CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Horizon Bancorp, Inc.
Person to be contacted about this report: Thomas H. Edwards
Submission date: 5.13.09

RSSD (for Bank Holding Companies): 1209136
Holding Company Docket Number (for Thrift Holding Companies): N/A
FDIC Certificate Number (for depository institutions): 04360

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$619,792	$620,418	1-4 family residential mortgages which includes held for sale, mortgage warehouse, home equity lines of credit, and other consumer loans (auto, gross overdrafts, personal)	Mortgage refinance activity is brisk. Consumer loan demand for chattel mortgages, such as automobiles, is very sluggish. Home equity loan demand is surprisingly good.
b. Average Commercial Loans	$313,616	$315,249	Retail, wholesale and Industrial businesses, construction and land development, owner occupied commercial real estate, and non-owner occupied commercial real estate	Business loan demand is weak and construction loan demand is very limited.
c. Total Loans (sum of lines a and b)	$933,408	$935,667		

2. General Market Commentary (optional)

No comment.