

# Rank The Banks

*Indiana - 2018 Q4*

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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 - 2017Q4 LTM Net Income - 2016Q4 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
  - ▶ Boonville Federal Savings Bank
  - ▶ Everence Trust Company
  - ▶ 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 December 31, 2018 (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	81	1,153	No	6,289,875	1.40	12.00
Alliance Bank	Francesville	Alliance Bancorp	7/3/1930	7	65	Yes	304,258	1.12	9.23
American Community Bank of Indiana	Saint John	AMB Financial Corp.	3/29/1910	5	42	No	226,401	0.71	7.97
Bank of Wolcott	Wolcott	Wolcott Bancorp	10/16/1944	3	29	Yes	164,950	1.29	11.82
Bath State Bank	Bath	Bath State Bancorp	6/24/1924	2	37	Yes	161,192	0.81	8.03
Bedford Federal Savings Bank	Bedford		9/20/1926	2	29	No	121,834	0.79	6.71
Bippus State Bank	Huntington	Bippus State Corporation	7/22/1911	5	41	Yes	175,364	1.44	14.09
Campbell & Fetter Bank	Kendallville	C&F Banc Shares Corp.	6/12/1863	8	69	No	321,716	0.82	9.23
Centier Bank	Merrillville	First Bancshares, Inc.	4/21/1895	61	820	No	4,426,972	1.39	14.41
CentreBank	Veedersburg	Veedersburg Bank Corporation	10/13/1917	5	22	No	77,002	1.55	13.79
Citizens Bank	Mooreville	CITBA Financial Corporation	2/18/1931	9	125	No	480,610	0.91	9.40
Citizens State Bank of New Castle, Indiana	New Castle	Town Financial Corporation	7/3/1873	15	143	No	541,068	0.97	10.55
ClearPoint Federal Bank & Trust	Batesville		7/29/1998	1	23	No	96,326	1.32	9.03
Commerce Bank	Evansville	First Light Bancorp	5/30/2006	4	30	No	182,831	0.53	4.53
Community First Bank of Indiana	Kokomo	Community First Financial Corporation	2/3/2003	4	67	No	286,626	1.23	11.73
Community State Bank	Brook		4/1/1931	1	8	No	59,516	1.20	9.13
Community State Bank	Avilla	Community Financial Corp.	2/19/1931	4	49	No	265,388	1.59	15.36
Community State Bank	Royal Center	Community Bancorp	5/24/1930	4	33	No	121,636	0.91	8.46
Community State Bank of Southwestern Indiana	Poseyville	Cynthiana Bancorporation	7/15/1925	6	24	Yes	80,853	0.90	9.43
Crossroads Bank	Wabash	FFW Corporation	1/27/1920	6	86	No	400,067	1.18	12.16
Dearborn Savings Bank	Lawrenceburg	DSA Financial Corporation	1/1/1891	1	22	No	122,841	0.82	6.73
DeMotte State Bank	Demotte	DeMotte Bancorp	2/2/1942	11	128	No	417,499	0.69	6.13
First FS&LA of Ravenswood	Elberfeld	ESB Bancorp, Inc.	7/25/1905	3	16	No	81,006	0.97	9.12
Fairmount State Bank	Fairmount	Fairmount Banking Company	12/18/1902	1	14	No	44,431	0.50	3.65
Farmers and Mechanics Federal Savings Bank	Bloomfield		4/14/1892	2	12	No	73,874	0.17	1.06
Farmers and Merchants Bank	Laotto	FM Fincorp	10/29/1914	4	30	Yes	158,635	1.03	10.45
Farmers and Merchants Bank	Boswell	Farmers and Merchants Bancorp	4/23/1903	4	27	No	125,388	0.78	7.05
Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	Farmers Bancorp	1/1/1876	11	122	No	562,795	1.46	13.57
Farmers State Bank	Lagrange	FS Bancorp	11/1/1915	11	159	No	758,911	1.24	13.50
FCN Bank, National Association	Brookville	FCN Banc Corp.	1/2/1901	6	105	No	441,703	1.19	11.52
First Bank of Berne	Berne	First Berne Financial Corporation	10/21/1891	10	116	Yes	711,379	1.45	15.47
First Bank Richmond	Richmond	First Mutual of Richmond, Inc.	1/1/1887	13	172	No	844,978	0.75	7.83
First Farmers Bank & Trust	Converse	First Farmers Financial Corporation	7/1/1885	34	340	No	1,743,398	1.63	15.38
First Federal Savings and Loan Association of Greensburg	Greensburg		1/1/1883	3	36	No	149,616	0.42	4.12
First Federal Savings Bank	Evansville	First Bancorp of Indiana, Inc.	1/1/1904	9	108	No	440,355	0.45	4.83
First Federal Savings Bank	Huntington	Northeast Indiana Bancorp, Inc.	4/15/1912	6	75	No	334,151	1.32	11.96
First Federal Savings Bank	Rochester	American Midwest Financial Corp.	1/3/1966	6	143	No	442,823	0.41	4.03
First Federal Savings Bank of Angola	Angola		1/1/1933	1	26	No	131,583	0.80	4.39
First Federal Savings Bank of Washington	Washington		1/1/1895	1	20	No	73,687	0.16	1.06
First Financial Bank, National Association	Terre Haute	First Financial Corporation	8/3/1863	65	791	No	2,923,813	1.51	11.13
First Harrison Bank	Corydon	First Capital, Inc.	1/1/1891	18	187	No	790,026	1.14	11.64
First Internet Bank of Indiana	Fishers	First Internet Bancorp	12/28/1998	1	201	No	3,538,467	0.83	10.35
First Merchants Bank	Muncie	First Merchants Corporation	3/13/1893	125	1,698	No	9,873,896	1.74	11.77
First National Bank	Cloverdale	First National Bank Corp.	1/1/1913	7	73	No	305,427	0.70	7.34
First National Bank of Monterey	Monterey		8/1/1910	4	52	No	327,288	0.76	6.62

# 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 Savings Bank	Clarksville	First Savings Financial Group, Inc.	1/1/1937	16	349	No	1,071,570	1.02	10.55
First State Bank of Middlebury	Middlebury	Crystal Valley Financial Corporation	8/30/1910	7	110	No	564,490	1.45	13.77
First State Bank of Porter	Porter		4/1/1920	3	33	No	140,672	1.17	7.82
Fountain Trust Company	Covington	Piper Holdings, Inc.	5/12/1903	15	115	No	369,699	1.34	11.21
Fowler State Bank	Fowler	Benton Financial Corporation	12/14/1931	4	44	No	166,918	1.42	10.22
Freedom Bank	Huntingburg	Freedom Bancorp	11/22/1999	4	58	Yes	419,791	1.70	16.28
Friendship State Bank	Friendship	Friendship Bancorp	10/26/1912	8	118	No	373,107	1.22	11.64
Garrett State Bank	Garrett	G.S.B. Financial Corporation	4/16/1892	4	40	Yes	239,256	1.19	11.42
German American Bank	Jasper	German American Bancorp, Inc.	11/10/1910	57	747	No	3,921,959	1.44	13.43
Grant County State Bank	Swayzee	Grant County State Bancshares, Inc.	9/30/1939	3	23	Yes	177,183	1.86	17.15
Greenfield Banking Company	Greenfield	Greenfield Bancshares, Inc.	9/4/1871	7	122	No	574,316	1.36	14.56
Hendricks County Bank and Trust Company	Brownsburg	Midstate Financial Corporation	4/1/1908	4	46	No	159,379	0.35	2.93
Home Bank SB	Martinsville		1/1/1890	6	82	No	299,804	0.69	5.42
Home National Bank of Thorntown	Thorntown	Home National Corporation	5/31/1901	2	23	No	107,611	0.74	8.28
Hoosier Heartland State Bank	Crawfordsville	Hoosier Heartland State Bancorp	12/1/1899	6	53	Yes	198,942	0.62	8.11
Horizon Bank	Michigan City	Horizon Bancorp, Inc.	4/21/1873	63	716	No	4,241,335	1.36	11.19
Jackson County Bank	Seymour	Bancorp. of Southern Indiana	1/2/1900	10	126	No	567,813	0.75	7.93
Kentland Bank	Kentland	KenBancorp	9/19/1932	5	62	No	308,173	1.68	12.17
Kentland Federal Savings and Loan Association	Kentland		1/1/1920	1	2	No	4,343	0.07	0.51
Lake City Bank	Warsaw	Lakeland Financial Corporation	1/1/1872	51	553	No	4,859,101	1.77	16.81
LNB Community Bank	Lynnville	LNB Community Bancorp	9/7/1907	4	34	Yes	115,786	0.58	5.51
Logansport Savings Bank	Logansport	Logansport Financial Corp.	1/1/1925	1	28	No	173,315	1.31	10.08
Merchants Bank of Indiana	Carmel	Merchants Bancorp	6/23/1923	5	247	No	3,710,275	1.94	16.01
Mid-Southern Savings Bank, FSB	Salem	Mid-Southern Bancorp, Inc.	8/12/1891	3	43	No	200,552	0.85	5.84
Morris Plan Company of Terre Haute, Inc.	Terre Haute	First Financial Corporation	7/27/1962	1	27	No	76,579	3.65	11.98
Mutual Savings Bank	Franklin	Third Century Bancorp	1/1/1890	5	40	No	159,005	0.71	6.96
MutualBank	Muncie	MutualFirst Financial, Inc.	9/7/1889	39	513	No	2,044,013	0.95	9.72
Napoleon State Bank	Napoleon	Napoleon Bancorp	12/9/1903	4	64	No	246,407	1.44	12.51
National Bank of Indianapolis	Indianapolis	National Bank of Indianapolis Corporation	12/8/1993	13	323	No	2,154,490	1.09	13.58
New Washington State Bank	New Washington	New Independent Bancshares, Inc.	3/6/1908	8	84	Yes	330,114	1.20	12.02
North Salem State Bank	North Salem	North Salem State Bancorporation	7/14/1923	9	80	No	342,234	1.27	14.97
Old National Bank	Evansville	Old National Bancorp	11/10/1834	184	2,645	No	19,633,838	1.21	9.17
Ossian State Bank	Ossian	Ossian Financial Services, Inc.	11/2/1912	2	26	Yes	111,787	0.71	7.22
Our Community Bank	Spencer	Home Financial Bancorp	1/1/1911	2	18	No	72,394	0.24	2.09
Owen County State Bank	Spencer	Owen Financial Corporation	2/4/1933	5	69	No	221,865	0.86	8.77
Peoples Bank	Brownstown	TPB Bancorp	1/1/1934	4	50	No	211,883	0.81	9.31
Peoples Bank SB	Munster	NorthWest Indiana Bancorp	1/1/1910	19	226	No	1,093,760	0.89	9.77
Peoples Community Bank SB	Monticello		1/1/1899	1	5	No	28,361	(1.59)	(3.77)
Peoples State Bank	Ellettsville	Ellettsville Bancshares, Inc.	1/1/1904	10	90	Yes	287,279	0.78	8.27
Peoples Trust & Savings Bank	Boonville	Peoples Bancshares Corp	1/1/1895	3	41	Yes	189,116	0.63	3.97
Riddell National Bank	Brazil	RNB Corp.	6/15/1885	4	58	No	216,405	0.76	9.16
Salin Bank and Trust Company	Indianapolis	Salin Bancshares, Inc.	5/15/1902	20	165	Yes	924,303	0.77	7.62
Scottsburg Building and Loan Association	Scottsburg	Scottsburg B&L, MHC	8/8/1889	1	10	No	91,215	0.39	2.96
Security Federal Savings Bank	Logansport		4/1/1934	5	68	No	257,313	0.51	4.06
Spencer County Bank	Santa Claus		8/19/1927	5	39	No	106,053	0.61	5.18

# 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	92	No	401,077	0.97	9.77
STAR Financial Bank	Fort Wayne	STAR Financial Group, Inc.	1/7/1892	40	474	No	2,002,618	1.02	9.86
State Bank of Burnettsville	Burnettsville	SBB Bancshares, Inc.	7/10/1902	2	12	No	36,785	0.02	0.18
State Bank of Lizton	Lizton	Lizton Financial Corporation	12/1/1910	11	101	No	496,918	0.96	9.89
State Bank of Medora	Medora		9/19/1933	1	17	No	87,694	0.85	5.75
Terre Haute Savings Bank	Terre Haute	Terre Haute Savings MHC, Inc.	12/1/1869	8	107	No	341,111	0.43	4.83
Tri-County Bank & Trust Company	Roachdale	Tri-County Bancorp.	10/7/1892	5	42	No	197,734	0.96	7.74
Union Savings and Loan Association	Connersville		8/1/1937	3	42	No	162,799	0.80	8.10
United Fidelity Bank, Fsb	Evansville	Pedcor Financial, LLC	1/1/1914	18	161	No	798,296	0.93	7.95
Wayne Bank and Trust Co.	Cambridge City	Waytru Bancorp	1/1/1882	3	48	Yes	169,541	0.37	3.14
West End Bank, S.B.	Richmond	West End Indiana Bancshares, Inc.	1/1/1894	5	81	No	299,485	0.55	5.82



# 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	2,645	184	14,444,715	78,504	106,706	5,461	7,423	19,633,838
2	First Merchants Bank	Muncie	1,698	125	7,843,337	62,747	78,991	4,619	5,815	9,873,896
3	1st Source Bank	South Bend	1,153	81	5,122,824	63,245	77,653	4,443	5,455	6,289,875
4	Lake City Bank	Warsaw	553	51	4,045,348	79,321	95,276	7,315	8,787	4,859,101
5	Centier Bank	Merrillville	820	61	3,546,279	58,136	72,573	4,325	5,399	4,426,972
6	Horizon Bank	Michigan City	716	63	3,170,029	50,318	67,323	4,427	5,924	4,241,335
7	German American Bank	Jasper	747	57	3,091,232	54,232	68,806	4,138	5,250	3,921,959
8	Merchants Bank of Indiana	Carmel	247	5	3,100,426	620,085	742,055	12,552	15,021	3,710,275
9	First Internet Bank of Indiana	Fishers	201	1	2,716,633	2,716,633	3,538,467	13,516	17,604	3,538,467
10	First Financial Bank, National Association	Terre Haute	791	65	2,390,773	36,781	44,982	3,022	3,696	2,923,813
11	National Bank of Indianapolis	Indianapolis	323	13	1,828,287	140,637	165,730	5,660	6,670	2,154,490
12	Mutual Bank	Muncie	513	39	1,523,131	39,055	52,411	2,969	3,984	2,044,013
13	STAR Financial Bank	Fort Wayne	474	40	1,723,138	43,078	50,065	3,635	4,225	2,002,618
14	First Farmers Bank & Trust	Converse	340	34	1,413,023	41,560	51,276	4,156	5,128	1,743,398
15	Peoples Bank SB	Munster	226	19	926,735	48,776	57,566	4,101	4,840	1,093,760
16	First Savings Bank	Clarksville	349	16	844,229	52,764	66,973	2,419	3,070	1,071,570
17	Salin Bank and Trust Company	Indianapolis	165	20	754,253	37,713	46,215	4,571	5,602	924,303
18	First Bank Richmond	Richmond	172	13	623,361	47,951	64,998	3,624	4,913	844,978
19	United Fidelity Bank, Fsb	Evansville	161	18	682,717	37,929	44,350	4,240	4,958	798,296
20	First Harrison Bank	Corydon	187	18	704,998	39,167	43,890	3,770	4,225	790,026
21	Farmers State Bank	Lagrange	159	11	640,207	58,201	68,992	4,026	4,773	758,911
22	First Bank of Berne	Berne	116	10	589,747	58,975	71,138	5,084	6,133	711,379
23	Greenfield Banking Company	Greenfield	122	7	515,221	73,603	82,045	4,223	4,708	574,316
24	Jackson County Bank	Seymour	126	10	442,703	44,270	56,781	3,514	4,506	567,813
25	First State Bank of Middlebury	Middlebury	110	7	468,055	66,865	80,641	4,255	5,132	564,490
26	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	122	11	458,924	41,720	51,163	3,762	4,613	562,795
27	Citizens State Bank of New Castle, Indiana	New Castle	143	15	487,063	32,471	36,071	3,406	3,784	541,068
28	State Bank of Lizton	Lizton	101	11	434,059	39,460	45,174	4,298	4,920	496,918
29	Citizens Bank	Mooreville	125	9	395,385	43,932	53,401	3,163	3,845	480,610
30	First Federal Savings Bank	Rochester	143	6	331,974	55,329	73,804	2,321	3,097	442,823
31	FCN Bank, National Association	Brookville	105	6	381,161	63,527	73,617	3,630	4,207	441,703
32	First Federal Savings Bank	Evansville	108	9	306,807	34,090	48,928	2,841	4,077	440,355
33	Freedom Bank	Huntingburg	58	4	357,572	89,393	104,948	6,165	7,238	419,791
34	DeMotte State Bank	Demotte	128	11	329,318	29,938	37,954	2,573	3,262	417,499
35	Springs Valley Bank & Trust Company	Jasper	92	4	333,475	83,369	100,269	3,625	4,360	401,077
36	Crossroads Bank	Wabash	86	6	355,426	59,238	66,678	4,133	4,652	400,067
37	Friendship State Bank	Friendship	118	8	321,255	40,157	46,638	2,723	3,162	373,107
38	Fountain Trust Company	Covington	115	15	323,393	21,560	24,647	2,812	3,215	369,699
39	North Salem State Bank	North Salem	80	9	308,488	34,276	38,026	3,856	4,278	342,234
40	Terre Haute Savings Bank	Terre Haute	107	8	277,139	34,642	42,639	2,590	3,188	341,111
41	First Federal Savings Bank	Huntington	75	6	233,427	38,905	55,692	3,112	4,455	334,151
42	New Washington State Bank	New Washington	84	8	296,255	37,032	41,264	3,527	3,930	330,114
43	First National Bank of Monterey	Monterey	52	4	268,322	67,081	81,822	5,160	6,294	327,288
44	Campbell & Fetter Bank	Kendallville	69	8	216,453	27,057	40,215	3,137	4,663	321,716
45	Kentland Bank	Kentland	62	5	257,981	51,596	61,635	4,161	4,971	308,173
46	First National Bank	Cloverdale	73	7	274,450	39,207	43,632	3,760	4,184	305,427
47	Alliance Bank	Francesville	65	7	259,420	37,060	43,465	3,991	4,681	304,258
48	Home Bank SB	Martinsville	82	6	239,797	39,966	49,967	2,924	3,656	299,804
49	West End Bank, S.B.	Richmond	81	5	218,064	43,613	59,897	2,692	3,697	299,485
50	Peoples State Bank	Ellettsville	90	10	247,745	24,775	28,728	2,753	3,192	287,279

# 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	76,579	15.60	5.94	1.33	(4.83)	139.62	2.56	13.75
2	CentreBank	Veedersburg	77,002	6.23	3.92	0.45	2.33	79.99	5.72	4.82
3	New Washington State Bank	New Washington	330,114	5.28	1.41	0.38	2.16	88.71	2.66	4.49
4	Community First Bank of Indiana	Kokomo	286,626	5.81	8.08	0.82	10.38	86.50	1.63	4.48
5	State Bank of Burnettsville	Burnettsville	36,785	5.93	(2.15)	0.38	(8.74)	73.39	2.08	4.46
6	North Salem State Bank	North Salem	342,234	5.47	4.66	0.84	7.29	91.29	4.72	4.44
7	Community State Bank	Avilla	265,388	5.10	11.39	0.43	9.35	99.14	3.51	4.40
8	Kentland Bank	Kentland	308,173	6.28	2.98	0.55	5.73	69.27	2.76	4.36
9	First State Bank of Middlebury	Middlebury	564,490	5.34	7.90	0.57	3.85	90.56	3.63	4.32
9	Napoleon State Bank	Napoleon	246,407	5.28	11.20	0.63	11.44	103.02	2.16	4.32
11	Fountain Trust Company	Covington	369,699	5.65	2.48	0.29	0.40	73.33	2.57	4.30
11	Friendship State Bank	Friendship	373,107	5.55	7.08	0.58	(0.27)	87.16	2.20	4.30
13	Community State Bank	Brook	59,516	5.56	9.41	0.82	(7.48)	101.50	2.19	4.27
14	Grant County State Bank	Swayzee	177,183	5.84	4.57	1.28	0.01	112.76	5.01	4.25
15	West End Bank, S.B.	Richmond	299,485	5.76	0.67	1.13	(4.24)	113.79	2.03	4.20
16	Bedford Federal Savings Bank	Bedford	121,834	5.20	3.91	0.64	1.98	95.24	0.00	4.17
17	Bippus State Bank	Huntington	175,364	5.20	10.68	0.47	9.71	91.79	2.28	4.16
18	Fowler State Bank	Fowler	166,918	6.29	3.79	0.68	4.60	60.05	3.55	4.12
19	First Farmers Bank & Trust	Converse	1,743,398	5.62	6.82	0.83	5.77	93.28	2.50	4.11
20	Owen County State Bank	Spencer	221,865	5.53	5.37	0.74	10.34	88.74	2.67	4.10
21	Community State Bank	Royal Center	121,636	5.14	(8.80)	0.49	1.09	74.45	2.56	4.08
22	Hoosier Heartland State Bank	Crawfordsville	198,942	6.02	3.39	0.47	1.73	61.08	2.85	4.04
23	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	562,795	5.18	4.68	0.45	7.40	87.90	2.33	4.02
24	Kentland Federal Savings and Loan Association	Kentland	4,343	5.02	(7.32)	1.07	(21.06)	131.75	4.55	3.99
25	Farmers State Bank	Lagrange	758,911	5.02	9.53	0.49	3.33	86.93	2.71	3.98
25	First Merchants Bank	Muncie	9,873,896	5.11	6.97	0.75	8.90	92.17	3.38	3.98
25	First Financial Bank, National Association	Terre Haute	2,923,813	4.88	2.35	0.37	(0.78)	78.77	3.25	3.98
25	First Savings Bank	Clarksville	1,071,570	4.96	19.37	0.75	24.55	92.59	4.37	3.98
29	State Bank of Lizton	Lizton	496,918	5.13	6.46	0.58	4.77	87.36	2.44	3.96
30	Wayne Bank and Trust Co.	Cambridge City	169,541	5.33	26.51	0.65	12.86	94.98	2.14	3.95
31	Community State Bank of Southwestern Indiana	Poseyville	80,853	5.03	4.41	0.50	(0.93)	87.75	2.28	3.93
31	First Federal Savings Bank	Rochester	442,823	4.92	30.08	0.95	13.03	114.98	NA	3.93
33	Security Federal Savings Bank	Logansport	257,313	5.17	18.46	0.78	9.73	90.96	3.49	3.90
34	Bank of Wolcott	Wolcott	164,950	5.42	12.30	0.73	2.92	84.36	2.72	3.88
34	Our Community Bank	Spencer	72,394	5.54	4.34	0.98	6.33	97.03	3.01	3.88
36	Fairmount State Bank	Fairmount	44,431	5.39	17.15	0.28	(5.05)	69.67	2.88	3.83
37	1st Source Bank	South Bend	6,289,875	4.86	6.74	0.71	7.78	94.61	2.24	3.79
38	Alliance Bank	Francesville	304,258	5.06	1.47	0.23	3.91	67.79	2.52	3.77
38	STAR Financial Bank	Fort Wayne	2,002,618	4.75	6.53	0.36	6.71	85.51	2.24	3.77
40	Centier Bank	Merrillville	4,426,972	4.67	12.98	0.69	11.53	107.16	2.64	3.76
40	Citizens State Bank of New Castle, Indiana	New Castle	541,068	5.03	(0.59)	0.36	7.01	71.46	1.84	3.76
42	First Bank of Berne	Berne	711,379	4.93	6.39	0.65	10.62	93.75	2.14	3.75
42	Riddell National Bank	Brazil	216,405	4.92	4.31	0.76	0.10	95.85	2.35	3.75
44	First Harrison Bank	Corydon	790,026	5.33	6.08	0.23	5.72	62.58	2.15	3.74
44	First State Bank of Porter	Porter	140,672	5.22	8.01	0.46	(2.65)	66.09	3.32	3.74
44	Peoples Bank SB	Munster	1,093,760	4.81	23.39	0.56	16.85	82.79	3.19	3.74
47	Hendricks County Bank and Trust Company	Brownsburg	159,379	5.65	6.17	0.49	5.77	70.10	2.22	3.72
48	German American Bank	Jasper	3,921,959	4.81	27.18	0.62	23.19	88.39	2.99	3.70
48	Horizon Bank	Michigan City	4,241,335	5.07	6.32	0.82	9.52	95.09	2.56	3.70
48	Logansport Savings Bank	Logansport	173,315	5.23	0.51	0.78	4.83	74.20	2.82	3.70

# 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	96,326	1,249	0.00	0.00	0.00	0.00	4,068	4.31
2	First Federal Savings Bank	Rochester	442,823	1,821	0.17	0.60	0.32	0.00	8,695	1.95
3	United Fidelity Bank, Fsb	Evansville	798,296	7,084	0.05	0.07	0.01	0.03	14,664	1.92
4	1st Source Bank	South Bend	6,289,875	86,284	0.17	0.03	0.02	0.00	98,431	1.59
4	First Savings Bank	Clarksville	1,071,570	10,376	0.18	1.02	0.04	0.01	16,224	1.59
6	Home Bank SB	Martinsville	299,804	1,967	0.68	0.29	0.00	(0.01)	3,934	1.38
7	First Financial Bank, National Association	Terre Haute	2,923,813	43,742	0.41	0.06	0.02	(0.01)	39,774	1.37
8	Merchants Bank of Indiana	Carmel	3,710,275	69,930	0.00	0.04	0.33	0.00	48,364	1.34
9	Springs Valley Bank & Trust Company	Jasper	401,077	3,831	0.19	0.16	0.04	0.00	5,244	1.33
10	Friendship State Bank	Friendship	373,107	4,422	0.31	0.05	0.04	0.00	4,764	1.32
11	STAR Financial Bank	Fort Wayne	2,002,618	19,982	0.44	0.03	0.04	(0.03)	24,472	1.24
12	Jackson County Bank	Seymour	567,813	4,055	0.16	0.15	0.02	0.03	6,300	1.17
13	Bippus State Bank	Huntington	175,364	3,271	0.19	0.35	0.26	0.00	1,922	1.13
14	Centier Bank	Merrillville	4,426,972	57,146	0.38	0.13	0.02	0.00	45,571	1.11
15	Old National Bank	Evansville	19,633,838	215,308	0.25	0.03	0.05	0.01	191,352	1.08
16	German American Bank	Jasper	3,921,959	48,650	0.21	0.09	0.00	0.00	36,376	1.07
17	First Federal Savings Bank	Huntington	334,151	4,300	0.19	0.32	0.08	0.00	3,203	0.99
18	Greenfield Banking Company	Greenfield	574,316	7,466	0.41	0.01	0.06	0.00	5,363	0.98
19	National Bank of Indianapolis	Indianapolis	2,154,490	22,591	0.13	0.03	0.06	0.01	19,927	0.96
20	MutualBank	Muncie	2,044,013	19,117	0.16	0.13	0.05	0.00	18,797	0.93
21	First Farmers Bank & Trust	Converse	1,743,398	27,664	0.21	0.23	0.10	0.00	15,580	0.92
22	Citizens State Bank of New Castle, Indiana	New Castle	541,068	5,136	0.37	0.00	0.00	0.00	4,828	0.91
22	CentreBank	Veedersburg	77,002	1,182	0.09	0.30	0.21	0.00	693	0.91
22	Peoples State Bank	Ellettsville	287,279	2,859	0.14	0.19	0.12	0.00	2,503	0.91
22	LNB Community Bank	Lynnville	115,786	881	0.14	0.12	0.13	0.00	1,033	0.91
26	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	562,795	7,924	0.20	0.11	0.02	0.00	4,839	0.89
27	Salin Bank and Trust Company	Indianapolis	924,303	9,253	0.29	0.04	0.02	0.01	7,940	0.88
28	Union Savings and Loan Association	Connersville	162,799	1,239	0.20	0.08	0.08	0.00	1,345	0.87
29	Horizon Bank	Michigan City	4,241,335	55,319	0.32	0.16	0.05	0.01	34,856	0.86
30	First Harrison Bank	Corydon	790,026	8,867	0.26	0.14	0.00	0.00	6,608	0.85
31	Lake City Bank	Warsaw	4,859,101	84,046	0.33	0.03	0.01	0.00	39,983	0.84
32	First Bank of Berne	Berne	711,379	13,252	0.33	0.06	0.03	0.00	5,687	0.83
32	First State Bank of Middlebury	Middlebury	564,490	7,836	0.16	0.11	0.08	0.00	4,472	0.83
34	Fountain Trust Company	Covington	369,699	4,865	0.31	0.03	0.07	(0.01)	2,982	0.82
34	Farmers State Bank	Lagrange	758,911	8,827	0.27	0.02	0.01	0.02	5,829	0.82
34	Security Federal Savings Bank	Logansport	257,313	1,229	0.06	0.14	0.05	0.02	1,992	0.82
37	Owen County State Bank	Spencer	221,865	1,814	0.31	0.07	0.00	(0.01)	1,691	0.80
37	Peoples Bank SB	Munster	1,093,760	8,887	0.16	0.16	0.00	0.01	7,980	0.80
37	Terre Haute Savings Bank	Terre Haute	341,111	1,418	0.21	0.04	0.04	0.01	2,607	0.80
40	Citizens Bank	Mooreville	480,610	4,291	0.23	0.14	0.02	0.00	3,686	0.78
40	New Washington State Bank	New Washington	330,114	5,103	0.24	0.00	0.00	(0.03)	2,485	0.78
42	First Merchants Bank	Muncie	9,873,896	168,050	0.22	0.06	0.00	0.00	72,279	0.75
42	Riddell National Bank	Brazil	216,405	1,666	0.21	0.18	0.06	0.01	1,639	0.75
44	Mutual Savings Bank	Franklin	159,005	1,092	0.09	0.15	0.07	0.00	1,145	0.74
45	Hoosier Heartland State Bank	Crawfordsville	198,942	1,644	0.24	0.05	0.10	0.00	1,445	0.72
46	Crossroads Bank	Wabash	400,067	4,566	0.14	0.05	0.09	0.02	2,739	0.71
47	Community First Bank of Indiana	Kokomo	286,626	3,195	0.14	0.14	0.00	0.00	1,811	0.70
47	Bedford Federal Savings Bank	Bedford	121,834	964	0.16	0.22	0.21	0.00	854	0.70
49	First Federal Savings Bank	Evansville	440,355	1,920	0.22	0.10	0.04	(0.05)	2,888	0.68
50	Community State Bank of Southwestern Indiana	Poseyville	80,853	967	0.10	0.11	0.09	0.02	533	0.66

# 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	Merchants Bank of Indiana	Carmel	3,710,275	31.88	247	5	0.83	0.07	0.38	1.28
2	First Internet Bank of Indiana	Fishers	3,538,467	52.13	201	1	0.72	0.06	0.56	1.34
3	Grant County State Bank	Swayzee	177,183	30.94	23	3	0.60	0.19	0.57	1.36
4	Lake City Bank	Warsaw	4,859,101	41.56	553	51	0.90	0.22	0.59	1.71
5	Freedom Bank	Huntingburg	419,791	43.10	58	4	0.88	0.21	0.64	1.73
6	State Bank of Medora	Medora	87,694	62.70	17	1	1.11	0.19	0.61	1.91
7	Campbell & Fetter Bank	Kendallville	321,716	64.63	69	8	1.20	0.37	0.43	2.00
8	First Federal Savings Bank of Angola	Angola	131,583	64.02	26	1	1.09	0.19	0.74	2.02
9	Scottsburg Building and Loan Association	Scottsburg	91,215	81.49	10	1	1.06	0.12	0.92	2.10
10	Peoples Bank	Brownstown	211,883	63.45	50	4	1.32	0.19	0.65	2.15
11	First Merchants Bank	Muncie	9,873,896	48.66	1,698	125	1.32	0.32	0.51	2.16
12	First National Bank of Monterey	Monterey	327,288	67.54	52	4	1.20	0.17	0.82	2.19
13	Tri-County Bank & Trust Company	Roachdale	197,734	63.30	42	5	1.20	0.20	0.83	2.23
14	Farmers and Mechanics Federal Savings Bank	Bloomfield	73,874	91.51	12	2	1.33	0.25	0.68	2.26
15	Garrett State Bank	Garrett	239,256	57.26	40	4	1.25	0.24	0.80	2.28
16	FCN Bank, National Association	Brookville	441,703	59.97	105	6	1.35	0.23	0.72	2.31
17	Bank of Wolcott	Wolcott	164,950	54.72	29	3	1.40	0.18	0.75	2.32
18	First Bank of Berne	Berne	711,379	51.77	116	10	1.24	0.24	0.86	2.34
19	Dearborn Savings Bank	Lawrenceburg	122,841	67.89	22	1	1.31	0.16	0.91	2.39
20	Logansport Savings Bank	Logansport	173,315	59.96	28	1	1.35	0.21	0.88	2.44
21	Horizon Bank	Michigan City	4,241,335	57.32	716	63	1.36	0.26	0.84	2.46
22	Greenfield Banking Company	Greenfield	574,316	55.88	122	7	1.46	0.33	0.69	2.48
23	Napoleon State Bank	Napoleon	246,407	53.16	64	4	1.42	0.33	0.74	2.50
24	First Federal Savings and Loan Association of Greensburg	Greensburg	149,616	81.25	36	3	1.26	0.29	0.98	2.53
25	First State Bank of Porter	Porter	140,672	62.15	33	3	1.42	0.29	0.83	2.54
26	Community State Bank	Avilla	265,388	54.13	49	4	1.38	0.30	0.89	2.58
27	Farmers and Merchants Bank	Laotto	158,635	64.36	30	4	1.38	0.45	0.76	2.59
28	First Farmers Bank & Trust	Converse	1,743,398	52.96	340	34	1.48	0.33	0.78	2.59
29	First Federal Savings Bank	Huntington	334,151	59.77	75	6	1.42	0.32	0.90	2.65
30	German American Bank	Jasper	3,921,959	57.99	747	57	1.50	0.32	0.83	2.65
31	Kentland Bank	Kentland	308,173	56.62	62	5	1.55	0.29	0.82	2.67
32	Peoples Trust & Savings Bank	Boonville	189,116	74.78	41	3	1.71	0.37	0.61	2.69
33	Community State Bank	Brook	59,516	59.64	8	1	1.24	0.26	1.21	2.71
34	Old National Bank	Evansville	19,633,838	64.07	2,645	184	1.32	0.35	1.05	2.71
35	Elberfeld State Bank	Elberfeld	81,006	68.56	16	3	1.50	0.34	0.88	2.72
36	Centier Bank	Merrillville	4,426,972	57.04	820	61	1.54	0.41	0.77	2.73
37	Alliance Bank	Francesville	304,258	62.69	65	7	1.63	0.22	0.88	2.73
38	Crossroads Bank	Wabash	400,067	63.80	86	6	1.56	0.33	0.85	2.74
39	Spencer County Bank	Santa Claus	106,053	77.98	39	5	1.53	0.46	0.78	2.77
40	Farmers and Merchants Bank	Boswell	125,388	72.77	27	4	1.64	0.28	0.87	2.79
41	First Harrison Bank	Corydon	790,026	63.92	187	18	1.48	0.27	1.04	2.80
42	First National Bank	Cloverdale	305,427	75.38	73	7	1.51	0.64	0.66	2.81
43	Ossian State Bank	Ossian	111,787	74.68	26	2	1.67	0.36	0.78	2.81
44	North Salem State Bank	North Salem	342,234	60.48	80	9	1.53	0.39	0.89	2.82
45	First Bank Richmond	Richmond	844,978	70.50	172	13	1.67	0.24	0.91	2.82
46	State Bank of Lizton	Lizton	496,918	68.21	101	11	1.62	0.29	0.93	2.84
47	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	562,795	60.16	122	11	1.63	0.30	0.92	2.85
48	Mutual Bank	Muncie	2,044,013	68.80	513	39	1.60	0.31	0.95	2.86
49	American Community Bank of Indiana	Saint John	226,401	74.28	42	5	1.61	0.23	1.02	2.86
50	Riddell National Bank	Brazil	216,405	66.47	58	4	1.54	0.33	1.00	2.88

# 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	Commerce Bank	Evansville	182,831	142,873	1.02	0.05	0.00	0.00	0.03	0.08
2	Campbell & Fetter Bank	Kendallville	321,716	182,150	0.91	0.04	0.10	0.02	0.01	0.17
3	Peoples State Bank	Ellettsville	287,279	140,895	1.11	0.00	0.00	0.18	0.01	0.19
4	Merchants Bank of Indiana	Carmel	3,710,275	2,805,056	0.45	0.05	0.06	0.17	0.01	0.29
5	First Internet Bank of Indiana	Fishers	3,538,467	2,737,856	0.65	0.13	0.00	0.14	0.04	0.31
6	Mutual Savings Bank	Franklin	159,005	130,596	1.03	0.24	0.00	0.23	0.01	0.48
7	Community State Bank of Southwestern Indiana	Poseyville	80,853	62,839	1.23	0.03	0.00	0.46	0.00	0.49
8	First Merchants Bank	Muncie	9,873,896	7,229,245	1.11	0.12	0.03	0.38	0.02	0.55
9	Community State Bank	Avilla	265,388	222,243	1.23	0.00	0.01	0.49	0.08	0.58
10	North Salem State Bank	North Salem	342,234	281,632	1.87	0.11	0.00	0.48	0.05	0.65
11	Citizens Bank	Mooreville	480,610	372,090	1.33	0.33	0.03	0.33	0.07	0.76
12	Lake City Bank	Warsaw	4,859,101	3,917,038	1.24	0.26	0.00	0.40	0.13	0.78
13	Horizon Bank	Michigan City	4,241,335	3,014,370	0.59	0.24	0.02	0.55	0.05	0.86
14	Farmers and Merchants Bank	Boswell	125,388	78,739	1.65	0.11	0.00	0.59	0.16	0.86
15	Farmers and Merchants Bank	Laotto	158,635	101,690	0.72	0.81	0.00	0.07	0.00	0.88
16	First Federal Savings Bank	Evansville	440,355	304,031	0.74	0.29	0.00	0.70	(0.08)	0.91
17	National Bank of Indianapolis	Indianapolis	2,154,490	1,425,248	1.12	0.19	0.00	0.80	(0.07)	0.92
18	Bippus State Bank	Huntington	175,364	135,184	1.00	0.03	0.00	0.92	0.01	0.96
19	Salin Bank and Trust Company	Indianapolis	924,303	601,172	1.24	0.11	0.00	0.74	0.22	1.07
20	Citizens State Bank of New Castle, Indiana	New Castle	541,068	348,076	1.43	0.56	0.14	0.20	0.19	1.08
21	German American Bank	Jasper	3,921,959	2,732,322	0.58	0.53	0.02	0.47	0.08	1.10
22	Farmers State Bank	Lagrange	758,911	556,500	1.02	0.43	0.00	0.67	0.03	1.13
23	Freedom Bank	Huntingburg	419,791	395,506	1.84	0.76	0.01	0.38	(0.01)	1.14
24	Hendricks County Bank and Trust Company	Brownsburg	159,379	98,012	1.19	0.11	0.00	1.04	0.00	1.15
25	First State Bank of Middlebury	Middlebury	564,490	424,087	1.34	0.42	0.05	0.73	(0.03)	1.17
26	Farmers and Mechanics Federal Savings Bank	Bloomfield	73,874	27,806	0.39	0.63	0.00	0.55	0.00	1.18
27	1st Source Bank	South Bend	6,289,875	4,846,754	2.07	0.31	0.01	0.58	0.29	1.18
28	Community First Bank of Indiana	Kokomo	286,626	220,231	1.98	0.10	0.22	0.76	0.12	1.20
29	First National Bank	Cloverdale	305,427	161,776	2.48	0.00	0.37	0.83	0.01	1.21
30	Centier Bank	Merrillville	4,426,972	3,800,237	1.05	0.17	0.00	0.94	0.12	1.23
31	State Bank of Lizton	Lizton	496,918	379,195	1.39	0.17	0.15	0.93	(0.01)	1.24
32	Wayne Bank and Trust Co.	Cambridge City	169,541	129,967	1.42	0.33	0.07	0.81	0.07	1.28
33	Ossian State Bank	Ossian	111,787	62,919	1.25	0.55	0.02	0.70	0.01	1.29
34	Bath State Bank	Bath	161,192	124,671	1.76	0.38	0.15	0.77	0.01	1.32
35	Napoleon State Bank	Napoleon	246,407	214,494	1.40	0.56	0.11	0.58	0.11	1.36
36	First Financial Bank, National Association	Terre Haute	2,923,813	1,883,237	0.87	0.46	0.03	0.70	0.16	1.36
37	FCN Bank, National Association	Brookville	441,703	256,232	1.84	0.24	0.04	1.07	0.02	1.38
38	Spring Valley Bank & Trust Company	Jasper	401,077	309,947	1.26	0.30	0.08	0.98	0.11	1.48
39	First Federal Savings Bank of Angola	Angola	131,583	92,783	0.93	1.13	0.32	0.05	0.00	1.50
40	First Bank of Berne	Berne	711,379	553,584	1.21	0.54	0.03	0.81	0.12	1.50
41	New Washington State Bank	New Washington	330,114	262,819	1.19	0.40	0.07	1.11	0.01	1.60
42	First Bank Richmond	Richmond	844,978	660,937	0.85	0.74	0.32	0.40	0.14	1.60
43	Peoples Trust & Savings Bank	Boonville	189,116	127,318	0.26	0.66	0.07	0.85	0.02	1.61
44	Owen County State Bank	Spencer	221,865	164,251	1.11	0.28	0.15	1.20	0.02	1.66
45	Old National Bank	Evansville	19,633,838	12,258,814	0.45	0.40	0.03	1.22	0.02	1.67
46	Kentland Bank	Kentland	308,173	178,703	1.07	0.26	0.02	1.30	0.10	1.68
47	Greenfield Banking Company	Greenfield	574,316	267,878	1.35	0.10	0.01	1.59	0.10	1.80
48	LNB Community Bank	Lynmville	115,786	84,097	1.39	0.90	0.05	0.85	0.00	1.80
49	Logansport Savings Bank	Logansport	173,315	110,103	1.58	0.47	0.00	1.43	(0.08)	1.83
50	First Federal Savings Bank	Huntington	334,151	243,385	1.17	0.63	0.00	1.18	0.03	1.84

# Indiana – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM	2017Q4 LTM	2016Q4 LTM	ROAA (%)	ROAE (%)
						Net Income (\$000)/Employee	Net Income (\$000)	Net Income (\$000)		
1	Grant County State Bank	Swayzee	177,183	4,381	23	190	3,692	3,166	1.86	17.15
2	Lake City Bank	Warsaw	4,859,101	84,046	553	152	61,303	54,657	1.77	16.81
3	Freedom Bank	Huntingburg	419,791	9,241	58	159	8,929	9,323	1.70	16.28
4	Merchants Bank of Indiana	Carmel	3,710,275	69,930	247	283	60,619	37,531	1.94	16.01
5	First Bank of Berne	Berne	711,379	13,252	116	114	12,104	11,346	1.45	15.47
6	First Farmers Bank & Trust	Converse	1,743,398	27,664	340	81	21,623	17,096	1.63	15.38
7	Community State Bank	Avilla	265,388	4,071	49	83	2,945	2,776	1.59	15.36
8	North Salem State Bank	North Salem	342,234	4,135	80	52	3,012	2,796	1.27	14.97
9	Greenfield Banking Company	Greenfield	574,316	7,466	122	61	5,270	4,510	1.36	14.56
10	Centier Bank	Merrillville	4,426,972	57,146	820	70	38,232	35,939	1.39	14.41
11	Bippus State Bank	Huntington	175,364	3,271	41	80	2,443	2,509	1.44	14.09
12	CentreBank	Veedersburg	77,002	1,182	22	54	621	186	1.55	13.79
13	First State Bank of Middlebury	Middlebury	564,490	7,836	110	71	6,069	4,847	1.45	13.77
14	National Bank of Indianapolis	Indianapolis	2,154,490	22,591	323	70	15,886	13,972	1.09	13.58
15	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	562,795	7,924	122	65	5,702	5,219	1.46	13.57
16	Farmers State Bank	Lagrange	758,911	8,827	159	56	6,890	6,671	1.24	13.50
17	German American Bank	Jasper	3,921,959	48,650	747	65	40,655	36,444	1.44	13.43
18	Napoleon State Bank	Napoleon	246,407	3,401	64	53	2,716	2,575	1.44	12.51
19	Kentland Bank	Kentland	308,173	5,028	62	81	3,666	3,472	1.68	12.17
20	Crossroads Bank	Wabash	400,067	4,566	86	53	4,533	4,080	1.18	12.16
21	New Washington State Bank	New Washington	330,114	5,103	84	61	4,649	4,412	1.20	12.02
22	1st Source Bank	South Bend	6,289,875	86,284	1,153	75	68,147	58,633	1.40	12.00
23	Morris Plan Company of Terre Haute, Inc.	Terre Haute	76,579	2,737	27	101	2,204	3,111	3.65	11.98
24	First Federal Savings Bank	Huntington	334,151	4,300	75	57	3,525	3,697	1.32	11.96
25	Bank of Wolcott	Wolcott	164,950	2,692	29	93	2,372	2,123	1.29	11.82
26	First Merchants Bank	Muncie	9,873,896	168,050	1,698	99	103,162	86,000	1.74	11.77
27	Community First Bank of Indiana	Kokomo	286,626	3,195	67	48	2,114	2,615	1.23	11.73
28	First Harrison Bank	Corydon	790,026	8,867	187	47	6,808	6,213	1.14	11.64
28	Friendship State Bank	Friendship	373,107	4,422	118	37	3,628	3,469	1.22	11.64
30	FCN Bank, National Association	Brookville	441,703	5,283	105	50	3,479	4,000	1.19	11.52
31	Garrett State Bank	Garrett	239,256	3,643	40	91	3,685	3,376	1.19	11.42
32	Fountain Trust Company	Covington	369,699	4,865	115	42	1,753	2,888	1.34	11.21
33	Horizon Bank	Michigan City	4,241,335	55,319	716	77	34,789	25,938	1.36	11.19
34	First Financial Bank, National Association	Terre Haute	2,923,813	43,742	791	55	26,731	29,490	1.51	11.13
35	Citizens State Bank of New Castle, Indiana	New Castle	541,068	5,136	143	36	3,094	4,723	0.97	10.55
35	First Savings Bank	Clarksville	1,071,570	10,376	349	30	10,154	8,293	1.02	10.55
37	Farmers and Merchants Bank	Laotto	158,635	2,072	30	69	1,855	1,714	1.03	10.45
38	First Internet Bank of Indiana	Fishers	3,538,467	25,466	201	127	17,989	14,148	0.83	10.35
39	Fowler State Bank	Fowler	166,918	2,304	44	52	2,037	1,962	1.42	10.22
40	Logansport Savings Bank	Logansport	173,315	2,308	28	82	2,029	2,086	1.31	10.08
41	State Bank of Lizton	Lizton	496,918	4,823	101	48	3,324	3,132	0.96	9.89
42	STAR Financial Bank	Fort Wayne	2,002,618	19,982	474	42	16,003	16,030	1.02	9.86
43	Peoples Bank SB	Munster	1,093,760	8,887	226	39	8,255	8,756	0.89	9.77
43	Springs Valley Bank & Trust Company	Jasper	401,077	3,831	92	42	2,969	2,876	0.97	9.77
45	MutualBank	Muncie	2,044,013	19,117	513	37	11,917	12,926	0.95	9.72
46	Community State Bank of Southwestern Indiana	Poseyville	80,853	967	24	40	757	741	0.90	9.43
47	Citizens Bank	Mooreville	480,610	4,291	125	34	3,027	3,213	0.91	9.40
48	Peoples Bank	Brownstown	211,883	1,733	50	35	1,596	1,135	0.81	9.31
49	Alliance Bank	Francesville	304,258	4,314	65	66	3,991	4,152	1.12	9.23
50	Campbell & Fetter Bank	Kendallville	321,716	2,662	69	39	2,642	1,871	0.82	9.23

# 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	First Merchants Bank	Muncie	9,873,896	25	42	11	8	26	22.4
1	Merchants Bank of Indiana	Carmel	3,710,275	95	8	1	4	4	22.4
3	Community State Bank	Avilla	265,388	7	67	26	9	7	23.2
4	Bippus State Bank	Huntington	175,364	17	13	60	18	11	23.8
5	Lake City Bank	Warsaw	4,859,101	77	31	4	12	2	25.2
6	North Salem State Bank	North Salem	342,234	6	59	44	10	8	25.4
7	Centier Bank	Merrillville	4,426,972	40	14	36	30	10	26.0
8	German American Bank	Jasper	3,921,959	48	16	30	21	17	26.4
9	First Bank of Berne	Berne	711,379	42	32	18	40	5	27.4
10	Napoleon State Bank	Napoleon	246,407	9	55	23	35	18	28.0
11	Horizon Bank	Michigan City	4,241,335	48	29	21	13	33	28.8
12	First State Bank of Middlebury	Middlebury	564,490	9	32	69	25	13	29.6
13	First Farmers Bank & Trust	Converse	1,743,398	19	21	28	75	6	29.8
14	1st Source Bank	South Bend	6,289,875	37	4	64	27	22	30.8
15	Freedom Bank	Huntingburg	419,791	68	62	5	23	3	32.2
16	Farmers State Bank	Lagrange	758,911	25	34	66	22	16	32.6
16	Kentland Bank	Kentland	308,173	8	59	31	46	19	32.6
18	First Financial Bank, National Association	Terre Haute	2,923,813	25	7	63	36	34	33.0
19	Greenfield Banking Company	Greenfield	574,316	72	18	22	47	9	33.6
20	Farmers Bank, Frankfort, Indiana, Inc.	Frankfort	562,795	23	26	47	59	15	34.0
21	Citizens State Bank of New Castle, Indiana	New Castle	541,068	40	22	57	20	35	34.8
22	Community First Bank of Indiana	Kokomo	286,626	4	47	70	28	27	35.2
22	National Bank of Indianapolis	Indianapolis	2,154,490	71	19	55	17	14	35.2
24	First Federal Savings Bank	Huntington	334,151	64	17	29	50	24	36.8
25	New Washington State Bank	New Washington	330,114	3	40	84	41	21	37.8
26	Friendship State Bank	Friendship	373,107	11	10	88	53	28	38.0
27	CentreBank	Veedersburg	77,002	2	22	83	80	12	39.8
28	Grant County State Bank	Swayzee	177,183	14	95	3	88	1	40.2
29	Farmers and Merchants Bank	Laotto	158,635	55	69	27	15	37	40.6
30	Community State Bank of Southwestern Indiana	Poseyville	80,853	31	50	72	7	46	41.2
31	First Savings Bank	Clarksville	1,071,570	25	4	91	55	35	42.0
32	Fountain Trust Company	Covington	369,699	11	34	68	66	32	42.2
33	Old National Bank	Evansville	19,633,838	67	15	34	45	51	42.4
34	FCN Bank, National Association	Brookville	441,703	65	66	16	37	30	42.8
35	Crossroads Bank	Wabash	400,067	55	46	38	57	20	43.2
36	First Harrison Bank	Corydon	790,026	44	30	41	74	28	43.4
37	State Bank of Lizton	Lizton	496,918	29	72	46	31	41	43.8
38	Citizens Bank	Mooresville	480,610	74	40	52	11	47	44.8
39	Peoples State Bank	Ellettsville	287,279	84	22	61	3	59	45.8
40	Bank of Wolcott	Wolcott	164,950	34	79	17	78	25	46.6
40	Logansport Savings Bank	Logansport	173,315	48	76	20	49	40	46.6
42	First Internet Bank of Indiana	Fishers	3,538,467	101	91	2	5	38	47.4
43	Fowler State Bank	Fowler	166,918	18	72	58	51	39	47.6
44	STAR Financial Bank	Fort Wayne	2,002,618	38	11	71	77	42	47.8
45	Springs Valley Bank & Trust Company	Jasper	401,077	72	9	79	38	43	48.2
46	Owen County State Bank	Spencer	221,865	20	37	85	44	56	48.4
47	Campbell & Fetter Bank	Kendallville	321,716	93	91	7	2	50	48.6
48	Mutual Savings Bank	Franklin	159,005	51	44	74	6	73	49.6
49	Alliance Bank	Francesville	304,258	38	51	37	76	49	50.2
49	Salin Bank and Trust Company	Indianapolis	924,303	59	27	77	19	69	50.2
51	MutualBank	Muncie	2,044,013	79	20	48	60	45	50.4



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