

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$983	\$1,010	2.7%	
Loans	\$804	\$744	-7.4%	
<i>Construction & development</i>	\$159	\$121	-23.8%	
<i>Closed-end 1-4 family residential</i>	\$178	\$149	-16.0%	
<i>Home equity</i>	\$53	\$61	13.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$20	\$15	-28.2%	
<i>Commercial & Industrial</i>	\$113	\$114	0.5%	
<i>Commercial real estate</i>	\$257	\$258	0.5%	
Unused commitments	\$152	\$148	-2.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$50	\$69	38.7%	
Asset-backed securities	\$0	\$0	-58.3%	
Other securities	\$45	\$84	85.4%	
Cash & balances due	\$23	\$53	131.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$14	\$24	69.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$14	\$21	43.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$884	\$915	3.5%	
Deposits	\$717	\$851	18.6%	
Total other borrowings	\$135	\$55	-59.2%	
FHLB advances	\$130	\$55	-57.7%	
Equity				
Equity capital at quarter end	\$99	\$95	-4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	8.9%	--	
Tier 1 risk based capital ratio	11.1%	10.9%	--	
Total risk based capital ratio	12.1%	12.2%	--	
Return on equity ¹	7.8%	-5.4%	--	
Return on assets ¹	0.7%	-0.5%	--	
Net interest margin ¹	3.5%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	35.8%	60.2%	--	
Loss provision to net charge-offs (qtr)	231.0%	137.9%	--	
Net charge-offs to average loans and leases ¹	0.2%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.7%	8.7%	0.0%	0.8%
<i>Closed-end 1-4 family residential</i>	1.8%	4.1%	0.1%	0.0%
<i>Home equity</i>	1.1%	1.0%	0.0%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.7%	0.7%	0.5%	0.3%
<i>Commercial & Industrial</i>	6.8%	2.8%	0.1%	0.6%
<i>Commercial real estate</i>	1.3%	0.4%	0.0%	0.2%
<i>Total loans</i>	3.0%	2.9%	0.1%	0.3%