	\$100M-500M	21	6,285	333	0
First Nb Portland	47.5	0.138	0.907	15,786	307	\$100M-500M	20	4,856	261	0
Indiana Lawrence Bank	47.5	0.162	0.665	26,477	280	\$100M-500M	13	4,989	182	0
Knisely Nb Of Butler	45.0	0.15	1	7,244	138	<\$100M	17	2,465	105	0
Bath St Bank	45.0	0.13	1	9,259	165	<\$100M	21	4,335	139	0
First Bank Of Berne	45.0	0.095	0.737	25,777	407	\$100M-500M	19	7,416	325	0
Friendship St Bank	45.0	0.118	0.952	15,222	321	\$100M-500M	23	5,635	272	0.003
Farmers St Bank	45.0	0.122	1	5,252	145	<\$100M	26	5,252	145	0
Bank Of Geneva	45.0	0.113	0.995	11,443	265	\$100M-500M	15	2,856	224	0
Farmers St Bank	45.0	0.116	1	6,893	214	<\$100M	30	6,893	214	0
First Nb Of Odon	45.0	0.108	1	4,101	160	<\$100M	26	4,101	160	0.006
Owen Cty St Bank	42.5	0.093	0.592	17,335	678	\$100M-500M	20	6,169	587	0.002
First Citizens St Bank	42.5	0.108	0.845	13,241	373	\$100M-500M	27	6,771	326	0
Pacesetter Bank	42.5	0.085	1	8,343	241	<\$100M	29	8,343	241	0.009
Lafayette Cmnty Bank	42.5	0.268	0.946	7,574	58	<\$100M	13	1,723	37	0
Farmers St Bank	40.0	0.137	1	5,420	126	<\$100M	26	5,420	126	0.009
Riddell Nb	40.0	0.07	1	8,033	238	\$100M-500M	28	8,033	238	0.009
Community St Bank	40.0	0.145	1	3,392	97	<\$100M	24	3,392	97	0
Union B&Tc In	40.0	0.088	0.526	31,489	375	\$100M-500M	13	6,244	264	0.002
First Parke St Bank	40.0	0.117	0.726	12,927	341	\$100M-500M	21	4,819	289	0
United Cmrc Bank	40.0	0.163	0.95	9,064	143	<\$100M	14	2,247	97	0.006
Elberfeld St Bank	37.5	0.118	1	5,656	129	<\$100M	25	5,656	129	0
Madison B&Tc	37.5	0.081	0.87	16,430	191	\$100M-500M	11	3,817	122	0
Stone City Bank Of Bedford	37.5	0.126	1	5,913	94	<\$100M	26	5,913	94	0

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Peoples Bank	35.0	0.087	1	7,535	153	<\$100M	26	7,535	153	0.005
Fountain Tc	35.0	0.058	1	6,206	229	\$100M-500M	25	6,206	229	0
Citizens Exchange Bank	35.0	0.083	1	3,980	142	<\$100M	24	3,980	142	0.007
Regional Bank	35.0	0.117	0.57	25,391	235	\$100M-500M	12	5,034	156	0.001
Community St Bank	35.0	0.059	1	3,074	94	<\$100M	20	3,074	94	0
Citizens St Bank	35.0	0.086	0.959	12,035	185	\$100M-500M	18	4,382	160	0
Morris Plan Co Terre Haute	35.0	0.064	1	2,783	139	<\$100M	16	1,614	128	0
State Bank Of Medora	32.5	0.095	1	4,334	134	<\$100M	24	4,334	134	0
Peoples T&Sb	32.5	0.114	0.937	10,314	125	<\$100M	12	2,766	91	0
Farmers St Bank	32.5	0.127	1	1,985	42	<\$100M	22	1,985	42	0
Lynnville Nb	32.5	0.106	1	6,644	51	<\$100M	6	1,030	28	0
Fairmount St Bank	32.5	0.056	1	1,797	126	<\$100M	20	1,797	126	0.003
Central Bank	32.5	0.048	1	2,394	42	<\$100M	18	2,394	42	0.006
Grant Cty St Bank	32.5	0.054	1	2,916	78	<\$100M	12	1,489	64	0.001
Greensfork Township St Bank	32.5	0.049	1	305	11	<\$100M	4	-	-	0
First St Bank Southwest In	32.5	0.123	0.769	8,616	188	<\$100M	23	4,845	170	0
Peoples B&Tc	30.0	0.082	0.862	9,356	157	\$100M-500M	14	3,200	129	0.002
First Nb Of Dana	30.0	0.119	0.975	1,572	42	<\$100M	18	919	36	0
Central Nb&Tc	30.0	0.069	1	4,111	30	<\$100M	6	741	23	0.004
Heritage B&Tc	30.0	0.035	1	579	21	<\$100M	15	579	21	0
Randolph Cty Bank	30.0	0.104	0.702	8,447	146	<\$100M	11	2,480	118	0
Dupont St Bank	27.5	0.034	1	684	25	<\$100M	14	684	25	0
State Bank Burnettsville	27.5	0.052	1	1,194	66	<\$100M	17	1,194	66	0
Republic B&Tc Of Indiana	27.5	0.108	0.992	703	4	<\$100M	4	28	1	0
Linden St Bank	25.0	0.064	0.986	3,583	100	<\$100M	16	2,060	91	0
American St Bank	25.0	0.102	0.699	5,680	94	<\$100M	12	2,005	70	0
Farmers St Bank	20.0	0.061	0.915	4,035	87	<\$100M	11	1,385	73	0
First Internet Bank In	12.5	0.009	0.619	2,179	16	\$100M-500M	8	882	12	0.014

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.