

Table A.2 Small Business Lending in Indiana Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Centier Bk	Whiting	92.5	8.0	9.0	10.0	10.0	\$500M-\$1B	192,617	1,988	85.0	87.5
Heartland Cmnty Bk	Franklin	85.0	9.0	10.0	8.0	7.0	\$100M-500M	39,256	492	65.0	55.0
Union B&Tc	North Vernon	85.0	9.0	10.0	8.0	7.0	\$100M-500M	33,893	415	57.5	60.0
First Nb Of Valparaiso	Valparaiso	82.5	6.0	9.0	9.0	9.0	\$100M-500M	67,017	982	75.0	72.5
Grabill Bk	Grabill	80.0	10.0	4.0	9.0	9.0	\$100M-500M	88,589	806	67.5	57.5
Madison Cmnty Bk	Anderson	80.0	10.0	4.0	9.0	9.0	\$100M-500M	76,898	990	80.0	77.5
1St Source Bk	South Bend	80.0	10.0	2.0	10.0	10.0	\$1B-\$10B	1,033,605	22,665	80.0	82.5
Farmers St Bk	Mentone	80.0	10.0	8.0	7.0	7.0	<\$100M	24,072	421	85.0	90.0
Community Bk Southern In	New Albany	77.5	10.0	4.0	9.0	8.0	\$100M-500M	89,204	651	75.0	42.5
Peoples St Bk	Ellettsville	77.5	10.0	5.0	8.0	8.0	\$100M-500M	50,985	675	77.5	70.0
Union B&Tc In	Greensburg	77.5	6.0	8.0	8.0	9.0	\$100M-500M	47,939	853	90.0	97.5
Salin B&Tc	Indianapolis	77.5	9.0	2.0	10.0	10.0	\$500M-\$1B	183,205	1,383	72.5	65.0
Scott County St Bk	Scottsburg	77.5	9.0	9.0	6.0	7.0	<\$100M	22,125	463	90.0	92.5
Jackson County Bk	Seymour	75.0	9.0	3.0	9.0	9.0	\$100M-500M	72,511	966	80.0	85.0
Tower B&Tc	Fort Wayne	75.0	10.0	3.0	9.0	8.0	\$100M-500M	61,451	534	65.0	45.0
First St Bk Middlebury	Middlebury	75.0	9.0	4.0	8.0	9.0	\$100M-500M	50,817	798	82.5	77.5
Metrobank	Indianapolis	75.0	10.0	4.0	8.0	8.0	\$100M-500M	42,935	628	80.0	72.5
Orange County Bk	Paoli	75.0	8.0	10.0	6.0	6.0	\$100M-500M	23,720	311	85.0	90.0
Monroe Cty Bk	Bloomington	72.5	7.0	3.0	9.0	10.0	\$100M-500M	80,893	1,186	72.5	60.0
Farmers Bk Frankfort In	Frankfort	72.5	9.0	2.0	9.0	9.0	\$100M-500M	79,516	1,025	82.5	82.5
Farmers St Bk	Lagrange	72.5	8.0	4.0	8.0	9.0	\$100M-500M	56,253	795	72.5	72.5
First Cmnty B&T	Bargersville	72.5	9.0	5.0	8.0	7.0	\$100M-500M	33,027	401	65.0	57.5
Frances Slocum B&Tc	Wabash	72.5	8.0	7.0	7.0	7.0	\$100M-500M	32,916	402	67.5	67.5
Demotte St Bk	De Motte	72.5	6.0	8.0	7.0	8.0	\$100M-500M	32,177	634	75.0	75.0
First Nb Of Fremont	Fremont	72.5	8.0	8.0	6.0	7.0	\$100M-500M	21,728	408	65.0	65.0
Tri Cty B&Tc	Roachdale	72.5	6.0	9.0	6.0	8.0	\$100M-500M	19,247	526	70.0	77.5
Horizon Bk Na	Michigan City	72.5	5.0	6.0	9.0	9.0	\$500M-\$1B	72,114	793	55.0	60.0
Citizens St Bk New Castle	New Castle	70.0	4.0	10.0	7.0	7.0	\$100M-500M	25,134	495	85.0	95.0
Lake City Bk	Warsaw	70.0	7.0	1.0	10.0	10.0	\$1B-\$10B	183,620	2,268	62.5	57.5
American Nb&Tc Muncie	Muncie	70.0	8.0	1.0	10.0	9.0	\$500M-\$1B	121,308	819	50.0	40.0
Mercantile Nb In	Hammond	70.0	7.0	2.0	10.0	9.0	\$500M-\$1B	110,556	1,025	55.0	55.0
Hometown Nb	New Albany	70.0	10.0	5.0	7.0	6.0	<\$100M	27,834	395	72.5	72.5
Farmers & Mrch Bk	Boswell	70.0	9.0	9.0	5.0	5.0	<\$100M	14,796	294	80.0	85.0
Community Bk	Noblesville	67.5	9.0	3.0	8.0	7.0	\$100M-500M	39,113	502	62.5	60.0
Bright Nb	Flora	67.5	7.0	5.0	7.0	8.0	\$100M-500M	31,235	552	67.5	62.5
First St Bk	Brazil	67.5	8.0	4.0	7.0	8.0	\$100M-500M	25,037	746	75.0	77.5
Peoples St Bk Francesville	Francesville	67.5	7.0	8.0	6.0	6.0	\$100M-500M	18,448	383	82.5	87.5
Fowler St Bk	Fowler	67.5	6.0	8.0	5.0	8.0	\$100M-500M	17,275	601	85.0	90.0
Integra Bk Na	Evansville	67.5	6.0	1.0	10.0	10.0	\$1B-\$10B	253,155	4,865	67.5	67.5
Terre Haute First Nb	Terre Haute	67.5	5.0	2.0	10.0	10.0	\$1B-\$10B	173,402	4,196	67.5	72.5
Wayne B&Tc	Cambridge City	67.5	10.0	4.0	8.0	5.0	<\$100M	33,961	290	65.0	50.0
Ossian St Bk	Ossian	67.5	9.0	10.0	5.0	3.0	<\$100M	18,130	138	37.5	22.5
Peoples Tr Bk Co	Corydon	67.5	7.0	10.0	5.0	5.0	<\$100M	17,765	262	62.5	62.5
Vevay Deposit Bk	Vevay	67.5	9.0	10.0	4.0	4.0	<\$100M	12,881	185	75.0	80.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
National Bk Indianapolis	Indianapolis	65.0	8.0	1.0	9.0	8.0	\$100M-500M	89,783	521	47.5	37.5
National City Bk	New Albany	65.0	7.0	3.0	8.0	8.0	\$100M-500M	56,467	732	60.0	57.5
First Farmers B&T	Converse	65.0	7.0	2.0	8.0	9.0	\$100M-500M	42,652	911	77.5	75.0
St Joseph Cap Bk	Mishawaka	65.0	10.0	2.0	8.0	6.0	\$100M-500M	42,009	304	40.0	25.0
Peoples Tc	Linton	65.0	9.0	3.0	8.0	6.0	\$100M-500M	33,555	369	60.0	55.0
Star Fncl Bk	Anderson	65.0	4.0	2.0	10.0	10.0	\$1B-\$10B	145,976	1,720	62.5	60.0
Bank Calumet Na	Hammond	65.0	5.0	1.0	10.0	10.0	\$500M-\$1B	115,411	2,633	62.5	65.0
Heritage Bk	Jeffersonville	65.0	10.0	3.0	7.0	6.0	<\$100M	29,266	350	62.5	50.0
Peoples Tc	Brookville	62.5	4.0	3.0	9.0	9.0	\$100M-500M	56,718	882	62.5	62.5
First Nb	Cloverdale	62.5	6.0	6.0	7.0	6.0	\$100M-500M	28,776	330	55.0	42.5
First Bk	Morgantown	62.5	7.0	9.0	5.0	4.0	\$100M-500M	16,122	179	37.5	30.0
First Nb Of Monterey	Monterey	62.5	6.0	6.0	6.0	7.0	\$100M-500M	21,639	433	80.0	87.5
First Mrch Bk Na	Muncie	62.5	5.0	1.0	9.0	10.0	\$500M-\$1B	105,051	1,256	55.0	55.0
Sand Ridge Bk	Highland	62.5	5.0	2.0	9.0	9.0	\$500M-\$1B	85,350	975	57.5	52.5
Lafayette B&Tc	Lafayette	62.5	4.0	2.0	9.0	10.0	\$500M-\$1B	84,181	1,304	67.5	62.5
State Bk Oxford	Oxford	62.5	6.0	10.0	4.0	5.0	<\$100M	11,168	253	75.0	82.5
Bank Of Wolcott	Wolcott	62.5	8.0	9.0	3.0	5.0	<\$100M	9,599	244	65.0	60.0
First Bk Richmond Na	Richmond	60.0	5.0	2.0	9.0	8.0	\$100M-500M	69,305	668	55.0	50.0
Citizens Bk	Mooreville	60.0	6.0	3.0	8.0	7.0	\$100M-500M	35,117	481	50.0	50.0
Peoples L&Tb	Winchester	60.0	6.0	2.0	8.0	8.0	\$100M-500M	33,244	521	55.0	52.5
New Washington St Bk	New Washington	60.0	5.0	7.0	6.0	6.0	\$100M-500M	19,435	365	80.0	87.5
Greenfield Bkg Co	Greenfield	60.0	3.0	9.0	6.0	6.0	\$100M-500M	19,391	383	77.5	87.5
Friendship St Bk	Friendship	60.0	5.0	8.0	5.0	6.0	\$100M-500M	14,648	318	57.5	62.5
Irwin Union B&Tc	Columbus	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	192,091	1,257	52.5	50.0
First Nb&Tc	Kokomo	60.0	4.0	1.0	10.0	9.0	\$1B-\$10B	141,106	1,157	52.5	47.5
North Salem St Bk	North Salem	60.0	8.0	5.0	5.0	6.0	<\$100M	13,923	323	65.0	65.0
Elkhart Cmnty Bk	Elkhart	60.0	10.0	10.0	3.0	1.0	<\$100M	7,366	48	32.5	15.0
Union Cty Nb Of Liberty	Liberty	57.5	4.0	5.0	7.0	7.0	\$100M-500M	27,832	416	60.0	50.0
State Bk Of Lizton	Lizton	57.5	5.0	5.0	6.0	7.0	\$100M-500M	22,493	398	47.5	50.0
State Bk Markle	Markle	57.5	4.0	7.0	5.0	7.0	\$100M-500M	16,794	431	72.5	85.0
Norwest Bk In Na	Fort Wayne	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	179,477	1,782	55.0	57.5
Citizens First St Bk	Hartford City	57.5	8.0	4.0	6.0	5.0	<\$100M	20,945	252	47.5	40.0
Merchants B&Tc	West Harrison	57.5	9.0	4.0	6.0	4.0	<\$100M	19,028	205	40.0	32.5
Independence Bk	New Albany	57.5	10.0	5.0	4.0	4.0	<\$100M	13,235	228	67.5	60.0
Centrebk	Veedersburg	57.5	9.0	7.0	3.0	4.0	<\$100M	9,702	189	57.5	57.5
Spencer County Bk	Santa Claus	57.5	8.0	9.0	4.0	2.0	<\$100M	10,495	119	35.0	32.5
Bank One Na	Indianapolis	57.5	2.0	1.0	10.0	10.0	>\$10B	1,196,563	13,378	55.0	55.0
First Farmers St Bk	Sullivan	55.0	5.0	4.0	6.0	7.0	\$100M-500M	19,761	430	55.0	52.5
Kentland Bk	Kentland	55.0	4.0	8.0	5.0	5.0	\$100M-500M	17,456	236	50.0	57.5
Fcn Bk Na	Brookville	55.0	2.0	7.0	5.0	8.0	\$100M-500M	14,697	564	57.5	62.5
First St Bk Of Porter	Porter	55.0	8.0	6.0	4.0	4.0	<\$100M	13,019	183	57.5	42.5
First St Bk Bourbon In	Bourbon	55.0	3.0	8.0	3.0	8.0	<\$100M	8,498	752	65.0	67.5
National City Bk In	Indianapolis	55.0	1.0	1.0	10.0	10.0	>\$10B	776,889	8,163	55.0	55.0
Peoples Nb	Washington	52.5	5.0	3.0	7.0	6.0	\$100M-500M	24,880	366	47.5	50.0
First Bk Of Berne	Berne	52.5	2.0	7.0	6.0	6.0	\$100M-500M	20,934	356	72.5	82.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Hendricks Cty B&Tc	Brownsburg	52.5	5.0	6.0	5.0	5.0	\$100M-500M	17,040	260	50.0	45.0
American T&Sb Whiting In	Whiting	52.5	4.0	9.0	4.0	4.0	\$100M-500M	13,355	186	32.5	32.5
Community St Bk	Avilla	52.5	7.0	5.0	5.0	4.0	<\$100M	16,870	208	40.0	32.5
English St Bk	English	52.5	7.0	6.0	5.0	3.0	<\$100M	15,927	177	32.5	27.5
Csb State Bk	Cynthiana	52.5	8.0	7.0	3.0	3.0	<\$100M	9,779	175	60.0	52.5
United Cmrc Bk	Bloomington	52.5	8.0	10.0	2.0	1.0	<\$100M	4,004	56	25.0	27.5
Campbell & Fetter Bk	Kendallville	50.0	2.0	8.0	5.0	5.0	\$100M-500M	18,173	285	65.0	80.0
Garrett St Bk	Garrett	50.0	5.0	8.0	4.0	3.0	<\$100M	13,243	177	35.0	35.0
Farmers & Mrch Bk	Laotto	50.0	6.0	8.0	3.0	3.0	<\$100M	7,257	165	52.5	45.0
Farmers St Bk	Liberty	50.0	4.0	9.0	3.0	4.0	<\$100M	6,998	204	65.0	75.0
Home Nb Of Thorntown	Thorntown	50.0	6.0	9.0	2.0	3.0	<\$100M	5,931	140	47.5	50.0
Freedom Bk	Huntingburg	50.0	10.0	3.0	4.0	3.0	<\$100M	13,592	151	35.0	30.0
Indiana Lawrence Bk	North Manchester	47.5	6.0	2.0	7.0	4.0	\$100M-500M	24,473	224	35.0	25.0
Owen Cty St Bk	Spencer	47.5	3.0	2.0	6.0	8.0	\$100M-500M	19,597	648	52.5	50.0
Decatur B&Tc	Decatur	47.5	3.0	5.0	5.0	6.0	\$100M-500M	16,647	320	52.5	52.5
First United Bk	Middletown	47.5	6.0	5.0	4.0	4.0	<\$100M	12,803	201	37.5	40.0
Bippus St Bk	Huntington	47.5	7.0	4.0	4.0	4.0	<\$100M	11,761	221	52.5	55.0
Knisely Nb Of Butler	Butler	47.5	7.0	7.0	3.0	2.0	<\$100M	8,560	122	45.0	37.5
Stone City Bk Of Bedford	Bedford	47.5	7.0	7.0	3.0	2.0	<\$100M	7,087	102	62.5	67.5
Peoples B&Tc	Sunman	45.0	7.0	5.0	3.0	3.0	<\$100M	9,917	159	42.5	37.5
Bath St Bk	Bath	45.0	5.0	7.0	3.0	3.0	<\$100M	8,457	161	47.5	45.0
Napoleon St Bk	Napoleon	45.0	3.0	9.0	3.0	3.0	<\$100M	7,130	167	45.0	55.0
Springs Valley B&Tc	French Lick	42.5	4.0	1.0	7.0	5.0	\$100M-500M	29,257	292	30.0	35.0
Bloomfield St Bk	Bloomfield	42.5	4.0	1.0	7.0	5.0	\$100M-500M	26,136	229	27.5	22.5
First Citizens St Bk	Newport	42.5	3.0	4.0	4.0	6.0	\$100M-500M	11,987	344	55.0	57.5
Bank Of Geneva	Geneva	42.5	3.0	6.0	3.0	5.0	\$100M-500M	10,204	246	37.5	37.5
Cib Bk	Indianapolis	42.5	8.0	1.0	6.0	2.0	<\$100M	19,149	126	17.5	12.5
First Nb Portland	Portland	40.0	4.0	3.0	4.0	5.0	\$100M-500M	13,601	301	37.5	47.5
Ripley Cty Bk	Osgood	40.0	3.0	5.0	4.0	4.0	\$100M-500M	11,491	201	47.5	50.0
Farmers St Bk	New Ross	40.0	5.0	6.0	2.0	3.0	<\$100M	5,297	139	57.5	67.5
First Nb Of Odon	Odon	40.0	3.0	10.0	1.0	2.0	<\$100M	3,399	137	52.5	62.5
Morris Plan Co Terre Haute	Terre Haute	40.0	2.0	10.0	1.0	3.0	<\$100M	3,114	150	50.0	62.5
German American Bk	Jasper	37.5	2.0	1.0	7.0	5.0	\$100M-500M	30,674	296	32.5	25.0
Madison B&Tc	Madison	37.5	2.0	4.0	5.0	4.0	\$100M-500M	17,700	196	40.0	22.5
First Parke St Bk	Rockville	37.5	3.0	3.0	4.0	5.0	\$100M-500M	11,193	297	57.5	55.0
Riddell Nb	Brazil	37.5	1.0	7.0	2.0	5.0	\$100M-500M	5,721	251	47.5	62.5
Pacesetter Bk	Hartford City	37.5	2.0	7.0	3.0	3.0	<\$100M	7,266	176	52.5	67.5
Community St Bk	Brook	37.5	4.0	8.0	1.0	2.0	<\$100M	2,899	96	52.5	55.0
Citizens Exchange Bk	Fairmount	35.0	2.0	8.0	2.0	2.0	<\$100M	3,626	133	45.0	60.0
Community St Bk	Royal Center	35.0	1.0	10.0	1.0	2.0	<\$100M	2,814	89	37.5	50.0
Fountain Tc	Covington	32.5	1.0	6.0	2.0	4.0	\$100M-500M	5,579	188	42.5	57.5
First Internet Bk In	Indianapolis	32.5	1.0	10.0	1.0	1.0	\$100M-500M	424	7	32.5	32.5
Peoples T&Sb	Boonville	32.5	2.0	6.0	3.0	2.0	<\$100M	7,437	114	50.0	62.5
Farmers St Bk	Brookston	32.5	4.0	5.0	2.0	2.0	<\$100M	4,682	128	45.0	45.0
Elberfeld St Bk	Elberfeld	32.5	3.0	6.0	2.0	2.0	<\$100M	3,776	105	45.0	57.5

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Greensfork Township St Bk	Spartanburg	32.5	1.0	10.0	1.0	1.0	<\$100M	378	13	35.0	35.0
Citizens St Bk	Petersburg	30.0	2.0	3.0	4.0	3.0	\$100M-500M	12,117	173	25.0	30.0
Randolph Cty Bk	Winchester	30.0	3.0	3.0	3.0	3.0	<\$100M	7,509	145	20.0	20.0
Peoples Bk	Brownstown	30.0	2.0	6.0	2.0	2.0	<\$100M	6,780	135	50.0	62.5
Grant Cty St Bk	Swayzee	30.0	1.0	9.0	1.0	1.0	<\$100M	3,342	76	30.0	32.5
Central Bk	Russiaville	30.0	1.0	9.0	1.0	1.0	<\$100M	2,876	52	40.0	47.5
Fairmount St Bk	Fairmount	30.0	1.0	8.0	1.0	2.0	<\$100M	1,629	110	37.5	45.0
Lynnville Nb	Lynnville	27.5	3.0	5.0	2.0	1.0	<\$100M	6,056	60	20.0	15.0
Farmers St Bk	Lanesville	27.5	1.0	6.0	2.0	2.0	<\$100M	4,510	101	32.5	32.5
First Nb Of Dana	Dana	27.5	5.0	4.0	1.0	1.0	<\$100M	1,888	50	47.5	40.0
Heritage B&Tc	Darlington	27.5	1.0	8.0	1.0	1.0	<\$100M	605	26	30.0	32.5
State Bk Of Medora	Medora	27.5	2.0	6.0	1.0	2.0	<\$100M	3,301	128	42.5	55.0
Farmers St Bk	Sweetser	27.5	3.0	6.0	1.0	1.0	<\$100M	1,669	60	42.5	47.5
State Bk Burnettsville	Burnettsville	25.0	1.0	7.0	1.0	1.0	<\$100M	1,185	69	32.5	42.5
Linden St Bk	Linden	25.0	1.0	7.0	1.0	1.0	<\$100M	1,056	48	27.5	30.0
Dupont St Bk	Dupont	25.0	1.0	7.0	1.0	1.0	<\$100M	517	20	30.0	32.5
Holland Nb	Holland	22.5	1.0	5.0	2.0	1.0	<\$100M	3,889	66	22.5	22.5
First St Bk Southwest In	Tell City	20.0	2.0	1.0	2.0	3.0	<\$100M	5,527	159	37.5	55.0
American St Bk	Lawrenceburg	20.0	3.0	2.0	2.0	1.0	<\$100M	5,167	89	30.0	32.5
Central Nb&Tc	Attica	17.5	1.0	3.0	2.0	1.0	<\$100M	3,828	34	10.0	12.5

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.