

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,010	\$1,042	3.3%	
Loans	\$744	\$756	1.5%	
<i>Construction & development</i>	\$121	\$112	-6.9%	
<i>Closed-end 1-4 family residential</i>	\$149	\$137	-7.8%	
<i>Home equity</i>	\$61	\$64	4.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$15	\$11	-25.0%	
<i>Commercial & Industrial</i>	\$114	\$123	8.6%	
<i>Commercial real estate</i>	\$258	\$278	7.7%	
Unused commitments	\$148	\$137	-7.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$69	\$160	131.5%	
Asset-backed securities	\$0	\$0	-57.1%	
Other securities	\$84	\$66	-21.2%	
Cash & balances due	\$53	\$13	-75.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$24	\$32	33.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$21	\$29	41.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$915	\$942	3.0%	
Deposits	\$851	\$864	1.5%	
Total other borrowings	\$55	\$65	18.9%	
FHLB advances	\$55	\$53	-3.1%	
Equity				
Equity capital at quarter end	\$95	\$100	5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	9.3%	--	
Tier 1 risk based capital ratio	10.9%	11.7%	--	
Total risk based capital ratio	12.2%	12.9%	--	
Return on equity ¹	-5.4%	6.4%	--	
Return on assets ¹	-0.5%	0.6%	--	
Net interest margin ¹	3.1%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.2%	71.7%	--	
Loss provision to net charge-offs (qtr)	137.9%	95.2%	--	
Net charge-offs to average loans and leases ¹	1.3%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	8.7%	10.2%	0.8%	0.0%
<i>Closed-end 1-4 family residential</i>	4.1%	2.2%	0.0%	0.3%
<i>Home equity</i>	1.0%	0.7%	0.4%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.7%	1.0%	0.3%	0.4%
<i>Commercial & Industrial</i>	2.8%	2.9%	0.6%	1.2%
<i>Commercial real estate</i>	0.4%	0.6%	0.2%	0.0%
<i>Total loans</i>	2.9%	2.7%	0.3%	0.3%