

Table 3A Expanded. Banks' Small Business Lending in Indiana Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Jackson County Bank	Seymour	87.5	0.235	1	75,068	834	\$100M-500M	80.0	18,432	578	0
First St Bank Middlebury	Middlebury	85.0	0.29	0.898	82,875	954	\$100M-500M	85.0	23,604	681	0.004
Heritage Cmnty Bank	Columbus	82.5	0.271	0.903	69,135	2,064	\$100M-500M	87.5	18,566	1,640	0.002
Community Bank Southern IN	New Albany	80.0	0.299	0.678	165,760	1,284	\$500M-\$1B	70.0	26,870	748	0
First Farmers B&T	Converse	77.5	0.232	0.868	97,075	1,268	\$100M-500M	67.5	17,204	931	0.002
Salin B&TC	Indianapolis	77.5	0.274	0.626	273,309	1,780	\$500M-\$1B	67.5	40,786	935	0
Tower B&TC	Fort Wayne	77.5	0.31	0.612	147,028	1,064	\$100M-500M	62.5	20,027	543	0
Demotte St Bank	De Motte	75.0	0.205	0.931	53,762	799	\$100M-500M	95.0	27,696	684	0.001
State Bank Oxford	Oxford	75.0	0.342	1	23,931	311	<\$100M	90.0	23,931	311	0
First St Bank	Brazil	75.0	0.233	0.957	30,632	1,065	\$100M-500M	87.5	13,270	963	0.003
Farmers Bank Frankfort IN	Frankfort	75.0	0.264	0.65	119,415	1,199	\$100M-500M	85.0	37,638	853	0
Community Bank	Noblesville	75.0	0.301	0.756	59,514	660	\$100M-500M	62.5	10,049	449	0
First NB Of Valparaiso	Valparaiso	75.0	0.129	1	84,442	901	\$500M-\$1B	57.5	13,784	625	0
New Washington St Bank	New Washington	72.5	0.22	0.914	41,765	602	\$100M-500M	70.0	10,768	456	0
Wayne B&TC	Cambridge City	72.5	0.358	0.846	43,179	390	\$100M-500M	65.0	9,840	250	0.006
Madison Cmnty Bank NA	Anderson	72.5	0.311	0.664	80,662	763	\$100M-500M	65.0	14,225	476	0
Grabill Bank	Grabill	72.5	0.273	0.621	136,279	1,070	\$500M-\$1B	60.0	17,509	616	0
National Bank Indianapolis	Indianapolis	72.5	0.216	0.511	183,444	1,102	\$500M-\$1B	47.5	16,219	445	0.003
Goshen Cmnty Bank	Goshen	72.5	0.569	1	27,933	218	<\$100M	45.0	3,793	113	0
Friendship St Bank	Friendship	70.0	0.16	1	28,790	426	\$100M-500M	95.0	28,790	426	0.007
First Fncl Bank NA	Terre Haute	70.0	0.157	0.539	261,101	5,655	\$1B-\$10B	80.0	89,445	4,854	0.008
Farmers St Bank	Lagrange	70.0	0.179	0.911	57,441	738	\$100M-500M	75.0	15,802	573	0
Sand Ridge Bank	Highland	70.0	0.15	0.785	129,963	1,533	\$500M-\$1B	70.0	27,300	1,078	0.003
Peoples St Bank Francesville	Francesville	70.0	0.215	0.98	28,628	392	\$100M-500M	62.5	6,644	306	0.003
Lake City Bank	Warsaw	70.0	0.187	0.44	249,599	2,294	\$1B-\$10B	60.0	32,708	1,293	0.002
Monroe Bank	Bloomington	70.0	0.21	0.628	126,627	1,333	\$500M-\$1B	60.0	18,840	852	0
Bippus St Bank	Huntington	70.0	0.31	1	27,681	312	<\$100M	60.0	6,185	211	0
1st Source Bank	South Bend	70.0	0.197	0.374	640,150	5,021	\$1B-\$10B	60.0	81,714	2,753	0
St Joseph Cap Bank	Mishawaka	70.0	0.282	0.62	88,127	529	\$100M-500M	42.5	9,386	204	0.003
Bank Of Evansville NA	Evansville	70.0	0.375	0.765	55,347	366	\$100M-500M	37.5	5,814	164	0
Hendricks Cty B&TC	Brownsburg	67.5	0.251	0.902	34,806	329	\$100M-500M	62.5	7,974	219	0.002
Peoples St Bank	Ellettsville	67.5	0.195	0.911	36,458	455	\$100M-500M	57.5	7,458	327	0.002
First Mrch Bank NA	Muncie	67.5	0.164	0.513	136,999	1,246	\$500M-\$1B	57.5	21,476	789	0
Elkhart Cmnty Bank	Elkhart	67.5	0.443	0.957	26,890	238	<\$100M	45.0	3,870	123	0
Heartland Cmnty Bank	Franklin	67.5	0.235	0.802	42,078	466	\$100M-500M	42.5	5,533	281	0.007
Freedom Bank	Huntingburg	65.0	0.204	0.835	32,343	458	\$100M-500M	72.5	9,306	351	0
Farmers St Bank	Mentone	65.0	0.265	0.826	26,116	377	<\$100M	70.0	7,507	270	0.003
First NB Of Fremont	Fremont	65.0	0.193	1	22,646	302	\$100M-500M	62.5	6,013	212	0.008
Springs Valley B&TC	French Lick	65.0	0.192	0.663	42,754	551	\$100M-500M	62.5	9,310	436	0.003
American St Bank	Lawrenceburg	65.0	0.331	1	23,129	216	<\$100M	60.0	6,108	132	0
Star FNCL Bank	Fort Wayne	65.0	0.127	0.581	170,984	1,738	\$1B-\$10B	60.0	27,705	1,039	0
Frances Slocum B&TC NA	Wabash	65.0	0.19	0.893	33,125	346	\$100M-500M	57.5	7,512	235	0

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Citizens First St Bank	Hartford City	65.0	0.196	0.941	18,247	638	<\$100M	57.5	4,453	535	0
First Cmnty B&T	Bargersville	65.0	0.22	0.784	36,102	422	\$100M-500M	55.0	7,879	279	0.005
Community First Bank Howard Ct	Kokomo	65.0	0.475	0.939	27,281	205	<\$100M	40.0	3,764	107	0
Farmers & Mrch Bank	Boswell	62.5	0.221	1	14,277	328	<\$100M	87.5	14,277	328	0
Bank Of Wolcott	Wolcott	62.5	0.204	1	13,306	273	<\$100M	85.0	13,306	273	0.004
North Salem St Bank	North Salem	62.5	0.225	0.906	24,027	391	\$100M-500M	75.0	7,795	306	0
Old NB	Evansville	62.5	0.125	0.491	1,100,252	15,399	\$1B-\$10B	67.5	249,035	11,442	0
Decatur B&TC NA	Decatur	62.5	0.219	0.796	32,053	378	\$100M-500M	60.0	7,658	278	0
Homefederal Bank	Columbus	62.5	0.135	0.521	115,838	1,441	\$500M-\$1B	60.0	22,481	1,048	0
Mercantile NB IN	Hammond	62.5	0.165	0.452	128,900	1,116	\$500M-\$1B	50.0	16,054	601	0
Peoples TC	Linton	62.5	0.241	0.869	28,466	304	\$100M-500M	47.5	4,867	207	0.004
United Cmrc Bank	Bloomington	62.5	0.287	0.882	31,127	294	\$100M-500M	45.0	5,188	184	0.006
Bloomfield St Bank	Bloomfield	62.5	0.212	0.593	70,579	424	\$100M-500M	40.0	9,076	209	0
Spencer County Bank	Santa Claus	62.5	0.213	1	15,530	155	<\$100M	32.5	2,388	103	0.004
Fowler St Bank	Fowler	60.0	0.14	1	16,728	381	\$100M-500M	87.5	16,728	381	0.008
Marklebank	Markle	60.0	0.151	0.758	33,033	588	\$100M-500M	80.0	13,129	510	0.002
Tri Cty B&TC	Roachdale	60.0	0.148	0.943	21,669	476	\$100M-500M	77.5	9,571	411	0.002
Integra Bank NA	Evansville	60.0	0.104	0.485	279,904	5,149	\$1B-\$10B	65.0	75,183	4,135	0
Centrebank	Veedersburg	60.0	0.284	1	12,351	226	<\$100M	65.0	4,750	181	0
Lafayette Cmnty Bank	Lafayette	60.0	0.258	0.834	31,303	246	\$100M-500M	60.0	8,659	155	0
First NB&Tc	Kokomo	60.0	0.114	0.463	161,875	1,938	\$1B-\$10B	52.5	22,869	1,106	0
First Bank	Morgantown	60.0	0.201	0.768	42,350	388	\$100M-500M	47.5	7,308	245	0.003
First Bank Richmond NA	Richmond	60.0	0.147	0.654	81,955	678	\$500M-\$1B	47.5	12,415	379	0
First United Bank NA	Middletown	60.0	0.233	0.993	19,766	237	<\$100M	47.5	4,079	181	0
Citizens Bank	Mooreville	60.0	0.17	0.686	44,172	435	\$100M-500M	42.5	6,733	277	0.008
Merchants B&TC	West Harrison	60.0	0.234	0.735	32,666	263	\$100M-500M	37.5	5,024	152	0
First NB	Cloverdale	60.0	0.185	0.828	39,034	289	\$100M-500M	17.5	2,077	148	0.003
Community First Bank	Corydon	57.5	0.153	0.814	39,952	517	\$100M-500M	65.0	11,449	376	0.001
Stone City Bank Of Bedford	Bedford	57.5	0.294	0.832	17,091	220	<\$100M	60.0	5,089	154	0
Bank Calumet NA	Hammond	57.5	0.103	0.438	112,152	2,182	\$1B-\$10B	57.5	23,662	1,822	0
Horizon Bank NA	Michigan City	57.5	0.109	0.635	87,700	900	\$500M-\$1B	50.0	14,137	584	0
Irwin Union B&TC	Columbus	57.5	0.076	0.327	370,847	1,828	\$1B-\$10B	47.5	17,926	562	0.001
Mainsource Bank	Greensburg	55.0	0.113	0.483	92,052	1,297	\$500M-\$1B	70.0	25,787	980	0
Lafayette B&TC NA	Lafayette	55.0	0.097	0.634	86,246	1,063	\$500M-\$1B	60.0	18,516	744	0
Kentland Bank	Kentland	55.0	0.14	0.909	26,878	299	\$100M-500M	57.5	7,004	233	0.002
National City Bank IN	Indianapolis	55.0	0.018	0.293	739,796	16,809	>\$10B	55.0	176,823	14,257	0
Union Cty NB of Liberty	Liberty	55.0	0.163	0.885	31,627	289	\$100M-500M	42.5	6,053	181	0
Fcn Bank NA	Brookville	52.5	0.083	1	19,575	330	\$100M-500M	87.5	19,575	330	0
Napoleon St Bank	Napoleon	52.5	0.133	1	11,850	233	<\$100M	57.5	4,614	193	0
Home NB Of Thorntown	Thorntown	52.5	0.191	1	8,768	159	<\$100M	50.0	2,631	128	0
Campbell & Fetter Bank	Kendallville	50.0	0.066	1	20,308	251	\$100M-500M	82.5	20,308	251	0
First St Bank Bourbon IN	Bourbon	50.0	0.13	1	10,861	400	<\$100M	70.0	4,900	374	0
Peoples Bank	Washington	50.0	0.148	0.621	28,235	415	\$100M-500M	60.0	8,744	327	0

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Owen Cty St Bank	Spencer	50.0	0.133	0.891	23,901	351	\$100M-500M	55.0	6,135	282	0.002
Randolph Cty Bank NA	Winchester	50.0	0.2	0.927	18,763	199	<\$100M	47.5	4,609	143	0
Farmers & Mrch Bank	Laotto	50.0	0.151	1	11,280	209	<\$100M	45.0	2,847	159	0
German American Bank	Jasper	50.0	0.134	0.413	55,565	474	\$100M-500M	40.0	9,025	273	0.007
Community St Bank	Avilla	50.0	0.198	0.843	22,496	189	\$100M-500M	30.0	3,251	116	0
Regional Bank	New Albany	50.0	0.169	0.644	42,403	273	\$100M-500M	27.5	5,575	151	0
American T&Sb Whiting IN	Whiting	50.0	0.121	1	17,422	114	\$100M-500M	20.0	2,365	67	0
Scott County St Bank	Scottsburg	47.5	0.081	1	9,921	284	\$100M-500M	80.0	9,921	284	0.004
Bath St Bank	Bath	47.5	0.12	1	12,506	224	\$100M-500M	60.0	5,616	186	0
First Bank of Berne	Berne	47.5	0.065	0.924	23,254	395	\$100M-500M	52.5	6,149	305	0
Indiana Lawrence Bank	North Manchester	47.5	0.184	0.714	24,253	321	\$100M-500M	52.5	5,976	210	0
Centier Bank	Whiting	47.5	0.034	0.146	48,358	1,054	\$1B-\$10B	47.5	12,540	772	0
Pacesetter Bank	Hartford City	45.0	0.117	1	11,685	255	<\$100M	82.5	11,685	255	0.009
Farmers St Bank	Brookston	45.0	0.143	1	7,127	121	<\$100M	72.5	7,127	121	0
Farmers St Bank	New Ross	45.0	0.155	1	7,208	122	<\$100M	70.0	7,208	122	0.008
Farmers St Bank	Sweetser	45.0	0.115	1	1,950	366	<\$100M	70.0	1,950	366	0
National City Bank	New Albany	45.0	0.081	0.621	30,511	813	\$100M-500M	60.0	9,475	698	0
First American Bank	Vincennes	45.0	0.155	0.78	20,482	273	\$100M-500M	60.0	6,553	216	0
First In Bank NA	Indianapolis	45.0	0.038	0.175	79,652	936	\$1B-\$10B	42.5	10,666	476	0
First NB Portland	Portland	45.0	0.158	0.738	18,314	230	\$100M-500M	40.0	3,978	176	0
Garrett St Bank	Garrett	45.0	0.149	0.894	18,233	213	\$100M-500M	37.5	3,537	145	0.002
First St Bank Of Porter	Porter	45.0	0.165	0.938	17,894	144	\$100M-500M	22.5	2,183	83	0
State Bank Of Medora	Medora	42.5	0.122	1	6,580	156	<\$100M	70.0	6,580	156	0
CSB State Bank	Cynthiana	42.5	0.15	1	7,752	143	<\$100M	55.0	3,267	116	0
Riddell NB	Brazil	42.5	0.089	1	11,631	245	\$100M-500M	52.5	4,172	215	0.007
Citizens St Bank New Castle	New Castle	42.5	0.092	0.759	21,063	342	\$100M-500M	50.0	6,226	255	0.008
Dupont St Bank	Dupont	42.5	0.187	1	5,359	78	<\$100M	45.0	1,742	63	0
Bank Of Geneva	Geneva	42.5	0.121	0.91	13,735	248	\$100M-500M	35.0	2,917	203	0
1st Independence Bank	New Albany	42.5	0.171	0.73	24,921	202	\$100M-500M	25.0	3,435	107	0
Knisely Bank	Butler	40.0	0.125	1	6,486	109	<\$100M	65.0	6,486	109	0
First NB of Monterey	Monterey	40.0	0.087	0.75	19,140	361	\$100M-500M	55.0	6,644	301	0
Greenfield Bankg Co	Greenfield	40.0	0.065	0.742	17,897	350	\$100M-500M	52.5	6,393	287	0.002
First Farmers St Bank	Sullivan	40.0	0.098	0.662	17,986	383	\$100M-500M	50.0	5,587	298	0
Ossian St Bank	Ossian	40.0	0.158	0.865	14,816	149	<\$100M	30.0	2,869	96	0
First NB of Odon	Odon	37.5	0.08	1	3,607	123	<\$100M	62.5	3,607	123	0
Community St Bank	Brook	37.5	0.104	1	3,301	112	<\$100M	60.0	3,301	112	0
Lynnville NB	Lynnville	37.5	0.122	1	11,956	80	<\$100M	12.5	1,224	36	0
Fountain TC	Covington	35.0	0.055	1	6,822	164	\$100M-500M	65.0	6,822	164	0
First St Bank Southwest IN	Tell City	35.0	0.16	0.531	11,990	210	<\$100M	55.0	4,884	166	0
Morris Plan Co Terre Haute	Terre Haute	35.0	0.045	1	2,104	121	<\$100M	42.5	1,530	114	0
Linden St Bank	Linden	35.0	0.1	1	5,474	97	<\$100M	37.5	1,592	77	0
Grant Cty St Bank	Swayzee	35.0	0.072	1	4,363	76	<\$100M	32.5	1,626	59	0.002
Elberfeld St Bank	Elberfeld	32.5	0.105	1	4,784	83	<\$100M	62.5	4,784	83	0

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Peoples Bank	Brownstown	32.5	0.096	0.943	9,644	112	\$100M-500M	40.0	2,964	79	0.005
Greensfork Township St Bank	Spartanburg	32.5	0.004	1	270	10	<\$100M	30.0	167	9	0
Community St Bank	Royal Center	32.5	0.041	1	2,137	67	<\$100M	30.0	899	51	0
First NB of Dana	Dana	32.5	0.119	1	3,795	51	<\$100M	25.0	731	31	0
First Internet Bank IN	Indianapolis	32.5	0.005	1	1,707	14	\$100M-500M	20.0	307	9	0.008
Central Bank	Russiaville	32.5	0.063	1	3,544	34	<\$100M	20.0	646	17	0.004
Citizens Exchange Bank	Fairmount	30.0	0.095	0.997	4,684	137	<\$100M	52.5	2,600	120	0.007
Fairmount St Bank	Fairmount	30.0	0.029	1	935	51	<\$100M	40.0	935	51	0.003
Citizens St Bank	Petersburg	30.0	0.108	0.668	13,980	175	\$100M-500M	37.5	3,709	136	0
State Bank of Lizton	Lizton	30.0	0.078	0.393	15,435	303	\$100M-500M	32.5	4,272	223	0.002
Central NB&TC	Attica	30.0	0.05	1	3,175	28	<\$100M	27.5	925	21	0.003
State Bank Burnettsville	Burnettsville	27.5	0.062	1	1,519	54	<\$100M	50.0	1,519	54	0
Farmers St Bank	Lanesville	27.5	0.038	1	2,940	40	<\$100M	42.5	2,940	40	0
Peoples T&SB	Boonville	27.5	0.119	0.707	11,923	119	\$100M-500M	22.5	2,282	74	0
Cib Bank	Indianapolis	27.5	0.133	0.264	19,284	109	\$100M-500M	10.0	1,301	39	0
Republic B&TC of Indiana	Jeffersonville	27.5	0.136	0.714	6,541	39	<\$100M	10.0	533	17	0
Madison B&TC	Madison	25.0	0.051	0.822	10,806	124	\$100M-500M	25.0	2,626	75	0

Note: Small businesses seeking loans 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/](http://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.