

Table 3A. Banks' Small Business Lending in Indiana Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Jackson County Bk	Seymour	87.5	0.226	1	71,765	673	\$100M-500M	57.5	11,115	448	0
First St Bk	Brazil	82.5	0.292	0.951	35,652	1,070	\$100M-500M	90.0	13,970	947	0.003
Heritage Cmnty Bk	Columbus	80.0	0.254	0.782	79,663	2,139	\$100M-500M	85.0	23,784	1,746	0.002
Salin B&Tc	Indianapolis	80.0	0.275	0.657	249,174	1,649	\$500M-\$1B	65.0	34,800	885	0
First Farmers B&T	Converse	80.0	0.227	0.849	89,022	1,122	\$100M-500M	72.5	19,000	781	0.002
First St Bk Middlebury	Middlebury	80.0	0.276	0.9	74,955	981	\$100M-500M	85.0	24,557	736	0.004
Tower B&Tc	Fort Wayne	80.0	0.383	0.666	156,144	1,049	\$100M-500M	55.0	16,121	479	0
Farmers St Bk	Mentone	77.5	0.343	0.99	32,328	440	<\$100M	70.0	7,577	316	0.003
Farmers Bk Frankfort In	Frankfort	75.0	0.264	0.658	122,202	1,189	\$100M-500M	85.0	38,420	837	0.009
Grabill Bk	Grabill	75.0	0.293	0.655	126,490	1,035	\$100M-500M	62.5	17,593	624	0
1st Source Bk	South Bend	75.0	0.251	0.499	809,090	5,599	\$1B-\$10B	62.5	106,017	3,166	0
State Bk Oxford	Oxford	75.0	0.299	1	21,035	309	<\$100M	90.0	21,035	309	0
Community Bk	Noblesville	72.5	0.26	0.752	45,459	527	\$100M-500M	60.0	9,319	365	0
Farmers St Bk	Lagrange	72.5	0.18	0.917	56,722	636	\$100M-500M	75.0	15,514	475	0
Monroe Bk	Bloomington	72.5	0.213	0.69	121,559	1,342	\$500M-\$1B	62.5	20,594	894	0
Demotte St Bk	De Motte	72.5	0.193	0.926	47,545	767	\$100M-500M	90.0	23,101	663	0.001
Madison Cmnty Bk	Anderson	72.5	0.328	0.665	75,344	751	\$100M-500M	67.5	14,649	481	0
Bank Of Evansville Na	Evansville	72.5	0.441	0.897	48,147	273	\$100M-500M	35.0	4,632	113	0
First Mrch Bk Na	Muncie	70.0	0.183	0.53	142,564	1,296	\$500M-\$1B	57.5	22,818	854	0
Sand Ridge Bk	Highland	70.0	0.151	0.756	129,263	1,514	\$500M-\$1B	67.5	26,587	1,053	0.002
New Washington St Bk	New Washington	70.0	0.201	0.903	34,960	510	\$100M-500M	75.0	10,127	404	0
Friendship St Bk	Friendship	70.0	0.154	1	25,405	418	\$100M-500M	92.5	25,405	418	0.005
Peoples St Bk	Ellettsville	70.0	0.197	0.912	36,995	502	\$100M-500M	65.0	8,588	370	0.002
Peoples St Bk Francesville	Francesville	70.0	0.196	1	24,861	370	\$100M-500M	65.0	6,682	299	0.003
Terre Haute First Nb	Terre Haute	70.0	0.164	0.574	208,139	4,571	\$1B-\$10B	80.0	67,205	3,944	0.01
Lake City Bk	Warsaw	70.0	0.192	0.46	238,110	2,180	\$1B-\$10B	60.0	30,538	1,271	0.002
First Bk	Morgantown	70.0	0.217	0.949	38,486	347	\$100M-500M	50.0	6,674	224	0.003
Lafayette Cmnty Bk	Lafayette	70.0	0.278	1	24,829	183	<\$100M	37.5	3,841	107	0
Goshen Cmnty Bk	Goshen	70.0	0.527	1	23,232	189	<\$100M	42.5	3,367	97	0
Community Bk Southern In	New Albany	67.5	0.21	0.618	93,090	791	\$100M-500M	57.5	15,939	496	0
Marklebank	Markle	67.5	0.148	1	28,479	539	\$100M-500M	92.5	28,479	539	0.002
Citizens First St Bk	Hartford City	67.5	0.225	0.897	22,169	791	<\$100M	72.5	6,150	675	0
American St Bk	Lawrenceburg	67.5	0.29	1	19,371	197	<\$100M	57.5	5,163	125	0
First Nb&Tc	Kokomo	67.5	0.139	0.524	216,067	2,005	\$1B-\$10B	57.5	26,720	1,053	0.002

Table 3A. Banks' Small Business Lending in Indiana Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Union Cty Nb Of Liberty	Liberty	67.5	0.19	0.953	37,606	386	\$100M-500M	52.5	7,273	251	0
Wayne B&Tc	Cambridge City	67.5	0.347	0.77	40,194	328	\$100M-500M	55.0	7,515	199	0.006
Star Fncl Bk	Anderson	67.5	0.132	0.589	181,138	1,824	\$1B-\$10B	60.0	31,052	1,122	0
Farmers & Mrch Bk	Boswell	67.5	0.248	1	16,372	321	<\$100M	70.0	6,143	269	0
National Bk Indianapolis	Indianapolis	67.5	0.209	0.488	162,521	939	\$500M-\$1B	42.5	11,925	340	0.003
Bloomfield St Bk	Bloomfield	65.0	0.225	0.679	66,456	420	\$100M-500M	45.0	9,108	236	0
Centrebank	Veedersburg	65.0	0.37	1	15,117	224	<\$100M	65.0	4,670	164	0
Merchants B&Tc	West Harrison	65.0	0.292	0.84	35,648	269	\$100M-500M	40.0	5,259	158	0
First Cmnty B&T	Bargersville	65.0	0.209	0.752	33,964	459	\$100M-500M	62.5	8,233	302	0.005
First Nb Of Fremont	Fremont	65.0	0.196	1	23,178	301	\$100M-500M	60.0	6,139	218	0.008
Fowler St Bk	Fowler	65.0	0.138	1	18,328	412	\$100M-500M	90.0	18,328	412	0.007
North Salem St Bk	North Salem	65.0	0.213	0.973	21,084	329	<\$100M	62.5	6,352	251	0
St Joseph Cap Bk	Mishawaka	65.0	0.265	0.622	72,019	463	\$100M-500M	35.0	6,732	186	0.001
Integra Bk Na	Evansville	62.5	0.114	0.525	338,998	5,901	\$1B-\$10B	67.5	88,394	4,731	0.002
First Nb	Cloverdale	62.5	0.175	0.93	38,409	351	\$100M-500M	37.5	5,588	208	0.003
Community First Bk	Corydon	62.5	0.156	0.873	35,676	506	\$100M-500M	67.5	11,172	376	0.001
Springs Valley B&Tc	French Lick	62.5	0.179	0.706	43,217	600	\$100M-500M	60.0	9,635	481	0.003
Frances Slocum B&Tc	Wabash	62.5	0.184	0.87	32,683	358	\$100M-500M	55.0	7,133	243	0
Old Nb	Evansville	62.5	0.125	0.485	1,197,662	16,717	\$1B-\$10B	65.0	283,925	12,676	0
Mercantile Nb In	Hammond	62.5	0.166	0.421	123,855	1,081	\$500M-\$1B	47.5	15,072	578	0
First Bk Richmond Na	Richmond	62.5	0.141	0.672	81,484	686	\$500M-\$1B	50.0	13,439	399	0
Decatur B&Tc	Decatur	62.5	0.216	0.854	30,873	401	\$100M-500M	65.0	8,134	307	0
Bank Of Wolcott	Wolcott	62.5	0.201	1	12,529	266	<\$100M	85.0	12,529	266	0.004
Homefederal Bk	Columbus	62.5	0.133	0.521	115,599	1,318	\$500M-\$1B	57.5	21,809	941	0
Tri Cty B&Tc	Roachdale	62.5	0.173	0.954	22,672	486	\$100M-500M	77.5	9,577	416	0.003
United Cmrc Bk	Bloomington	62.5	0.268	0.927	25,546	231	<\$100M	47.5	5,180	147	0.005
Owen Cty St Bk	Spencer	60.0	0.172	0.944	29,458	381	\$100M-500M	60.0	6,751	312	0.002
Citizens Bk	Mooreville	60.0	0.178	0.671	44,877	449	\$100M-500M	40.0	6,613	292	0.009
Peoples Tc	Linton	60.0	0.229	0.817	27,531	308	\$100M-500M	55.0	6,454	223	0.004
Stone City Bk Of Bedford	Bedford	60.0	0.247	1	13,093	207	<\$100M	82.5	13,093	207	0
Kentland Bk	Kentland	60.0	0.17	0.997	29,096	314	\$100M-500M	55.0	6,323	254	0.002
Bank Calumet Na	Hammond	60.0	0.115	0.463	119,202	2,500	\$1B-\$10B	62.5	28,488	2,143	0
Community St Bk	Avilla	60.0	0.19	1	21,932	273	\$100M-500M	50.0	5,098	195	0
Fifth Third Bk In	Indianapolis	60.0	0.104	0.43	833,760	7,232	\$1B-\$10B	55.0	137,188	4,447	0.005

Table 3A. Banks' Small Business Lending in Indiana Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Nb Of Valparaiso	Valparaiso	60.0	0.112	0.822	69,864	917	\$500M-\$1B	57.5	14,154	659	0
Heartland Cmnty Bk	Franklin	60.0	0.187	0.575	32,377	513	\$100M-500M	55.0	7,657	336	0.006
Elkhart Cmnty Bk	Elkhart	60.0	0.446	0.932	21,858	198	<\$100M	40.0	3,381	107	0
Irwin Union B&Tc	Columbus	57.5	0.072	0.348	369,688	1,886	\$1B-\$10B	50.0	19,667	634	0
Lafayette B&Tc	Lafayette	57.5	0.106	0.603	92,755	1,190	\$500M-\$1B	60.0	22,557	870	0
Spencer County Bk	Santa Claus	57.5	0.243	0.994	16,063	152	<\$100M	35.0	2,671	101	0.005
Freedom Bk	Huntingburg	57.5	0.192	0.808	26,786	394	\$100M-500M	62.5	7,264	307	0
National City Bk	New Albany	55.0	0.107	0.731	38,020	591	\$100M-500M	62.5	11,346	456	0
National City Bk In	Indianapolis	55.0	0.014	0.308	742,620	11,706	>\$10B	55.0	175,327	9,066	0
Wells Fargo Bk In Na	Fort Wayne	55.0	0.062	0.563	138,102	1,383	\$1B-\$10B	52.5	26,636	884	0
Bippus St Bk	Huntington	55.0	0.212	0.897	17,992	245	<\$100M	40.0	3,234	173	0
Main Source Bk	Greensburg	55.0	0.113	0.515	94,312	1,212	\$500M-\$1B	60.0	22,903	886	0
Hendricks Cty B&Tc	Brownsburg	55.0	0.188	0.728	28,748	301	\$100M-500M	37.5	4,652	197	0.002
Peoples Bk	Washington	55.0	0.163	0.688	29,211	468	\$100M-500M	67.5	9,785	375	0
First Nb Portland	Portland	55.0	0.198	0.861	21,936	249	\$100M-500M	40.0	4,034	186	0
Independence Bk	New Albany	52.5	0.198	0.845	20,795	188	\$100M-500M	37.5	3,820	114	0
First St Bk Bourbon In	Bourbon	52.5	0.13	1	10,777	419	<\$100M	62.5	4,450	391	0
Regional Bk	New Albany	52.5	0.158	0.672	36,644	281	\$100M-500M	35.0	6,200	171	0
American T&Sb Whiting In	Whiting	52.5	0.133	1	17,596	124	\$100M-500M	25.0	2,803	86	0
Napoleon St Bk	Napoleon	52.5	0.13	1	11,036	216	<\$100M	55.0	4,468	182	0
Indiana Lawrence Bk	North Manchester	52.5	0.185	0.7	25,045	295	\$100M-500M	50.0	5,843	199	0
German American Bk	Jasper	50.0	0.125	0.39	51,447	470	\$100M-500M	40.0	9,080	282	0.005
Horizon Bk Na	Michigan City	50.0	0.087	0.654	67,941	738	\$500M-\$1B	50.0	12,266	496	0
First Bk Of Berne	Berne	50.0	0.087	0.883	30,526	464	\$100M-500M	50.0	6,733	352	0
Fcn Bk Na	Brookville	50.0	0.081	1	15,786	290	\$100M-500M	82.5	15,786	290	0
Campbell & Fetter Bk	Kendallville	50.0	0.083	1	20,813	211	\$100M-500M	82.5	20,813	211	0
First In Bk Na	Indianapolis	50.0	0.036	0.151	79,999	1,127	\$1B-\$10B	37.5	7,299	395	0
First United Bk	Middletown	50.0	0.193	0.938	15,749	191	<\$100M	42.5	3,375	143	0
Community First Bk Howard Ct	Kokomo	50.0	0.303	0.918	8,986	71	<\$100M	32.5	1,591	40	0
Pacesetter Bk	Hartford City	47.5	0.1	1	10,483	278	\$100M-500M	77.5	10,483	278	0.008
Farmers & Mrch Bk	Laotto	47.5	0.117	1	8,242	208	<\$100M	50.0	2,990	172	0
Home Nb Of Thorntown	Thorntown	47.5	0.153	1	6,748	138	<\$100M	47.5	2,366	86	0
Scott County St Bk	Scottsburg	47.5	0.08	1	8,859	274	\$100M-500M	80.0	8,859	274	0.004
First Farmers St Bk	Sullivan	47.5	0.116	0.732	21,131	403	\$100M-500M	50.0	5,783	316	0

Table 3A. Banks' Small Business Lending in Indiana Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Centier Bk	Whiting	47.5	0.059	0.27	77,623	1,255	\$1B-\$10B	60.0	27,889	947	0
First Citizens St Bk	Newport	45.0	0.118	0.778	14,777	412	\$100M-500M	77.5	8,153	366	0
First St Bk Of Porter	Porter	45.0	0.154	0.933	15,680	134	\$100M-500M	22.5	2,155	81	0
Csb State Bk	Cynthiana	45.0	0.143	1	8,057	151	<\$100M	52.5	3,076	120	0
Bath St Bk	Bath	45.0	0.131	1	12,025	195	<\$100M	62.5	5,193	160	0
Bank Of Geneva	Geneva	45.0	0.118	1	13,171	218	\$100M-500M	35.0	2,632	178	0
Randolph Cty Bk	Winchester	45.0	0.17	0.85	15,440	170	<\$100M	40.0	3,358	131	0
State Bk Of Medora	Medora	42.5	0.119	1	6,488	167	<\$100M	70.0	6,488	167	0
First American Bk	Vincennes	42.5	0.107	0.827	18,176	290	\$100M-500M	62.5	7,627	234	0
Citizens St Bk New Castle	New Castle	42.5	0.091	0.81	20,632	349	\$100M-500M	52.5	6,604	274	0.008
Farmers St Bk	New Ross	40.0	0.122	1	5,844	115	<\$100M	67.5	5,844	115	0.007
First Nb Of Monterey	Monterey	40.0	0.082	0.715	17,705	375	\$100M-500M	57.5	6,398	313	0
First Nb Of Dana	Dana	40.0	0.166	1	3,365	58	<\$100M	45.0	1,215	43	0
Knisely Bk	Butler	40.0	0.12	1	5,995	110	<\$100M	65.0	5,995	110	0
Garrett St Bk	Garrett	40.0	0.125	0.887	15,407	181	\$100M-500M	27.5	2,734	122	0.002
Citizens Exchange Bk	Fairmount	40.0	0.093	1	4,488	148	<\$100M	62.5	4,488	148	0.007
Farmers St Bk	Brookston	40.0	0.114	1	5,621	128	<\$100M	67.5	5,621	128	0
Greenfield Bkg Co	Greenfield	40.0	0.065	0.772	17,364	350	\$100M-500M	47.5	5,585	284	0.002
First Parke St Bk	Rockville	40.0	0.127	0.669	14,883	311	\$100M-500M	47.5	4,577	249	0
First St Bk Southwest In	Tell City	40.0	0.186	0.647	12,681	224	<\$100M	57.5	4,955	181	0
Peoples Bk	Brownstown	37.5	0.103	0.991	9,618	113	<\$100M	35.0	2,450	79	0.004
Elberfeld St Bk	Elberfeld	37.5	0.1	1	4,919	95	<\$100M	62.5	4,919	95	0
Farmers St Bk	Sweetser	37.5	0.132	1	2,147	81	<\$100M	57.5	2,147	81	0
Linden St Bk	Linden	37.5	0.111	1	5,659	103	<\$100M	40.0	1,805	86	0
Riddell Nb	Brazil	37.5	0.055	1	7,504	204	\$100M-500M	72.5	7,504	204	0.007
Community St Bk	Brook	37.5	0.099	1	3,095	93	<\$100M	57.5	3,095	93	0
Ossian St Bk	Ossian	37.5	0.153	0.857	14,365	136	<\$100M	27.5	2,741	90	0
First Nb Of Odon	Odon	37.5	0.081	1	3,541	124	<\$100M	62.5	3,541	124	0.005
Cib Bk	Indianapolis	37.5	0.144	0.254	25,706	153	\$100M-500M	12.5	2,380	64	0
Madison B&Tc	Madison	35.0	0.071	0.861	14,336	252	\$100M-500M	37.5	3,516	195	0
Central Bk	Russiaville	35.0	0.061	1	3,145	35	<\$100M	22.5	694	20	0.005
Citizens St Bk	Petersburg	35.0	0.115	0.691	14,540	220	\$100M-500M	40.0	4,004	173	0
Morris Plan Co Terre Haute	Terre Haute	35.0	0.043	1	2,039	124	<\$100M	42.5	1,620	118	0
Fountain Tc	Covington	32.5	0.051	1	6,139	138	\$100M-500M	60.0	6,139	138	0

Table 3A. Banks' Small Business Lending in Indiana Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bank Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Lynnville Nb	Lynnville	32.5	0.112	1	7,728	62	<\$100M	15.0	1,129	33	0
Grant Cty St Bk	Swayzee	32.5	0.041	1	2,622	49	<\$100M	27.5	884	35	0.001
First Internet Bk In	Indianapolis	32.5	0.005	1	1,780	21	\$100M-500M	20.0	351	14	0.009
Peoples T&Sb	Boonville	30.0	0.112	0.753	11,030	121	<\$100M	30.0	2,691	80	0
Central Nb&Tc	Attica	30.0	0.057	1	3,336	34	<\$100M	25.0	954	26	0.004
Fairmount St Bk	Fairmount	30.0	0.038	1	1,250	48	<\$100M	42.5	1,250	48	0.003
State Bk Burnettsville	Burnettsville	27.5	0.057	1	1,501	50	<\$100M	47.5	1,501	50	0
State Bk Of Lizton	Lizton	27.5	0.077	0.517	14,533	319	\$100M-500M	50.0	5,748	252	0.002
Republic B&Tc Of Indiana	Clarksville	27.5	0.144	0.661	4,628	33	<\$100M	15.0	620	16	0
Farmers St Bk	Lanesville	25.0	0.03	0.997	2,387	41	<\$100M	27.5	781	32	0
Community St Bk	Royal Center	25.0	0.033	0.975	1,769	61	<\$100M	32.5	1,138	58	0
Greensfork Township St Bk	Spartanburg	20.0	0.005	0.831	309	14	<\$100M	30.0	190	13	0
Dupont St Bk	Dupont	12.5	0.043	0.552	973	24	<\$100M	32.5	664	22	0

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.