

INDIANA BANK CORP.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3390935	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$64	\$79	23.1%	
Loans	\$41	\$56	36.2%	
<i>Construction & development</i>	\$3	\$2	-28.0%	
<i>Closed-end 1-4 family residential</i>	\$6	\$5	-12.1%	
<i>Home equity</i>	\$1	\$2	67.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-47.3%	
<i>Commercial & Industrial</i>	\$8	\$13	71.2%	
<i>Commercial real estate</i>	\$16	\$27	68.1%	
Unused commitments	\$3	\$3	14.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$9	129.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$5	-10.6%	
Cash & balances due	\$12	\$8	-34.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$55	\$71	28.3%	
Deposits	\$52	\$65	26.0%	
Total other borrowings	\$3	\$5	68.4%	
FHLB advances	\$0	\$3		
Equity				
Equity capital at quarter end	\$9	\$8	-9.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	11.9%	9.9%	--	
Tier 1 risk based capital ratio	18.7%	13.3%	--	
Total risk based capital ratio	20.0%	14.6%	--	
Return on equity ¹	-21.4%	-47.2%	--	
Return on assets ¹	-2.5%	-5.1%	--	
Net interest margin ¹	3.7%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.2%	72.1%	--	
Loss provision to net charge-offs (qtr)	-2400.0%	375.9%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	35.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	1.6%	0.1%	-0.2%
<i>Home equity</i>	0.0%	1.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	4.6%	2.2%	0.0%	0.7%
<i>Commercial real estate</i>	9.3%	8.0%	0.0%	0.3%
<i>Total loans</i>	4.5%	6.5%	0.0%	0.3%