

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$79	\$98	24.1%	
Loans	\$56	\$59	5.4%	
Construction & development	\$2	\$1	-48.0%	
Closed-end 1-4 family residential	\$5	\$4	-15.1%	
Home equity	\$2	\$2	-10.8%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-16.1%	
Commercial & Industrial	\$13	\$21	56.2%	
Commercial real estate	\$27	\$25	-8.7%	
Unused commitments	\$3	\$6	80.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$9	\$19	109.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$8	74.3%	
Cash & balances due	\$8	\$8	5.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$71	\$86	21.0%	
Deposits	\$65	\$77	18.2%	
Total other borrowings	\$5	\$8	49.3%	
FHLB advances	\$3	\$5	66.7%	
Equity				
Equity capital at quarter end	\$8	\$12	52.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	12.1%	--	
Tier 1 risk based capital ratio	12.9%	19.6%	--	
Total risk based capital ratio	14.2%	20.9%	--	
Return on equity ¹	-66.4%	16.2%	--	
Return on assets ¹	-7.0%	1.9%	--	
Net interest margin ¹	5.0%	4.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	79.7%	77.7%	--	
Loss provision to net charge-offs (qtr)	541.6%	9.3%	--	
Net charge-offs to average loans and leases ¹	1.2%	4.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	35.4%	50.0%	0.0%	-0.1%
Closed-end 1-4 family residential	1.6%	0.0%	-0.2%	0.7%
Home equity	1.2%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	2.2%	4.0%	0.7%	0.3%
Commercial real estate	8.0%	3.6%	0.3%	2.1%
Total loans	6.5%	4.7%	0.3%	1.2%