

Rank The Banks

Indiana - 2019 Q2

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2018Q2 LTM Net Income - 2017Q2 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ Everence Trust Company
 - ▶ Clearpoint Federal Bank & Trust
 - ▶ New Covenant Trust Company, N.A.

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending June 30, 2019 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Indiana – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
1st Source Bank	South Bend	1st Source Corporation	1/1/1863	82	1,188	No	6,646,618	1.44	12.27
Alliance Bank	Francesville	Alliance Bancorp	7/3/1930	7	66	Yes	304,683	1.22	9.71
American Community Bank of Indiana	Saint John	AMB Financial Corp.	3/29/1910	5	40	No	222,920	0.69	7.70
Bank of Wolcott	Wolcott	Wolcott Bancorp	10/16/1944	3	30	Yes	165,092	1.24	11.12
Bath State Bank	Bath	Bath State Bancorp	6/24/1924	2	37	Yes	165,583	0.72	7.34
Bedford Federal Savings Bank	Bedford		9/20/1926	2	29	No	128,962	0.79	6.66
Bippus State Bank	Huntington	Bippus State Corporation	7/22/1911	5	42	Yes	180,427	1.35	12.91
Boonville Federal Savings Bank	Boonville		1/1/1917	1	13	No	53,693	0.13	1.36
Campbell & Fetter Bank	Kendallville	C&F Banc Shares Corp.	6/12/1863	8	71	No	317,916	0.79	8.55
Centier Bank	Merrillville	First Bancshares, Inc.	4/21/1895	61	851	No	4,744,713	1.41	14.55
CentreBank	Veedersburg	Veedersburg Bank Corporation	10/13/1917	5	22	No	78,653	1.44	12.17
Citizens Bank	Mooreville	CITBA Financial Corporation	2/18/1931	9	126	No	485,714	0.95	9.53
Citizens State Bank of New Castle, Indiana	New Castle	Town Financial Corporation	7/3/1873	14	143	No	546,184	0.92	9.75
ClearPoint Federal Bank & Trust	Batesville		7/29/1998	1	27	No	100,060	1.33	8.62
Commerce Bank	Evansville	First Light Bancorp	5/30/2006	4	31	No	195,758	0.66	5.81
Community First Bank of Indiana	Kokomo	Community First Financial Corporation	2/3/2003	5	76	No	282,434	1.15	10.73
Community State Bank	Brook		4/1/1931	1	8	No	68,925	1.25	9.57
Community State Bank	Avilla	Community Financial Corp.	2/19/1931	4	54	No	267,913	1.56	14.65
Community State Bank	Royal Center	Community Bancorp	5/24/1930	4	30	No	124,519	0.90	8.22
Community State Bank of Southwestern Indiana	Poseyville	Cynthiana Bancorporation	7/15/1925	6	24	Yes	84,307	1.00	10.07
Crossroads Bank	Wabash	FFW Corporation	1/27/1920	6	89	No	416,615	1.11	11.30
Dearborn Savings Bank	Lawrenceburg	DSA Financial Corporation	1/1/1891	1	21	No	131,876	0.67	6.00
First FS&LA of Ravenswood	Demotte	DeMotte Bancorp	2/2/1942	12	123	No	427,800	0.83	7.18
Elberfeld State Bank	Elberfeld	ESB Bancorp, Inc.	7/25/1905	3	16	No	79,990	0.89	7.88
Fairmount State Bank	Fairmount	Fairmount Banking Company	12/18/1902	1	13	No	45,194	0.44	3.11
Farmers and Mechanics Federal Savings Bank	Bloomfield		4/14/1892	2	14	No	73,896	0.14	0.84
Farmers and Merchants Bank	Laotto	FM Fincorp	10/29/1914	4	30	Yes	157,227	1.07	10.48
Farmers and Merchants Bank	Boswell	Farmers and Merchants Bancorp	4/23/1903	4	29	No	131,585	0.81	7.17
Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	Farmers Bancorp	1/1/1876	10	132	No	578,176	1.42	12.94
Farmers State Bank	Lagrange	FS Bancorp	11/1/1915	12	160	No	796,858	1.32	14.18
FCN Bank, National Association	Brookville	FCN Banc Corp.	1/2/1901	6	109	No	454,786	1.23	11.26
First Bank of Berne	Berne	First Berne Financial Corporation	10/21/1891	9	117	Yes	693,583	1.52	15.74
First Bank Richmond	Richmond	First Mutual of Richmond, Inc.	1/1/1887	12	166	No	1,078,349	0.78	8.31
First Farmers Bank & Trust	Converse	First Farmers Financial Corporation	7/1/1885	36	353	No	1,847,051	1.63	15.29
First Federal Savings and Loan Association of Greensburg	Greensburg		1/1/1883	3	36	No	146,596	0.46	4.28
First Federal Savings Bank	Evansville	First Bancorp of Indiana, Inc.	1/1/1904	9	111	No	429,740	0.55	5.79
First Federal Savings Bank	Huntington	Northeast Indiana Bancorp, Inc.	4/15/1912	6	78	No	358,584	1.28	11.63
First Federal Savings Bank	Rochester	American Midwest Financial Corp.	1/3/1966	6	142	No	425,249	0.72	7.36
First Federal Savings Bank of Angola	Angola		1/1/1933	1	24	No	129,729	0.79	4.07
First Federal Savings Bank of Washington	Washington		1/1/1895	1	18	No	76,476	0.11	0.78
First Financial Bank, National Association	Terre Haute	First Financial Corporation	8/3/1863	83	782	No	2,969,040	1.43	10.06
First Harrison Bank	Corydon	First Capital, Inc.	1/1/1891	18	197	No	830,781	1.20	12.02
First Internet Bank of Indiana	Fishers	First Internet Bancorp	12/28/1998	1	215	No	3,956,440	0.73	9.31
First Merchants Bank	Muncie	First Merchants Corporation	3/13/1893	117	1,739	No	10,719,271	1.73	11.86
First National Bank	Cloverdale	First National Bank Corp.	1/1/1913	7	72	No	307,161	0.75	7.67

Indiana – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First National Bank of Monterey	Monterey		8/1/1910	4	53	No	322,503	0.81	6.84
First Savings Bank	Clarksville	First Savings Financial Group	1/1/1937	16	408	No	1,226,879	1.34	13.18
First State Bank of Middlebury	Middlebury	Crystal Valley Financial Corporation	8/30/1910	6	109	No	586,559	1.41	12.99
First State Bank of Porter	Porter		4/1/1920	3	33	No	140,614	1.17	7.41
Fountain Trust Company	Covington	Piper Holdings, Inc.	8/23/1903	14	119	No	375,287	1.40	11.27
Fowler State Bank	Fowler	Benton Financial Corporation	12/14/1931	4	43	No	161,136	1.62	11.54
Freedom Bank	Huntingburg	Freedom Bancorp	11/22/1999	4	59	Yes	441,267	1.69	16.07
Friendship State Bank	Friendship	Friendship Bancorp	10/26/1912	8	118	No	385,691	1.33	12.59
Garrett State Bank	Garrett	G.S.B. Financial Corporation	4/16/1892	4	40	Yes	252,219	1.18	11.11
German American Bank	Jasper	German American Bancorp, Inc.	11/10/1910	74	758	No	3,945,922	1.50	12.92
Grant County State Bank	Swayzee	Grant County State Bancshares, Inc.	9/30/1939	3	23	Yes	189,398	1.88	16.61
Greenfield Banking Company	Greenfield	Greenfield Bancshares, Inc.	9/4/1871	7	121	No	557,988	1.41	14.21
Hendricks County Bank and Trust Company	Brownsburg	Midstate Financial Corporation	4/1/1908	5	48	No	165,886	0.36	2.98
Home Bank SB	Martinsville		1/1/1890	6	82	No	314,196	0.73	5.73
Home National Bank of Thorntown	Thorntown	Home National Corporation	5/31/1901	2	23	No	116,638	0.79	8.57
Hoosier Heartland State Bank	Crawfordsville	Hoosier Heartland State Bancorp	12/1/1899	6	60	Yes	208,451	0.80	10.06
Horizon Bank	Michigan City	Horizon Bancorp, Inc.	4/21/1873	76	811	No	5,097,415	1.28	10.26
Jackson County Bank	Seymour	Bancorp. of Southern Indiana	1/2/1900	10	133	No	589,457	0.77	7.99
Kentland Bank	Kentland	KenBancorp	9/19/1932	5	62	No	311,399	1.68	11.97
Kentland Federal Savings and Loan Association	Kentland		1/1/1920	1	2	No	4,379	(0.07)	(0.52)
Lake City Bank	Warsaw	Lakeland Financial Corporation	1/1/1872	52	571	No	4,957,359	1.84	16.71
LNB Community Bank	Lynnville	LNB Community Bancorp	9/7/1907	4	34	Yes	127,113	0.59	5.55
Logansport Savings Bank	Logansport	Logansport Financial Corp.	1/1/1925	1	29	No	183,272	1.24	9.74
Merchants Bank of Indiana	Carmel	Merchants Bancorp	6/23/1923	5	282	No	5,107,485	1.66	13.82
Mid-Southern Savings Bank, FSB	Salem	Mid-Southern Bancorp, Inc.	8/12/1891	3	43	No	207,512	0.88	5.11
Morris Plan Company of Terre Haute, Inc.	Terre Haute	First Financial Corporation	7/27/1962	1	27	No	85,662	3.88	12.77
Mutual Savings Bank	Franklin	Third Century Bancorp	1/1/1890	6	45	No	171,067	0.68	6.70
MutualBank	Muncie	MutualFirst Financial, Inc.	9/7/1889	39	516	No	2,085,885	1.05	10.10
Napoleon State Bank	Napoleon	Napoleon Bancorp	12/9/1903	6	73	No	265,783	1.25	10.93
National Bank of Indianapolis	Indianapolis	National Bank of Indianapolis Corporation	12/8/1993	13	329	No	2,145,692	1.11	13.41
New Washington State Bank	New Washington	New Independent Bancshares, Inc.	3/6/1908	8	91	Yes	339,799	1.19	11.90
North Salem State Bank	North Salem	North Salem State Bancorporation	7/14/1923	9	85	No	363,745	1.27	14.75
Old National Bank	Evansville	Old National Bancorp	11/10/1834	198	2,607	No	20,038,736	1.26	9.06
Ossian State Bank	Ossian	Ossian Financial Services, Inc.	11/2/1912	2	26	Yes	111,248	0.80	8.31
Our Community Bank	Spencer	Home Financial Bancorp	1/1/1911	2	20	No	71,561	0.52	4.58
Owen County State Bank	Spencer	Owen Financial Corporation	2/4/1933	5	66	No	235,856	0.86	8.94
Peoples Bank	Brownstown	TPB Bancorp	1/1/1934	4	48	No	205,060	0.83	8.91
Peoples Bank SB	Munster	NorthWest Indiana Bancorp	1/1/1910	22	255	No	1,305,771	0.86	9.49
Peoples Community Bank SB	Monticello		1/1/1899	1	5	No	27,115	(1.40)	(3.20)
Peoples State Bank	Ellettsville	Ellettsville Bancshares, Inc.	1/1/1904	10	91	Yes	295,481	0.74	7.61
Peoples Trust & Savings Bank	Boonville	Peoples Bancshares Corp	1/1/1895	3	42	Yes	194,335	0.59	3.69
Riddell National Bank	Brazil	RNB Corp.	6/15/1885	4	63	No	229,252	0.68	8.13
Scottsburg Building and Loan Association	Scottsburg	Scottsburg B&L, MHC	8/8/1889	1	10	No	89,144	0.43	3.12
Security Federal Savings Bank	Logansport		4/1/1934	5	73	No	266,237	0.60	4.92
Spencer County Bank	Santa Claus		8/19/1927	5	39	No	109,065	0.74	6.08

Indiana – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Springs Valley Bank & Trust Company	Jasper	SVB&T Corporation	1/1/1902	4	101	No	440,587	0.83	7.78
STAR Financial Bank	Fort Wayne	STAR Financial Group, Inc.	1/7/1892	40	480	No	2,032,774	1.19	11.17
State Bank of Burnettsville	Burnettsville	SBB Bancshares, Inc.	7/10/1902	2	12	No	37,226	(0.12)	(1.12)
State Bank of Lizton	Lizton	Lizton Financial Corporation	12/1/1910	9	101	No	515,893	1.15	11.47
State Bank of Medora	Medora		9/19/1933	1	17	No	88,685	0.81	5.46
Terre Haute Savings Bank	Terre Haute	Terre Haute Savings MHC, Inc.	12/1/1869	8	110	No	337,505	0.44	4.81
Tri-County Bank & Trust Company	Roachdale	Tri-County Bancorp.	10/7/1892	5	40	No	219,192	1.01	8.08
Union Savings and Loan Association	Connersville		8/1/1937	3	44	No	159,389	0.82	8.14
United Fidelity Bank, Fsb	Evansville	Pedcor Financial, LLC	1/1/1914	18	158	No	905,256	1.26	10.59
Wayne Bank and Trust Co.	Cambridge City	Waytru Bancorp	1/1/1882	3	47	Yes	167,388	0.35	3.13
West End Bank, S.B.	Richmond	West End Indiana Bancshares, Inc.	1/1/1894	5	79	No	301,157	0.57	5.85

Indiana – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	Old National Bank	Evansville	2,607	198	14,411,560	72,786	101,206	5,528	7,687	20,038,736
2	First Merchants Bank	Muncie	1,739	117	8,439,858	72,136	91,618	4,853	6,164	10,719,271
3	1st Source Bank	South Bend	1,188	82	5,404,348	65,907	81,056	4,549	5,595	6,646,618
4	Merchants Bank of Indiana	Carmel	282	5	4,529,061	905,812	1,021,497	16,061	18,112	5,107,485
5	Horizon Bank	Michigan City	811	76	3,970,674	52,246	67,071	4,896	6,285	5,097,415
6	Lake City Bank	Warsaw	571	52	4,222,080	81,194	95,334	7,394	8,682	4,957,359
7	Centier Bank	Merrillville	851	61	3,761,471	61,663	77,782	4,420	5,575	4,744,713
8	First Internet Bank of Indiana	Fishers	215	1	3,055,633	3,055,633	3,956,440	14,212	18,402	3,956,440
9	German American Bank	Jasper	758	74	3,163,021	42,744	53,323	4,173	5,206	3,945,922
10	First Financial Bank, National Association	Terre Haute	782	83	2,406,512	28,994	35,772	3,077	3,797	2,969,040
11	National Bank of Indianapolis	Indianapolis	329	13	1,807,355	139,027	165,053	5,493	6,522	2,145,692
12	MutualBank	Muncie	516	39	1,581,185	40,543	53,484	3,064	4,042	2,085,885
13	STAR Financial Bank	Fort Wayne	480	40	1,746,585	43,665	50,819	3,639	4,235	2,032,774
14	First Farmers Bank & Trust	Converse	353	36	1,477,215	41,034	51,307	4,185	5,232	1,847,051
15	Peoples Bank SB	Munster	255	22	1,127,353	51,243	59,353	4,421	5,121	1,305,771
16	First Savings Bank	Clarksville	408	16	898,155	56,135	76,680	2,201	3,007	1,226,879
17	First Bank Richmond	Richmond	166	12	828,890	69,074	89,862	4,993	6,496	1,078,349
18	United Fidelity Bank, Fsb	Evansville	158	18	740,230	41,124	50,292	4,685	5,729	905,256
19	First Harrison Bank	Corydon	197	18	738,209	41,012	46,155	3,747	4,217	830,781
20	Farmers State Bank	Lagrange	160	12	669,466	55,789	66,405	4,184	4,980	796,858
21	First Bank of Berne	Berne	117	9	580,816	64,535	77,065	4,964	5,928	693,583
22	Jackson County Bank	Seymour	133	10	467,547	46,755	58,946	3,515	4,432	589,457
23	First State Bank of Middlebury	Middlebury	109	6	469,347	78,225	97,760	4,306	5,381	586,559
24	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	132	10	482,343	48,234	57,818	3,654	4,380	578,176
25	Greenfield Banking Company	Greenfield	121	7	495,434	70,776	79,713	4,094	4,611	557,988
26	Citizens State Bank of New Castle, Indiana	New Castle	143	14	489,115	34,937	39,013	3,420	3,819	546,184
27	State Bank of Lizton	Lizton	101	9	434,764	48,307	57,321	4,305	5,108	515,893
28	Citizens Bank	Mooreville	126	9	432,226	48,025	53,968	3,430	3,855	485,714
29	FCN Bank, National Association	Brookville	109	6	384,403	64,067	75,798	3,527	4,172	454,786
30	Freedom Bank	Huntingburg	59	4	391,621	97,905	110,317	6,638	7,479	441,267
31	Springs Valley Bank & Trust Company	Jasper	101	4	340,260	85,065	110,147	3,369	4,362	440,587
32	First Federal Savings Bank	Evansville	111	9	295,062	32,785	47,749	2,658	3,872	429,740
33	DeMotte State Bank	Demotte	123	12	330,979	27,582	35,590	2,691	3,472	427,080
34	First Federal Savings Bank	Rochester	142	6	330,565	55,094	70,875	2,328	2,995	425,249
35	Crossroads Bank	Wabash	89	6	368,493	61,416	69,436	4,140	4,681	416,615
36	Friendship State Bank	Friendship	118	8	342,348	42,794	48,211	2,901	3,269	385,691
37	Fountain Trust Company	Covington	119	14	325,203	23,229	26,806	2,733	3,154	375,287
38	North Salem State Bank	North Salem	85	9	327,260	36,362	40,416	3,850	4,279	363,745
39	First Federal Savings Bank	Huntington	78	6	246,179	41,030	59,764	3,156	4,597	358,584
40	New Washington State Bank	New Washington	91	8	304,950	38,119	42,475	3,351	3,734	339,799
41	Terre Haute Savings Bank	Terre Haute	110	8	269,333	33,667	42,188	2,448	3,068	337,505
42	First National Bank of Monterey	Monterey	53	4	259,303	64,826	80,626	4,893	6,085	322,503
43	Campbell & Fetter Bank	Kendallville	71	8	221,127	27,641	39,740	3,114	4,478	317,916
44	Home Bank SB	Martinsville	82	6	255,939	42,657	52,366	3,121	3,832	314,196
45	Kentland Bank	Kentland	62	5	258,601	51,720	62,280	4,171	5,023	311,399
46	First National Bank	Cloverdale	72	7	274,874	39,268	43,880	3,818	4,266	307,161
47	Alliance Bank	Francesville	66	7	255,854	36,551	43,526	3,877	4,616	304,683
48	West End Bank, S.B.	Richmond	79	5	220,803	44,161	60,231	2,795	3,812	301,157
49	Peoples State Bank	Ellettsville	91	10	251,738	25,174	29,548	2,766	3,247	295,481
50	Community First Bank of Indiana	Kokomo	76	5	248,883	49,777	56,487	3,275	3,716	282,434

Indiana – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Morris Plan Company of Terre Haute, Inc.	Terre Haute	85,662	14.88	17.12	1.59	19.86	135.87	2.55	12.93
2	CentreBank	Veedersburg	78,653	6.36	5.50	0.44	0.61	83.70	6.61	4.99
3	Community First Bank of Indiana	Kokomo	282,434	6.00	11.94	0.98	1.84	94.24	1.67	4.62
4	New Washington State Bank	New Washington	339,799	5.42	4.34	0.47	6.01	89.33	2.66	4.50
4	Community State Bank	Avilla	267,913	5.19	9.23	0.48	0.19	102.10	3.68	4.50
6	Friendship State Bank	Friendship	385,691	5.65	6.75	0.65	6.81	83.97	2.54	4.44
7	State Bank of Burnettsville	Burnettsville	37,226	6.09	(9.47)	0.47	3.10	70.39	2.03	4.39
8	Fountain Trust Company	Covington	375,287	5.79	(0.66)	0.33	3.14	72.49	2.63	4.37
9	North Salem State Bank	North Salem	363,745	5.62	6.37	0.98	11.31	90.25	4.10	4.36
10	Napoleon State Bank	Napoleon	265,783	5.38	10.72	0.72	12.67	98.88	2.31	4.32
11	Grant County State Bank	Swayzee	189,398	5.98	3.65	1.38	1.82	112.44	NA	4.30
12	Kentland Bank	Kentland	311,399	6.29	0.11	0.59	3.27	67.12	2.93	4.29
13	First State Bank of Middlebury	Middlebury	586,559	5.42	10.91	0.62	6.58	95.41	3.63	4.28
14	Bippus State Bank	Huntington	180,427	5.33	8.59	0.54	11.06	93.07	2.34	4.25
15	Community State Bank	Brook	68,925	5.67	8.56	0.92	17.17	86.97	2.22	4.23
16	West End Bank, S.B.	Richmond	301,157	5.82	(2.51)	1.25	(4.24)	112.31	2.13	4.19
17	Bedford Federal Savings Bank	Bedford	128,962	5.31	0.57	0.76	4.70	88.35	0.00	4.13
18	Fairmount State Bank	Fairmount	45,194	5.52	13.64	0.29	6.45	71.66	3.00	4.12
19	Community State Bank of Southwestern Indiana	Poseyville	84,307	5.33	(2.30)	0.59	5.17	80.29	2.61	4.09
20	First Farmers Bank & Trust	Converse	1,847,051	5.73	9.85	0.87	9.07	94.31	2.61	4.08
21	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	578,176	5.33	7.98	0.47	5.42	85.76	2.51	4.07
22	Fowler State Bank	Fowler	161,136	6.18	9.66	1.02	(2.42)	66.71	3.65	4.06
23	Farmers State Bank	Lagrange	796,858	5.16	9.08	0.68	3.61	85.60	3.02	4.05
24	Community State Bank	Royal Center	124,519	5.20	(7.09)	0.53	2.84	74.08	2.80	4.03
24	State Bank of Lizton	Lizton	515,893	5.23	8.44	0.57	(1.54)	89.98	2.56	4.03
26	Hoosier Heartland State Bank	Crawfordsville	208,451	6.10	7.44	0.59	3.72	64.19	2.93	4.01
27	First Financial Bank, National Association	Terre Haute	2,969,040	5.11	3.76	0.60	0.51	80.18	3.06	3.99
27	Owen County State Bank	Spencer	235,856	5.49	8.40	0.86	6.11	86.46	2.79	3.99
29	Our Community Bank	Spencer	71,561	5.65	1.69	1.13	5.90	99.82	3.69	3.97
30	First Savings Bank	Clarksville	1,226,879	5.08	23.98	0.85	7.29	100.52	4.34	3.94
31	Kentland Federal Savings and Loan Association	Kentland	4,279	5.02	(10.86)	1.19	(13.83)	129.99	4.94	3.92
32	Alliance Bank	Francesville	304,683	5.26	5.11	0.31	3.53	71.17	2.64	3.91
33	First Federal Savings Bank	Rochester	425,249	5.08	2.52	1.26	4.22	104.13	NA	3.90
34	First Harrison Bank	Corydon	830,781	5.49	10.16	0.23	4.78	63.46	2.21	3.88
35	STAR Financial Bank	Fort Wayne	2,032,774	5.00	7.43	0.41	6.49	85.09	2.38	3.87
35	First Merchants Bank	Muncie	10,719,271	5.26	6.13	0.96	11.92	89.07	3.39	3.87
37	Peoples Bank SB	Munster	1,305,771	5.12	38.04	0.63	40.29	79.67	3.19	3.86
38	Wayne Bank and Trust Co.	Cambridge City	167,388	5.32	15.43	0.89	12.03	91.19	2.28	3.85
38	Security Federal Savings Bank	Logansport	266,237	5.26	12.90	0.91	10.92	90.96	3.49	3.85
40	Bank of Wolcott	Wolcott	165,092	5.58	4.93	0.97	4.22	85.05	2.97	3.84
41	First State Bank of Porter	Porter	140,614	5.39	5.10	0.59	(4.37)	68.80	3.39	3.83
41	Hendricks County Bank and Trust Company	Brownsburg	165,886	5.77	8.33	0.63	3.91	71.60	2.42	3.83
43	1st Source Bank	South Bend	6,646,618	5.08	5.78	0.74	5.78	94.90	2.31	3.82
44	German American Bank	Jasper	3,945,922	5.08	17.32	0.75	20.57	86.35	3.06	3.80
45	First Bank of Berne	Berne	693,583	5.06	3.56	0.74	3.87	95.44	2.35	3.79
46	Farmers and Merchants Bank	Laotto	157,227	5.00	8.07	0.33	4.99	75.63	1.95	3.75
46	Riddell National Bank	Brazil	229,252	5.09	3.03	0.94	(4.64)	95.57	2.47	3.75
48	Centier Bank	Merrillville	4,744,713	4.85	14.05	0.91	13.28	106.75	2.82	3.74
49	Mutual Savings Bank	Franklin	171,067	4.75	1.65	0.76	16.07	93.54	2.76	3.71

Indiana – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	ClearPoint Federal Bank & Trust	Batesville	100,060	1,288	0.00	0.00	0.00	0.00	4,200	4.32
2	First Savings Bank	Clarksville	1,226,879	14,637	0.17	2.24	0.04	0.01	30,651	2.82
3	United Fidelity Bank, Fsb	Evansville	905,256	10,357	0.05	0.06	0.00	0.04	21,168	2.57
4	First Federal Savings Bank	Rochester	425,249	3,383	0.16	0.76	0.30	0.00	10,916	2.34
5	1st Source Bank	South Bend	6,646,618	91,221	0.17	0.03	0.02	0.00	100,562	1.59
6	Friendship State Bank	Friendship	385,691	4,949	0.31	0.06	0.04	(0.01)	4,845	1.30
7	Jackson County Bank	Seymour	589,457	4,382	0.16	0.12	0.02	0.03	7,227	1.27
8	First Financial Bank, National Association	Terre Haute	2,969,040	41,693	0.40	0.07	0.02	0.00	36,407	1.25
9	Springs Valley Bank & Trust Company	Jasper	440,587	3,395	0.18	0.13	0.04	0.00	5,079	1.24
10	Home Bank SB	Martinsville	314,196	2,165	0.47	0.21	0.00	0.00	3,609	1.21
11	STAR Financial Bank	Fort Wayne	2,032,774	23,745	0.42	0.04	0.03	0.00	23,734	1.19
12	German American Bank	Jasper	3,945,922	56,180	0.21	0.09	0.00	0.00	39,843	1.06
13	Old National Bank	Evansville	20,038,736	238,509	0.24	0.04	0.04	0.00	199,107	1.05
14	Centier Bank	Merrillville	4,744,713	61,509	0.36	0.11	0.03	(0.06)	45,056	1.03
15	Bippus State Bank	Huntington	180,427	3,172	0.17	0.37	0.12	0.00	1,734	0.99
16	MutualBank	Muncie	2,085,885	21,529	0.16	0.18	0.05	0.00	19,714	0.96
16	Merchants Bank of Indiana	Carmel	5,107,485	64,027	0.00	0.03	0.14	0.00	37,253	0.96
18	Greenfield Banking Company	Greenfield	557,988	7,720	0.40	0.04	0.03	0.00	5,213	0.95
19	First Federal Savings Bank	Huntington	358,584	4,353	0.19	0.27	0.09	0.00	3,160	0.93
19	Citizens State Bank of New Castle, Indiana	New Castle	546,184	4,957	0.36	0.00	0.00	0.00	5,011	0.93
21	National Bank of Indianapolis	Indianapolis	2,145,692	23,472	0.12	0.02	0.00	0.01	19,363	0.92
22	Lake City Bank	Warsaw	4,957,359	89,119	0.35	0.03	0.01	0.00	43,078	0.89
23	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	578,176	7,974	0.19	0.12	0.02	0.00	4,937	0.88
23	LNB Community Bank	Lynville	127,113	902	0.15	0.10	0.12	0.00	1,025	0.88
25	CentreBank	Veedersburg	78,653	1,114	0.10	0.30	0.16	0.00	671	0.87
25	First Farmers Bank & Trust	Converse	1,847,051	28,517	0.21	0.22	0.08	0.00	15,191	0.87
27	Union Savings and Loan Association	Connersville	159,389	1,297	0.19	0.07	0.08	0.00	1,352	0.86
27	Peoples State Bank	Ellettsville	295,481	2,807	0.13	0.16	0.11	0.00	2,447	0.86
29	Horizon Bank	Michigan City	5,097,415	56,296	0.32	0.15	0.06	0.00	37,312	0.85
30	Fountain Trust Company	Covington	375,287	5,141	0.31	0.03	0.07	0.00	3,071	0.84
31	Terre Haute Savings Bank	Terre Haute	337,505	1,458	0.21	0.06	0.04	0.00	2,765	0.83
32	First Harrison Bank	Corydon	830,781	9,552	0.25	0.12	0.00	0.00	6,530	0.82
33	First Bank of Berne	Berne	693,583	14,165	0.32	0.06	0.04	0.01	5,667	0.81
34	First State Bank of Middlebury	Middlebury	586,559	7,903	0.18	0.11	0.07	0.00	4,439	0.79
35	Citizens Bank	Mooresville	485,714	4,591	0.21	0.14	0.02	0.00	3,718	0.77
35	Security Federal Savings Bank	Logansport	266,237	1,532	0.07	0.11	0.05	0.01	1,956	0.77
35	Farmers State Bank	Lagrange	796,858	9,787	0.27	0.01	0.01	0.00	5,711	0.77
35	Owen County State Bank	Spencer	235,856	1,905	0.29	0.06	0.00	0.00	1,705	0.77
35	Peoples Bank SB	Munster	1,305,771	9,961	0.15	0.15	0.00	0.00	8,927	0.77
40	New Washington State Bank	New Washington	339,799	5,219	0.24	0.00	0.00	(0.03)	2,507	0.76
41	First Merchants Bank	Muncie	10,719,271	173,534	0.22	0.05	0.00	0.00	73,686	0.73
42	Riddell National Bank	Brazil	229,252	1,528	0.22	0.14	0.07	0.01	1,599	0.72
43	First Federal Savings Bank	Evansville	429,740	2,346	0.21	0.09	0.04	(0.02)	3,004	0.70
43	Hoosier Heartland State Bank	Crawfordsville	208,451	2,178	0.24	0.04	0.05	0.01	1,438	0.70
45	Mutual Savings Bank	Franklin	171,067	1,089	0.09	0.14	0.05	0.01	1,097	0.68
45	Bedford Federal Savings Bank	Bedford	128,962	991	0.16	0.24	0.05	0.02	844	0.68
47	Community First Bank of Indiana	Kokomo	282,434	3,111	0.15	0.11	0.00	0.00	1,773	0.66
48	Crossroads Bank	Wabash	416,615	4,414	0.13	0.05	0.07	0.00	2,585	0.65
49	Alliance Bank	Francesville	304,683	4,755	0.22	0.02	0.03	0.00	1,860	0.63
49	DeMotte State Bank	Demotte	427,080	3,432	0.20	0.00	0.00	0.00	2,600	0.63

Indiana – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	First Internet Bank of Indiana	Fishers	3,956,440	52.43	215	1	0.67	0.05	0.51	1.23
2	Merchants Bank of Indiana	Carmel	5,107,485	36.44	282	5	0.87	0.08	0.37	1.32
3	Grant County State Bank	Swayzee	189,398	30.97	23	3	0.63	0.18	0.57	1.38
4	Freedom Bank	Huntingburg	441,267	42.89	59	4	0.87	0.21	0.61	1.69
5	Lake City Bank	Warsaw	4,957,359	41.88	571	52	0.91	0.22	0.61	1.74
6	State Bank of Medora	Medora	88,685	64.14	17	1	1.15	0.20	0.61	1.95
7	First National Bank of Monterey	Monterey	322,503	64.55	53	4	1.24	0.17	0.59	1.99
8	Scottsburg Building and Loan Association	Scottsburg	89,144	79.63	10	1	1.02	0.12	0.90	2.04
9	Campbell & Fetter Bank	Kendallville	317,916	66.46	71	8	1.24	0.37	0.47	2.08
10	First Merchants Bank	Muncie	10,719,271	48.79	1,739	117	1.29	0.32	0.52	2.13
11	Tri-County Bank & Trust Company	Roachdale	219,192	62.45	40	5	1.18	0.21	0.85	2.24
12	First Bank of Berne	Berne	693,583	49.90	117	9	1.19	0.22	0.85	2.27
13	Peoples Bank	Brownstown	205,060	64.81	48	4	1.41	0.20	0.66	2.27
14	Garrett State Bank	Garrett	252,219	57.97	40	4	1.26	0.22	0.80	2.28
15	Bank of Wolcott	Wolcott	165,092	54.46	30	3	1.37	0.18	0.73	2.28
16	FCN Bank, National Association	Brookville	454,786	60.06	109	6	1.40	0.22	0.77	2.38
17	First Federal Savings Bank of Angola	Angola	129,729	72.23	24	1	1.43	0.20	0.81	2.44
18	Farmers and Mechanics Federal Savings Bank	Bloomfield	73,896	98.97	14	2	1.47	0.26	0.71	2.44
19	Logansport Savings Bank	Logansport	183,272	62.32	29	1	1.38	0.19	0.89	2.46
20	Horizon Bank	Michigan City	5,097,415	59.01	811	76	1.32	0.25	0.92	2.49
21	Dearborn Savings Bank	Lawrenceburg	131,876	74.98	21	1	1.40	0.16	0.94	2.50
22	Greenfield Banking Company	Greenfield	557,988	55.90	121	7	1.52	0.33	0.68	2.54
23	First Federal Savings and Loan Association of Greensburg	Greensburg	146,596	80.43	36	3	1.29	0.29	0.96	2.55
24	Old National Bank	Evansville	20,038,736	60.59	2,607	198	1.31	0.35	0.91	2.56
25	First Farmers Bank & Trust	Converse	1,847,051	53.19	353	36	1.45	0.34	0.77	2.56
26	Community State Bank	Brook	68,925	58.37	8	1	1.19	0.25	1.15	2.58
27	Farmers and Merchants Bank	Laotto	157,227	63.56	30	4	1.39	0.44	0.76	2.59
28	First Federal Savings Bank	Huntington	358,584	60.10	78	6	1.42	0.32	0.87	2.61
29	Centier Bank	Merrillville	4,744,713	56.32	851	61	1.47	0.40	0.76	2.64
30	German American Bank	Jasper	3,945,922	57.15	758	74	1.49	0.33	0.83	2.65
31	First State Bank of Porter	Porter	140,614	63.76	33	3	1.50	0.30	0.85	2.65
32	Community State Bank	Avilla	267,913	55.09	54	4	1.46	0.28	0.91	2.66
33	Crossroads Bank	Wabash	416,615	65.26	89	6	1.50	0.31	0.88	2.68
34	Kentland Bank	Kentland	311,399	56.97	62	5	1.56	0.31	0.82	2.69
35	Napoleon State Bank	Napoleon	265,783	58.10	73	6	1.52	0.34	0.84	2.70
36	Alliance Bank	Francesville	304,683	60.44	66	7	1.60	0.22	0.88	2.70
37	First Bank Richmond	Richmond	1,078,349	68.92	166	12	1.59	0.23	0.89	2.70
38	Peoples Trust & Savings Bank	Boonville	194,335	76.00	42	3	1.73	0.36	0.61	2.71
39	Commerce Bank	Evansville	195,758	75.25	31	4	1.57	0.40	0.73	2.71
40	National Bank of Indianapolis	Indianapolis	2,145,692	66.00	329	13	1.81	0.20	0.74	2.75
41	Elberfeld State Bank	Elberfeld	79,990	70.68	16	3	1.50	0.35	0.91	2.76
42	Ossian State Bank	Ossian	111,248	72.11	26	2	1.65	0.36	0.76	2.77
43	First National Bank	Cloverdale	307,161	73.76	72	7	1.53	0.61	0.64	2.78
44	State Bank of Lizton	Lizton	515,893	64.00	101	9	1.62	0.28	0.88	2.78
45	First Harrison Bank	Corydon	830,781	62.12	197	18	1.50	0.25	1.05	2.80
46	North Salem State Bank	North Salem	363,745	60.80	85	9	1.59	0.37	0.83	2.80
47	Farmers and Merchants Bank	Boswell	131,585	71.74	29	4	1.66	0.28	0.88	2.82
48	American Community Bank of Indiana	Saint John	222,920	75.61	40	5	1.60	0.23	1.02	2.85
49	MutualBank	Muncie	2,085,885	67.22	516	39	1.64	0.31	0.91	2.86
50	Citizens Bank	Mooreville	485,714	68.59	126	9	1.62	0.23	1.01	2.86

Indiana – Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Mutual Savings Bank	Franklin	171,067	130,576	1.13	0.00	0.00	0.09	(0.02)	0.07
2	Commerce Bank	Evansville	195,758	143,799	1.03	0.00	0.00	0.14	0.03	0.17
3	Campbell & Fetter Bank	Kendallville	317,916	182,073	0.90	0.24	0.03	0.00	0.02	0.29
4	Merchants Bank of Indiana	Carmel	5,107,485	4,151,375	0.29	0.05	0.07	0.13	0.04	0.29
5	Peoples State Bank	Ellettsville	295,481	146,088	1.08	0.22	0.00	0.17	0.01	0.40
6	Citizens Bank	Mooreville	485,714	361,718	1.40	0.17	0.01	0.21	0.02	0.41
7	First Internet Bank of Indiana	Fishers	3,956,440	2,894,798	0.69	0.07	0.00	0.34	0.04	0.46
8	First Merchants Bank	Muncie	10,719,271	7,517,224	1.08	0.19	0.00	0.33	0.01	0.54
9	Farmers and Merchants Bank	Laotto	157,227	105,119	0.71	0.23	0.26	0.07	0.00	0.56
10	Community State Bank of Southwestern Indiana	Poseyville	84,307	59,941	1.29	0.54	0.00	0.03	0.00	0.57
11	Lake City Bank	Warsaw	4,957,359	4,004,547	1.26	0.06	0.00	0.53	0.01	0.61
12	Community State Bank	Avilla	267,913	225,267	1.22	0.12	0.03	0.46	0.03	0.64
13	Farmers and Merchants Bank	Boswell	131,585	80,865	1.78	0.24	0.03	0.44	(0.02)	0.68
14	National Bank of Indianapolis	Indianapolis	2,145,692	1,464,924	1.15	0.02	0.00	0.92	(0.16)	0.78
15	Citizens State Bank of New Castle, Indiana	New Castle	546,184	353,708	1.48	0.43	0.06	0.18	0.15	0.82
16	North Salem State Bank	North Salem	363,745	295,340	1.88	0.42	0.00	0.39	0.01	0.83
17	Farmers State Bank	Lagrange	796,858	573,069	1.06	0.25	0.03	0.57	(0.02)	0.83
18	German American Bank	Jasper	3,945,922	2,731,212	0.59	0.36	0.04	0.42	0.03	0.85
19	Dearborn Savings Bank	Lawrenceburg	131,876	101,653	0.88	0.16	0.00	0.73	0.00	0.89
20	Centier Bank	Merrillville	4,744,713	4,015,323	1.04	0.11	0.00	0.74	0.07	0.93
21	Horizon Bank	Michigan City	5,097,415	3,667,854	0.50	0.26	0.01	0.61	0.05	0.93
22	Ossian State Bank	Ossian	111,248	61,234	1.28	0.03	0.00	0.92	0.00	0.95
23	1st Source Bank	South Bend	6,646,618	5,128,515	2.05	0.36	0.00	0.24	0.37	0.98
24	State Bank of Lizton	Lizton	515,893	391,213	1.43	0.08	0.00	0.93	(0.03)	0.98
25	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	578,176	413,639	1.11	0.24	0.02	0.70	0.04	0.99
26	Community First Bank of Indiana	Kokomo	282,434	234,537	1.84	0.20	0.01	0.74	0.13	1.08
27	First Financial Bank, National Association	Terre Haute	2,969,040	1,929,626	0.83	0.31	0.03	0.64	0.13	1.11
28	First Federal Savings Bank	Evansville	429,740	298,966	0.94	0.38	0.00	0.83	(0.08)	1.13
29	Home Bank SB	Martinsville	314,196	187,279	1.24	0.12	0.12	0.62	0.02	1.23
30	First Federal Savings Bank of Angola	Angola	129,729	90,103	0.96	1.04	0.04	0.18	0.00	1.26
31	First Bank of Berne	Berne	693,583	555,065	1.28	0.61	0.02	0.59	0.07	1.29
32	Bath State Bank	Bath	165,583	131,060	1.70	0.36	0.11	0.84	(0.01)	1.30
33	MutualBank	Muncie	2,085,885	1,537,694	0.87	0.63	0.00	0.58	0.09	1.30
34	Elberfeld State Bank	Elberfeld	79,990	48,154	1.31	0.11	0.00	1.01	0.20	1.32
35	Terre Haute Savings Bank	Terre Haute	337,505	226,374	1.28	0.36	0.03	0.75	0.19	1.33
36	Freedom Bank	Huntingburg	441,267	392,406	1.81	0.90	0.00	0.39	0.07	1.36
37	FCN Bank, National Association	Brookville	454,786	261,925	1.81	0.34	0.03	1.03	0.00	1.41
38	First National Bank of Monterey	Monterey	322,503	206,517	2.31	0.32	0.09	1.01	0.00	1.42
39	Kentland Federal Savings and Loan Association	Kentland	4,279	3,832	0.78	0.00	0.00	1.46	0.00	1.46
40	Old National Bank	Evansville	20,038,736	12,084,510	0.47	0.33	0.02	1.11	0.03	1.50
41	Logansport Savings Bank	Logansport	183,272	114,616	1.52	0.40	0.00	1.16	(0.05)	1.51
42	Greenfield Banking Company	Greenfield	557,988	293,058	1.36	0.39	0.00	1.09	0.05	1.53
43	Peoples Trust & Savings Bank	Boonville	194,335	128,148	0.25	0.62	0.04	0.88	0.03	1.57
44	Wayne Bank and Trust Co.	Cambridge City	167,388	130,984	1.33	0.60	0.01	0.83	0.14	1.58
45	Kentland Bank	Kentland	311,399	173,569	1.13	0.24	0.07	1.23	0.04	1.58
46	Owen County State Bank	Spencer	235,856	168,374	1.12	0.42	0.11	1.10	0.01	1.64
47	Farmers and Mechanics Federal Savings Bank	Bloomfield	73,896	26,233	0.42	0.00	0.79	0.88	0.00	1.67
48	New Washington State Bank	New Washington	339,799	272,406	1.16	0.92	0.19	0.59	0.05	1.75
49	First Savings Bank	Clarksville	1,226,879	902,802	1.07	0.09	0.00	1.62	0.08	1.79
50	Napoleon State Bank	Napoleon	265,783	223,409	1.38	0.77	0.09	0.71	0.21	1.79

Indiana – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)	
						Net Income (\$000)/Employee	2018Q2 LTM Net Income (\$000)			
1	Lake City Bank	Warsaw	4,957,359	89,119	571	156	70,331	59,233	1.84	16.71
2	Grant County State Bank	Swayzee	189,398	4,534	23	197	4,013	3,492	1.88	16.61
3	Freedom Bank	Huntingburg	441,267	9,422	59	160	9,094	8,998	1.69	16.07
4	First Bank of Berne	Berne	693,583	14,165	117	121	12,696	11,404	1.52	15.74
5	First Farmers Bank & Trust	Converse	1,847,051	28,517	353	81	24,311	19,710	1.63	15.29
6	North Salem State Bank	North Salem	363,745	4,336	85	51	3,587	2,944	1.27	14.75
7	Community State Bank	Avilla	267,913	4,097	54	76	3,402	3,013	1.56	14.65
8	Centier Bank	Merrillville	4,744,713	61,509	851	72	45,726	37,820	1.41	14.55
9	Greenfield Banking Company	Greenfield	557,988	7,720	121	64	6,197	4,825	1.41	14.21
10	Farmers State Bank	Lagrange	796,858	9,787	160	61	8,175	7,056	1.32	14.18
11	Merchants Bank of Indiana	Carmel	5,107,485	64,027	282	227	68,399	48,984	1.66	13.82
12	National Bank of Indianapolis	Indianapolis	2,145,692	23,472	329	71	18,487	15,115	1.11	13.41
13	First Savings Bank	Clarksville	1,226,879	14,637	408	36	10,280	9,185	1.34	13.18
14	First State Bank of Middlebury	Middlebury	586,559	7,903	109	73	7,121	5,513	1.41	12.99
15	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	578,176	7,974	132	60	6,515	6,041	1.42	12.94
16	German American Bank	Jasper	3,945,922	56,180	758	74	44,904	40,216	1.50	12.92
17	Bippus State Bank	Huntington	180,427	3,172	42	76	2,904	2,650	1.35	12.91
18	Morris Plan Company of Terre Haute, Inc.	Terre Haute	85,662	3,053	27	113	2,391	2,620	3.88	12.77
19	Friendship State Bank	Friendship	385,691	4,949	118	42	3,921	3,599	1.33	12.59
20	1st Source Bank	South Bend	6,646,618	91,221	1,188	77	77,230	63,647	1.44	12.27
21	CentreBank	Veederburg	78,653	1,114	22	51	945	488	1.44	12.17
22	First Harrison Bank	Corydon	830,781	9,552	197	48	7,332	6,484	1.20	12.02
23	Kentland Bank	Kentland	311,399	5,093	62	82	4,315	3,259	1.68	11.97
24	New Washington State Bank	New Washington	339,799	5,219	91	57	4,951	4,523	1.19	11.90
25	First Merchants Bank	Muncie	10,719,271	173,534	1,739	100	132,429	95,322	1.73	11.86
26	First Federal Savings Bank	Huntington	358,584	4,353	78	56	4,078	3,333	1.28	11.63
27	Fowler State Bank	Fowler	161,136	2,686	43	62	2,097	1,917	1.62	11.54
28	State Bank of Lizton	Lizton	515,893	5,844	101	58	3,632	3,581	1.15	11.47
29	Crossroads Bank	Wabash	416,615	4,414	89	50	4,859	4,077	1.11	11.30
30	Fountain Trust Company	Covington	375,287	5,141	119	43	2,549	2,962	1.40	11.27
31	FCN Bank, National Association	Brookville	454,786	5,471	109	50	4,181	3,849	1.23	11.26
32	STAR Financial Bank	Fort Wayne	2,032,774	23,745	480	49	16,029	16,394	1.19	11.17
33	Bank of Wolcott	Wolcott	165,092	2,682	30	89	2,566	2,217	1.24	11.12
34	Garrett State Bank	Garrett	252,219	3,698	40	92	3,674	3,596	1.18	11.11
35	Napoleon State Bank	Napoleon	265,783	3,122	73	43	2,986	2,629	1.25	10.93
36	Community First Bank of Indiana	Kokomo	282,434	3,111	76	41	2,183	2,586	1.15	10.73
37	United Fidelity Bank, Fsb	Evansville	905,256	10,357	158	66	14,708	9,547	1.26	10.59
38	Farmers and Merchants Bank	Laotto	157,227	2,198	30	73	1,976	1,766	1.07	10.48
39	Horizon Bank	Michigan City	5,097,415	56,296	811	69	44,320	31,674	1.28	10.26
40	MutualBank	Muncie	2,085,885	21,529	516	42	13,584	13,258	1.05	10.10
41	Community State Bank of Southwestern Indiana	Poseyville	84,307	1,077	24	45	866	712	1.00	10.07
42	First Financial Bank, National Association	Terre Haute	2,969,040	41,693	782	53	33,311	31,378	1.43	10.06
43	Hoosier Heartland State Bank	Crawfordsville	208,451	2,178	60	36	693	1,312	0.80	10.06
44	Citizens State Bank of New Castle, Indiana	New Castle	546,184	4,957	143	35	3,639	4,962	0.92	9.75
45	Logansport Savings Bank	Logansport	183,272	2,254	29	78	2,163	2,073	1.24	9.74
46	Alliance Bank	Francesville	304,683	4,755	66	72	4,078	4,121	1.22	9.71
47	Community State Bank	Brook	68,925	768	8	96	677	1,450	1.25	9.57
48	Citizens Bank	Mooreville	485,714	4,591	126	36	3,468	3,165	0.95	9.53
49	Peoples Bank SB	Munster	1,305,771	9,961	255	39	8,677	8,745	0.86	9.49
50	First Internet Bank of Indiana	Fishers	3,956,440	25,530	215	119	23,633	16,121	0.73	9.31

Indiana - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Lake City Bank	Warsaw	4,957,359	74	22	5	11	1	22.6
2	Centier Bank	Merrillville	4,744,713	48	14	29	20	8	23.8
2	First Merchants Bank	Muncie	10,719,271	35	41	10	8	25	23.8
4	German American Bank	Jasper	3,945,922	44	12	30	18	16	24.0
5	Community State Bank	Avilla	267,913	4	67	32	12	7	24.4
6	First Bank of Berne	Berne	693,583	45	33	12	31	4	25.0
7	Merchants Bank of Indiana	Carmel	5,107,485	95	16	2	4	11	25.6
8	North Salem State Bank	North Salem	363,745	9	57	46	16	6	26.8
9	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	578,176	21	23	55	25	15	27.8
10	Greenfield Banking Company	Greenfield	557,988	54	18	22	42	9	29.0
11	Farmers State Bank	Lagrange	796,858	23	35	64	17	10	29.8
12	1st Source Bank	South Bend	6,646,618	43	5	62	23	20	30.6
13	First Farmers Bank & Trust	Converse	1,847,051	20	25	25	82	5	31.4
14	Horizon Bank	Michigan City	5,097,415	58	29	20	21	39	33.4
14	Kentland Bank	Kentland	311,399	12	53	34	45	23	33.4
16	National Bank of Indianapolis	Indianapolis	2,145,692	81	21	40	14	12	33.6
17	First Financial Bank, National Association	Terre Haute	2,969,040	27	8	67	27	42	34.2
17	Friendship State Bank	Friendship	385,691	6	6	88	52	19	34.2
19	Freedom Bank	Huntingburg	441,267	75	57	4	36	3	35.0
19	State Bank of Lizton	Lizton	515,893	24	55	44	24	28	35.0
21	Bippus State Bank	Huntington	180,427	14	15	66	66	17	35.6
22	Farmers and Merchants Bank	Laotto	157,227	46	67	27	9	38	37.4
23	First Savings Bank	Clarksville	1,226,879	30	2	97	49	13	38.2
24	Old National Bank	Evansville	20,038,736	64	13	24	40	51	38.4
24	First State Bank of Middlebury	Middlebury	586,559	13	34	68	63	14	38.4
26	Napoleon State Bank	Napoleon	265,783	10	63	35	50	35	38.6
27	Community First Bank of Indiana	Kokomo	282,434	3	47	82	26	36	38.8
28	Citizens State Bank of New Castle, Indiana	New Castle	546,184	58	19	59	15	44	39.0
29	CentreBank	Veedersburg	78,653	2	25	86	62	21	39.2
29	Community State Bank of Southwestern Indiana	Poseyville	84,307	19	53	73	10	41	39.2
31	FCN Bank, National Association	Brookville	454,786	50	66	16	37	31	40.0
32	New Washington State Bank	New Washington	339,799	4	40	85	48	24	40.2
33	First Harrison Bank	Corydon	830,781	34	32	45	69	22	40.4
34	First Federal Savings Bank	Huntington	358,584	64	19	28	68	26	41.0
35	Grant County State Bank	Swayzee	189,398	11	95	3	95	2	41.2
35	STAR Financial Bank	Fort Wayne	2,032,774	35	11	74	54	32	41.2
37	MutualBank	Muncie	2,085,885	72	16	49	33	40	42.0
38	Citizens Bank	Mooreville	485,714	75	35	50	6	48	42.8
39	Fountain Trust Company	Covington	375,287	8	30	69	80	30	43.4
40	Fowler State Bank	Fowler	161,136	22	73	54	55	27	46.2
41	Crossroads Bank	Wabash	416,615	69	48	33	56	29	47.0
42	Alliance Bank	Francesville	304,683	32	49	36	73	46	47.2
43	Bank of Wolcott	Wolcott	165,092	40	75	15	78	33	48.2
44	Owen County State Bank	Spencer	235,856	27	35	83	46	52	48.6
45	Logansport Savings Bank	Logansport	183,272	60	79	19	41	45	48.8
46	Mutual Savings Bank	Franklin	171,067	49	45	75	1	75	49.0
47	Peoples Bank SB	Munster	1,305,771	37	35	71	57	49	49.8
48	First Internet Bank of Indiana	Fishers	3,956,440	101	92	1	7	50	50.2
49	Peoples State Bank	Ellettsville	295,481	87	27	65	5	68	50.4
50	Campbell & Fetter Bank	Kendallville	317,916	94	91	9	3	56	50.6



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