

INDIANA COMMUNITY BANCORP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3059504	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,042	\$984	-5.6%	
Loans	\$756	\$714	-5.5%	
Construction & development	\$112	\$89	-21.1%	
Closed-end 1-4 family residential	\$137	\$128	-6.7%	
Home equity	\$64	\$63	-0.7%	
Credit card	\$0	\$0		
Other consumer	\$11	\$4	-59.2%	
Commercial & Industrial	\$123	\$120	-2.3%	
Commercial real estate	\$278	\$275	-0.9%	
Unused commitments	\$137	\$136	-1.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$160	\$133	-17.0%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$66	\$48	-27.8%	
Cash & balances due	\$13	\$21	61.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$32	\$29	-8.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$29	\$28	-3.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$942	\$882	-6.4%	
Deposits	\$864	\$872	0.9%	
Total other borrowings	\$65	\$0	-100.0%	
FHLB advances	\$53	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$100	\$101	1.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	10.2%	--	
Tier 1 risk based capital ratio	11.7%	12.2%	--	
Total risk based capital ratio	12.9%	13.4%	--	
Return on equity ¹	6.4%	7.9%	--	
Return on assets ¹	0.6%	0.8%	--	
Net interest margin ¹	3.6%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.7%	44.0%	--	
Loss provision to net charge-offs (qtr)	95.2%	123.4%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	10.2%	24.8%	0.0%	0.1%
Closed-end 1-4 family residential	2.2%	2.0%	0.3%	0.2%
Home equity	0.7%	0.1%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	0.2%	0.4%	0.3%
Commercial & Industrial	2.9%	2.2%	1.2%	0.6%
Commercial real estate	0.6%	1.6%	0.0%	0.0%
Total loans	2.7%	4.8%	0.3%	0.2%