

FDIC State Profile

Indiana

Second Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q2-09	Q1-09	Q2-08	2008	2007
Total Nonfarm (share of trailing four quarter employment in parentheses)	-5.1%	-3.8%	-0.5%	-0.9%	0.4%
Manufacturing (17%)	-17.1%	-13.0%	-3.7%	-5.1%	-2.7%
Other (non-manufacturing) Goods-Producing (5%)	-12.4%	-12.9%	-4.2%	-4.9%	0.5%
Private Service-Producing (63%)	-2.2%	-1.4%	0.0%	0.0%	1.2%
Government (15%)	-0.5%	0.3%	2.6%	2.0%	1.2%
Unemployment Rate (% of labor force)	10.4%	9.6%	5.4%	5.9%	4.6%
Other Indicators	Q2-09	Q1-09	Q2-08	2008	2007
Single-Family Home Permits	-27.3%	-38.3%	-36.2%	-38.3%	-19.2%
Multifamily Building Permits	-67.0%	-24.0%	8.2%	-2.0%	-4.1%
Home Price Index	-1.1%	0.0%	1.1%	0.8%	2.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	8.04	6.74	6.22	6.03	4.81

BANKING TRENDS

General Information	Q2-09	Q1-09	Q2-08	2008	2007
Institutions (#)	155	157	159	158	162
Total Assets (in millions)	69,641	71,059	69,890	70,369	71,831
New Institutions (# < 3 years)	0	1	1	1	2
Subchapter S Institutions	20	20	19	18	16

Asset Quality	Q2-09	Q1-09	Q2-08	2008	2007
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.55	3.58	2.32	3.27	2.41
Noncurrent Loans / Total Loans (median %)	1.86	1.74	1.12	1.40	0.98
ALLL/Total Loans (median %)	1.29	1.22	1.09	1.21	1.04
ALLL/Noncurrent Loans (median multiple)	0.66	0.67	0.81	0.70	0.97
Net Loan Losses / Total Loans (median %)	0.25	0.25	0.13	0.24	0.15

Capital / Earnings	Q2-09	Q1-09	Q2-08	2008	2007
Tier 1 Leverage (median %)	9.44	9.50	9.52	9.45	9.56
Return on Assets (median %)	0.43	0.64	0.69	0.53	0.71
Pretax Return on Assets (median %)	0.53	0.82	0.96	0.72	0.92
Net Interest Margin (median %)	3.57	3.49	3.57	3.55	3.56
Yield on Earning Assets (median %)	5.51	5.65	6.18	6.17	6.73
Cost of Funding Earning Assets (median %)	1.96	2.10	2.60	2.59	3.30
Provisions to Avg. Assets (median %)	0.36	0.30	0.20	0.29	0.14
Noninterest Income to Avg. Assets (median %)	0.73	0.63	0.67	0.64	0.64
Overhead to Avg. Assets (median %)	2.95	2.82	2.85	2.92	2.89

Liquidity / Sensitivity	Q2-09	Q1-09	Q2-08	2008	2007
Net Loans to Assets (median %)	70.4	70.6	72.7	71.6	71.4
Noncore Funding to Assets (median %)	24.8	24.9	25.5	25.5	23.2
Long-term Assets to Assets (median %, call filers)	28.3	27.5	28.2	28.0	25.1
Brokered Deposits (number of institutions)	69	67	63	65	65
Brokered Deposits to Assets (median % for those above)	4.4	4.5	3.3	6.9	3.6

Loan Concentrations (median % of Total Risk-Based Capital)	Q2-09	Q1-09	Q2-08	2008	2007
Commercial and Industrial	62.5	60.6	64.4	64.0	65.5
Commercial Real Estate	181.5	175.5	167.1	181.4	163.6
Construction & Development	26.5	29.8	29.6	27.9	32.9
Multifamily Residential Real Estate	9.2	8.8	8.6	8.9	7.1
Nonresidential Real Estate	127.5	126.5	122.9	127.4	112.8
Residential Real Estate	255.3	265.7	267.4	274.4	273.5
Consumer	26.8	28.2	29.4	29.1	31.4
Agriculture	36.9	35.6	38.4	39.1	35.3

BANKING PROFILE

Largest Deposit Markets (from 2008 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Joliet, IL-IN-WI	299	272,401	< \$100 million	41 (26.5%)
Cincinnati-Middletown, OH-KY-IN	85	56,121	\$100 million to \$250 million	56 (36.1%)
Indianapolis, IN	54	26,382	\$250 million to \$1 billion	40 (25.8%)
Louisville, KY-IN	51	21,397	\$1 billion to \$10 billion	18 (11.6%)
Evansville, IN-KY	28	5,591	> \$10 billion	0 (0%)