

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

**FORM 8-K**

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

**DATE OF REPORT (Date of earliest event reported): June 15, 2010**

**Commission File Number 0-17071**

**FIRST MERCHANTS CORPORATION**

(Exact name of registrant as specified in its charter)

INDIANA	35-1544218
(State or other jurisdiction of incorporation)	(IRS Employer Identification No.)

**200 East Jackson Street  
P.O. Box 792  
Muncie, IN 47305-2814**

(Address of principal executive offices, including zip code)

**(765) 747-1500**

(Registrant's telephone number, including area code)

**Not Applicable**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)**
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)**
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))**
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))**
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## ITEM 7.01 REGULATION FD DISCLOSURE

Michael Rechin, the Corporation's President and Chief Executive Officer, and Mark K. Hardwick, the Corporation's Executive Vice President and Chief Financial Officer, are scheduled to present at the Macquarie Small- & Mid-Cap Conference on Tuesday, June 15 at 2:00 p.m. Eastern in New York, New York. The presentation slides will be available on the Corporation's website at [www.firstmerchants.com](http://www.firstmerchants.com). Attached as Exhibit 99.1 is the Press Release issued on June 10, 2010 regarding the conference and Exhibit 99.2 is a slide presentation that will be utilized during this presentation.

The presentation may contain forward-looking statements about the Corporation's relative business outlook. These forward-looking statements and all other statements contained in or made during the presentation that do not concern historical facts are subject to risks and uncertainties that may materially affect actual results.

Specific forward-looking statements include, but are not limited to, any indications regarding the financial services industry, the economy and future growth of the Corporation's balance sheet or income statement.

The information in this Current Report on Form 8-K, including Exhibit No. 99.2 hereto, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to liability of that section. The information in this Current Report shall not be incorporated by reference into any filing or other document pursuant to the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing or document.

## ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

Exhibit 99.1 Press Release, dated June 10, 2010, issued by First Merchants Corporation

Exhibit 99.2 First Merchants Corporation Power Point Presentation, June 15, 2010

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

First Merchants Corporation  
(Registrant)

By: /s/ Mark K. Hardwick

Mark K. Hardwick

□     ;     Executive Vice President and Chief Financial Officer  
(Principal Financial and Principal Accounting Officer)

Dated: June 15, 2010

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EXHIBIT INDEX

<u>Exhibit No.</u>	Description
99.1	Press Release, dated June 15, 2010, issued by First Merchants Corporation
99.2	First Merchants Corporation Power Point Presentation, June 15, 2010

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**N/E/W/S R/E/L/E/A/S/E**

June 10, 2010

**FOR IMMEDIATE RELEASE**

For more information, contact:

David L. Ortega,

First Vice President/Director of Investor Relations

765-378-8937

<http://www.firstmerchants.com>

SOURCE: First Merchants Corporation, Muncie, Indiana

**FIRST MERCHANTS CORPORATION TO PRESENT AT THE MACQUARIE SMALL- & MID-CAP CONFERENCE**

First Merchants Corporation (NASDAQ – FRME) Michael Rechin, President and Chief Executive Officer and Mark Hardwick, Executive Vice President and Chief Financial Officer will present at the Macquarie Small- & Mid-Cap Conference on Tuesday, June 15 at 2:00 p.m. Eastern in New York, New York.

On June 15th, interested investors may access the presentation materials by visiting the Investor Relations section at [www.firstmerchants.com/InvestorRelations](http://www.firstmerchants.com/InvestorRelations).

About First Merchants Corporation

First Merchants Corporation is a financial holding company headquartered in Muncie, Indiana. The Corporation is comprised of First Merchants Bank, N.A., which also operates as Lafayette Bank & Trust, A Division of First Merchants Bank, N.A., Commerce National Bank, A Division of First Merchants Bank, N.A., as well as First Merchants Trust Company, N.A., and First Merchants Insurance Group, a full-service property casualty, personal lines, and healthcare insurance agency.

First Merchants Corporation's common stock is traded over-the-counter on the NASDAQ National Market System under the symbol FRME. Quotations are carried in daily newspapers and can be found on the company's Internet web page (<http://www.firstmerchants.com>).

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First Merchants Corporation

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Macquarie Capital (USA), Inc.  
Small & Mid-Cap Conference

June 15-16, 2010

THE STRENGTH OF BIG.  
THE SERVICE OF SMALL.



**Michael C. Rechin**

President  
and Chief Executive Officer

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**Mark K. Hardwick**

Executive Vice President  
and Chief Financial Officer



## Forward-Looking Statement

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The Corporation may make forward-looking statements about its relative business outlook. These forward-looking statements and all other statements made during this meeting that do not concern historical facts are subject to risks and uncertainties that may materially affect actual results.

Specific forward-looking statements include, but are not limited to, any indications regarding the financial services industry, the economy and future growth of the balance sheet or income statement.

Please refer to our press releases, Form 10-Qs and 10-Ks concerning factors that could cause actual results to differ materially from any forward-looking statements.





## FIRST MERCHANTS' STORY

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- § First Merchants Corporation (NASDAQ: FRME), celebrating its 117th anniversary, is the largest financial services holding company headquartered in Central Indiana
- § FMC (holding company) organized in 1982
- § Founding bank proudly serving Indiana since 1893
- § Total assets at 3/31/10 of \$4.4 billion
- § First Merchants Corporation operates 80 locations in 24 Indiana counties and 3 Ohio counties



# FIRST MERCHANTS' FRANCHISE

Illinois



Kentucky



First Merchants  
Main Office  
Indianapolis, Indiana

First Merchants  
Indianapolis,  
Indiana





# FIRST MERCHANTS' STRATEGY

We specialize in our communities.

Deliver superior service with presence close to the customer for. . .

- § Retail Banking
- § Mortgage Banking
- § Small Business Banking
- § Commercial Banking
  - § Middle Market
  - § Agriculture
  - § Healthcare Services
  - § Real Estate
  - § Cash Management Services
- § Trust Services (Fiduciary, Custody)
- § Insurance Products

*“Strength of Big, Service of Small”*



## FIRST MERCHANTS' CURRENT PLAN

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### § Protect and Strengthen the Franchise

#### § Short-Term - 1 to 2 years:

- q Capital Preservation Plan
- q Cultural and Process Initiatives
- q Low-Capital Intensive Infrastructure Projects

### § Growth and Top-Tier Performance

#### § Long-Term - 3 to 5 Years:

- q Internal Growth -
  - Build out the franchise in designated growth markets
  - Build on community-based model in established and balanced opportunity markets
- q External Growth -- Acquisitions





## FIRST MERCHANTS' CURRENT PLAN

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- § Navigate the current environment
- § Service-driven alternative to super-regional bank competitors
- § Sustain and deploy low-cost deposit shares
- § Build out growth markets of Indianapolis, Indiana, and Columbus, Ohio
- § Gain the efficiencies of a single charter banking company (combinations effective September 2009)



# TACTICAL ACTION PLAN AND BUSINESS STRATEGY

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## § Credit Cycle Challenge

### § NPA Management

- q Accelerate workout process to maximize resolutions
- q Loan sale and OREO liquidations managed centrally

## § Capital Mix Challenge

- § Registered direct placement: 4.2MM shares raised \$24.5MM, March 2010
- § Total risk-based capital 14.44% vs. TCE 5.27%
- § CPP Preferred to Trust Preferred Exchange - potential \$10M gain upon Q2 2010 closing
- § Assessing the opportunity cost of low TCE through this cycle



## INDIANAPOLIS / COLUMBUS STRATEGY

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- § Organic growth opportunities with improved segment penetration and branding
- § Deployment of rural deposit base into growth markets creates optimal margin structure
- § Creates franchise value
- § Continuously assess operating efficiencies





# INDIANAPOLIS



- § Population 2008: 1,915,664\*
- § Population 2013 Projection: 2,023,886\*
- § 12th largest city in the U.S.
- § 29th largest metropolitan area in the U.S. Indianapolis
- § Between 1990-2000 Indianapolis-Carmel metro grew at a faster pace (11.1% growth) than Indiana (4.4% growth) and the U.S. (7.2% growth)

\*U.S. Census Bureau and Applied Geographic Solutions

\*\*U.S. Depart. of Commerce, Census of Manufacturers, 2006 Ewing Marion Kauffman Foundation, 2007 New Economy

\*\*\*INcontext May 2008

# COLUMBUS



- § Population 2008: 1,773,120
- § Population 2015 Projection: 1,911,154
- § 16<sup>th</sup> largest city in the U.S.
- § 32<sup>nd</sup> largest metropolitan area
- § Columbus economy expected to resume economic growth in 2010\*
- § Unemployment rate dropped to 9.3 in April from 9.5 in March\*\*

*\*24-7 PressRelease*

*\*\*The Columbus Dispatch - May 25, 2010*



# Key FMC Deposit Market Shares

\$000's

FDIC Data June 30, 2009

County	Market Position	Market %	\$\$ Deposits
Delaware County, IN	1	46.39%	\$752,341
Jasper County, IN	1	29.11%	159,603
Jay County, IN	1	43.50%	112,573
Union County, IN	1	63.41%	58,953
White County, IN	1	34.15%	147,166
Adams County, IN	2	23.21%	212,911
Clinton County, IN	2	18.87%	80,522
Hendricks County, IN	2	13.39%	236,400
Tippecanoe County, IN	2	21.30%	438,258
Wabash County, IN	2	20.93%	75,875
Brown County, IN	3	23.62%	25,752
Madison County, IN	3	17.12%	265,592
Randolph County, IN	3	19.95%	85,109
Carroll County, IN	4	0.27%	37,186
Fayette County, IN	4	11.13%	32,803
Montgomery County, IN	4	10.85%	63,837
Henry County, IN	5	11.04%	69,603
Johnson County, IN	5	10.16%	160,405
Miami County, IN	5	7.30%	29,507
Morgan County, IN	5	7.40%	58,073
Sub Total			\$3,102,460
FMC			



## TOTAL ASSETS

(\$ in Millions)	<u>12-31-08</u>	<u>12-31-09</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
1. Investments	\$ 482	\$ 563	\$ 446	\$ 639
2. Loans	3,722	3,278	3,654	3,138
3. Allowance	(50)	(92)	(59)	(89)
4. CD&I & Goodwill	166	159	163	158
5. BOLI	93	95	94	95
6. Other	<u>371</u>	<u>478</u>	<u>589</u>	<u>435</u>
7. Total Assets	\$4,784	\$4,481	\$4,887	\$4,376



## TOTAL LIABILITIES AND CAPITAL

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
1. Customer Non-Maturity Deposits	\$1,858	\$2,042	\$1,910	\$2,000
2. Customer Time Deposits	1,384	1,220	1,365	1,167
3. Brokered Deposits	477	275	410	231
4. Borrowings	507	339	485	320
5. Other Liabilities	51	30	98	58
6. Hybrid Capital	111	111	111	111
7. Preferred Stock (CPP)	0	112	112	113
8. Common Equity	<u>396</u>	<u>352</u>	<u>396</u>	<u>376</u>
9. Total Liabilities and Capital	\$4,784	\$4,481	\$4,887	\$4,376





# EARNINGS

		<u>2008</u>	<u>2009</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
1.	(\$ in Millions) Net Interest Income-FTE	\$133.1	\$159.1	\$39.6	\$ 37.8
2.	Non Interest Income <sup>1</sup>	38.5	46.5	12.2	11.7
3.	Non Interest Expense <sup>2</sup>	106.0	134.7	34.2	31.0
4.	Pre-Tax Pre-Provision Earnings	\$ 65.6	\$ 70.9	\$17.6	\$ 18.5
5.	Provision	28.2	122.2	12.9	13.9
6.	Adjustments	5.0	12.1	(1.7)	2.3
7.	Taxes - FTE	11.8	(22.7)	2.3	0.7
8.	CPP Dividend	<u>0</u>	<u>5.0</u>	<u>0.6</u>	<u>1.5</u>
9.	Net Income Avail. for Distribution	\$20.6	(\$45.7)	\$3.5	\$ .1
10.	EPS	\$1.14	(\$2.17)	\$0.17	\$ .01

<sup>1</sup>Adjusted for Bond Gains & Losses and one-time mortgage sale

<sup>2</sup>Adjusted for the FDIC Special Assessment, FHLB Prepayment Penalties & OREO Expense & Credit-Related Professional Services



## TOTAL ASSETS

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## CREDIT POLICY AND PORTFOLIO METRICS

*(\$ in Millions)*

§ Legal Lending Limit	=	\$64.0
§ House Lending Limit	=	\$20.0
§ Largest 25 Relationship Commitments Average	=	\$12.2
§ Shared National Credit Commitments	=	\$76.0
§ Shared National Credit Outstandings	=	\$49.0

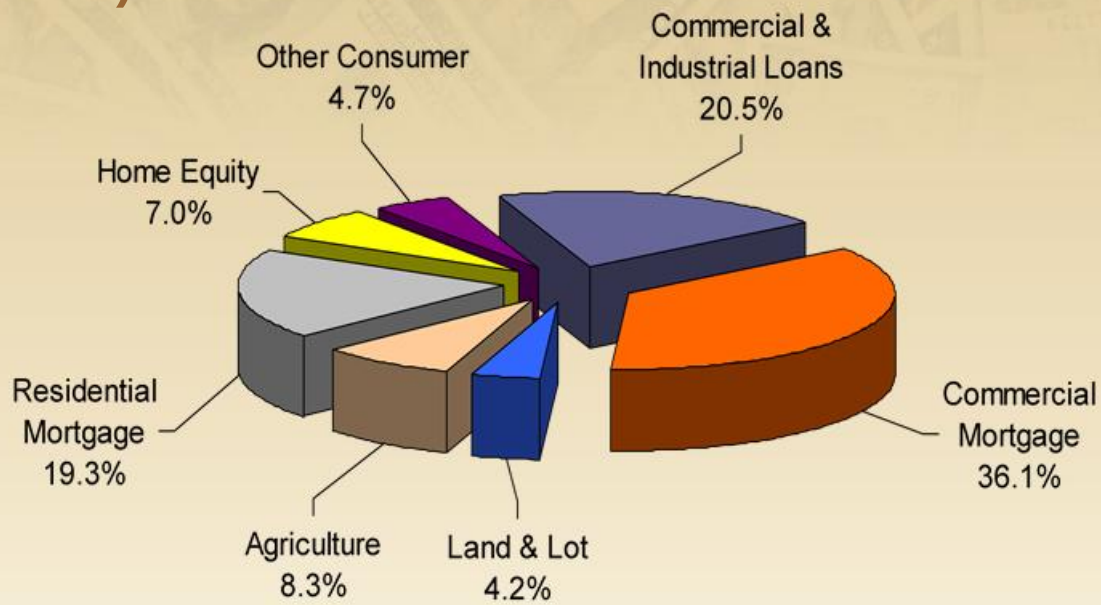




# LOAN AND CREDIT DETAIL

**Loan Composition (as of 3/31/10)**

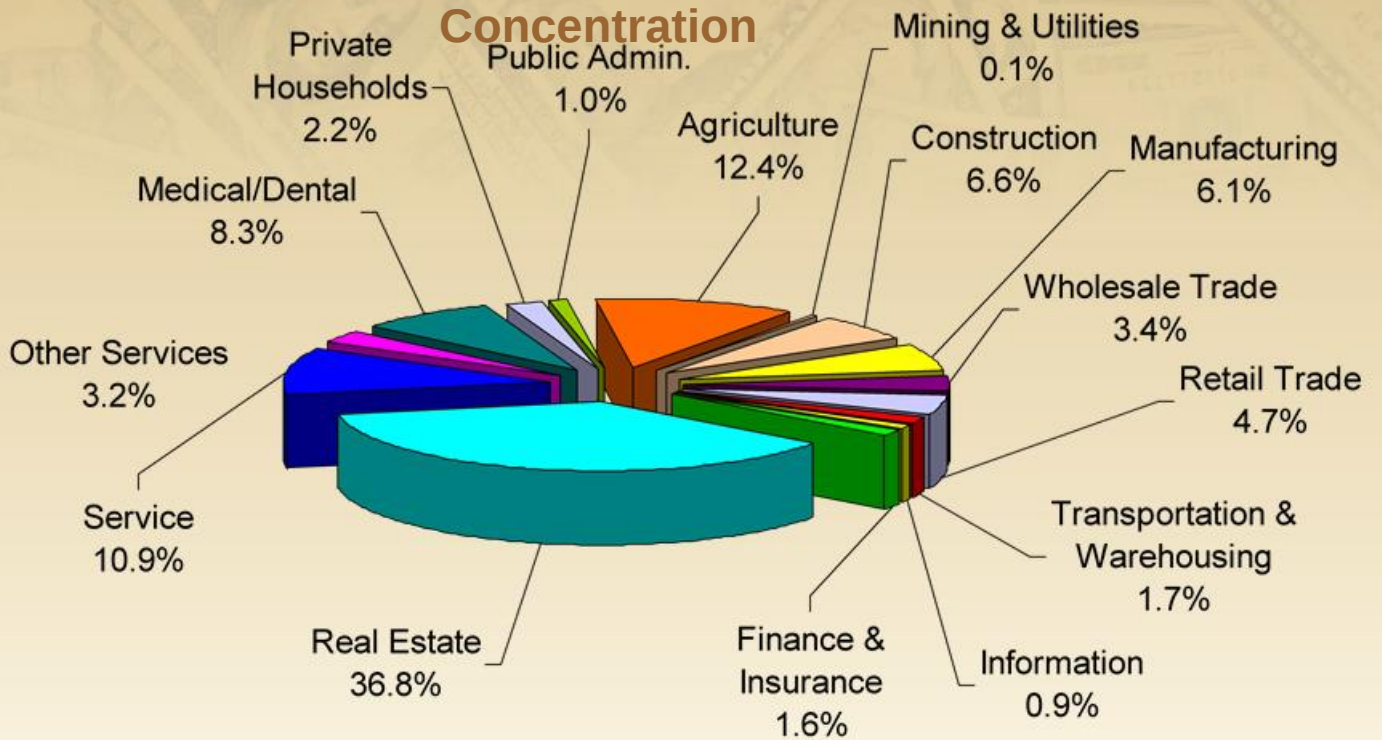
YTD Yield = 5.74%





# LOAN AND CREDIT DETAIL

## Industry Concentration

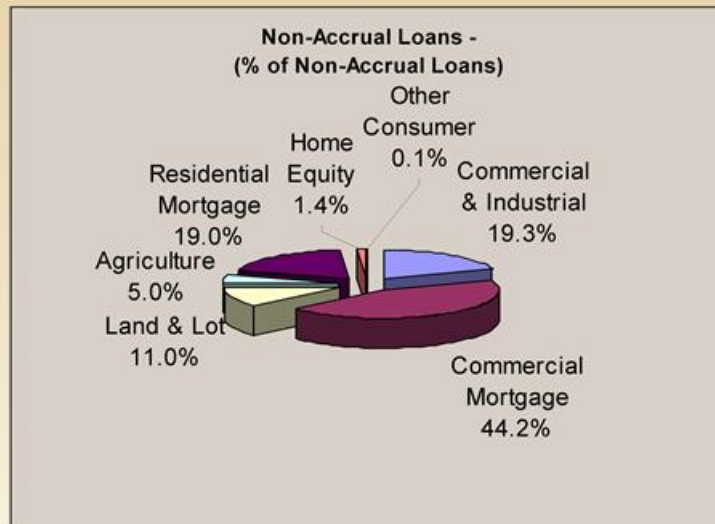




# LOAN AND CREDIT DETAIL

## Non-Accrual Loans (as of 3/31/10)

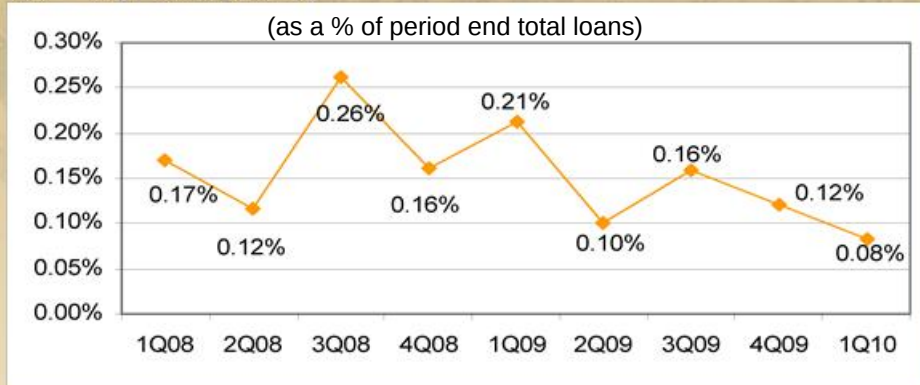
(\$ in Millions)	Commercial & Industrial	Commercial Mortgage	Land & Lot	Agriculture	Residential Mortgage	Home Equity	Other Consumer	Total
<b>Loan Balances</b>	\$642.3	\$1,132.1	\$131.5	\$260.0	\$604.6	\$220.0	\$147.6	\$3,138.2
<b>% of Total</b>	20.5%	36.1%	4.1%	8.3%	19.3%	7.0%	4.7%	100.0%
<b>Non-Accrual Loans</b>	\$23.7	\$54.4	\$13.5	\$6.2	\$23.4	\$1.7	\$0.1	\$122.9
<b>Non-Accrual Ratio</b>	3.68%	4.80%	10.25%	2.38%	3.86%	0.79%	0.06%	3.92%



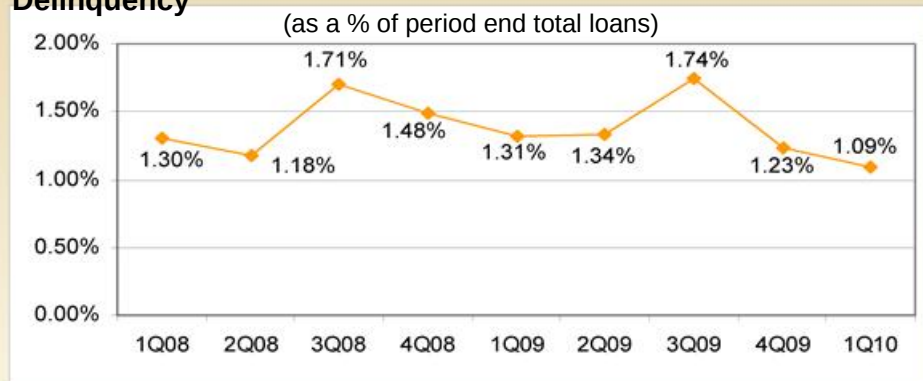


# LOAN DELINQUENCY TRENDS

## 90+ Day Delinquency



## 30+ Day Delinquency





# OTHER REAL ESTATE OWNED

(\$ in millions)	Commercial Mortgage	Land and Construction	1-4 Family	Agriculture	Total
Book Balance	\$3.3	\$12.8	\$2.1	\$0.1	\$18.3
% of ORE	18.1%	70.0%	11.5%	0.4%	100%

(\$ in millions)







# NON-PERFORMING ASSETS (PLUS 90-DAY DELINQUENT)

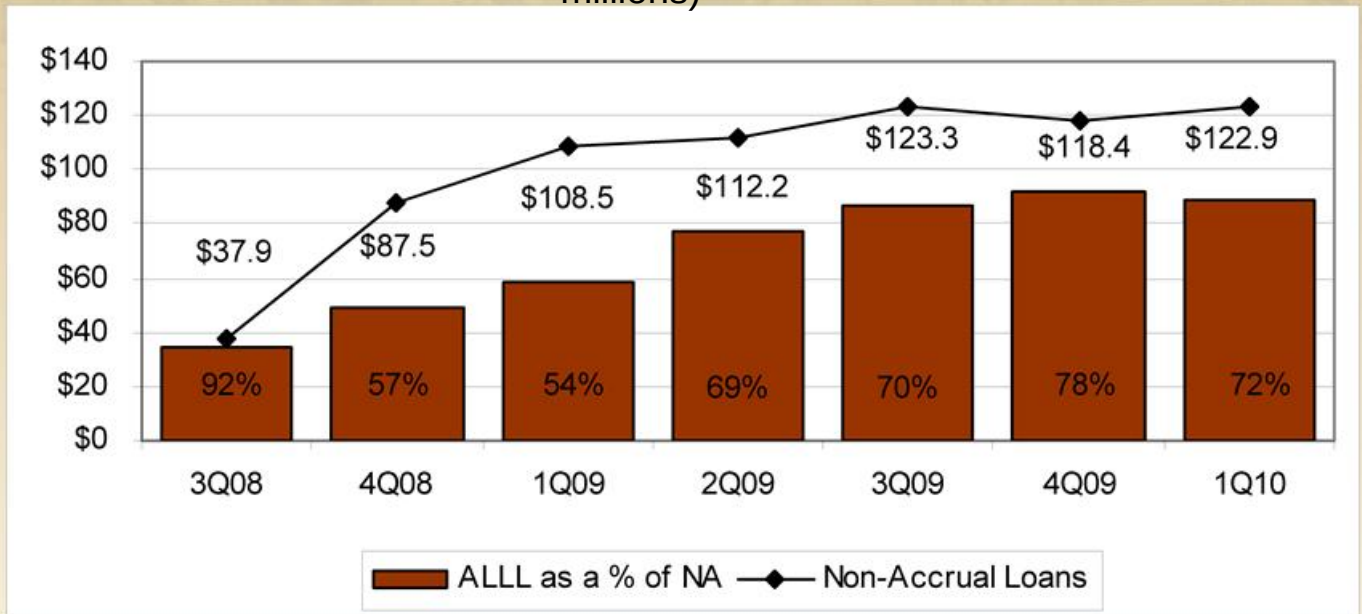
(\$ in millions)





# ALLOWANCE COVERAGE TO NON-ACCRUAL LOANS

Allowance as a % of Non-Accrual  
Loans  
(\$ in  
millions)

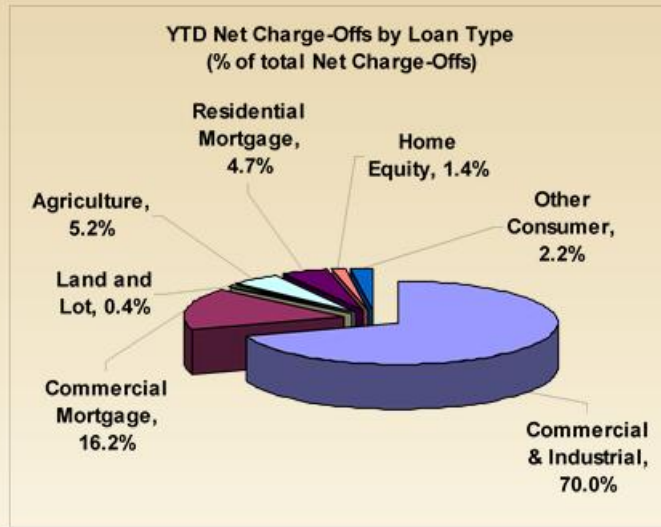




# LOAN AND CREDIT DETAIL

## YTD Charge-Off Composition (as of 3/31/10)

(\$ in millions)	Commercial & Industrial	Commercial Mortgage	Land and Lot	Agriculture	Total Commercial	Residential Mortgage	Home Equity	Other Consumer	Total Consumer	Total Consumer and Commercial
Loan Balances	\$642.3	\$1,132.1	\$131.5	\$260.0	\$2,165.9	\$604.6	\$220.0	\$147.6	\$972.3	\$3,138.2
% of total	20.5%	36.1%	4.1%	8.3%	69.0%	19.3%	7.0%	4.7%	31.0%	100.0%
Net Charge-offs YTD	\$12.2	\$2.8	\$0.1	\$0.9	\$16.0	\$0.8	\$0.2	\$0.4	\$1.4	\$17.4
Net Charge-off ratio*	7.60%	1.00%	0.19%	1.38%	2.95%	0.55%	0.43%	1.03%	0.59%	2.22%
* Annualized based on ending balances										







# TOTAL ASSETS

(\$ in Millions)	<u>12-31-08</u>		<u>12-31-</u>	
	<u>Q1-'09</u>	<u>Q1-'10</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
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6. Other	<u>371</u>	<u>478</u>	<u>589</u>	<u>435</u>
7. Total Assets	\$4,784	\$4,481	\$4,887	\$4,376



## INVESTMENT PORTFOLIO (as of 3/31/10)

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- § \$639 Million Balance
- § Average duration - 4.4 years
- § Tax equivalent yield of 4.71%
- § No private label MBS exposure
- § Trust Preferred Pools with book balance of \$6.6 million and a market value of \$1.4 million
- § Net unrealized gain of the entire portfolio totals \$7.4 million



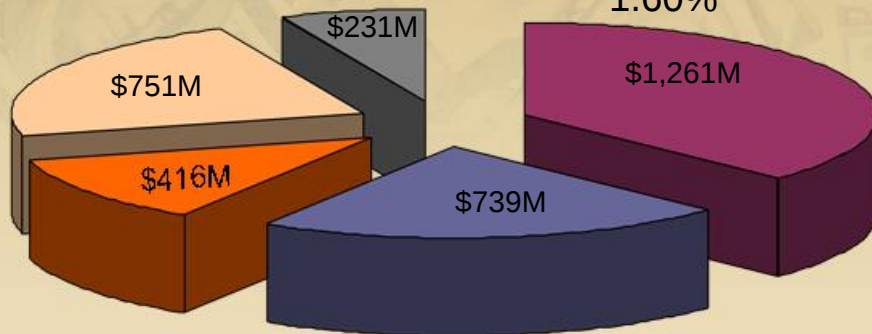
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6. Hybrid Capital	111	111	111	111
7. Preferred Stock (CPP)	0	112	112	113
8. Common Equity	<u>396</u>	<u>352</u>	<u>396</u>	<u>376</u>
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# DEPOSITS (as of 3/31/10)

YTD Cost of Deposits = 1.60%



- Demand Deposits - 37%
- Savings Deposits - 22%
- Certificates & Time Deposits of >\$100,000 - 12%
- Certificates & Time Deposits of <\$100,000 - 22%
- Brokered Deposits - 7%



## TOTAL LIABILITIES AND CAPITAL

(\$ in  
Millions)

	<u>2008</u>	<u>2009</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
1. Customer Non-Maturity Deposits	\$1,858	\$2,042	\$1,910	\$2,000
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## CAPITAL RATIOS

	<u>2008</u>	<u>2009</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
1. Total Risk-Based Capital Ratio	10.24%	13.04%	12.97%	14.44%
2. Tier 1 Risk-Based Capital Ratio	7.71%	10.32%	10.47%	11.65%
3. Leverage Ratio	8.16%	8.20%	9.17%	9.13%
4. TCE/TCA	5.01%	4.54%	4.89%	5.27%





# NET INTEREST MARGIN



■ Net Interest Income - FTE (\$ in Millions) ■ Earning Assets (\$ in Millions)  
— Net Interest Margin



## NON-INTEREST INCOME

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
1. Service Charges on Deposit Accounts	\$13.0	\$15.1	\$3.5	\$ 3.3
2. Trust Fees	8.0	7.4	2.1	2.1
3. Insurance Commission Income	5.8	6.4	2.1	2.0
4. Cash Surrender Value of Life Ins	(0.3)	1.6	0.3	0.5
5. Gains on Sales Mortgage Loans	2.5	6.8	1.4	1.1
6. Securities Gains/Losses	(2.1)	4.4	2.3	1.3
7. Other	<u>9.5</u>	<u>9.5</u>	<u>2.8</u>	<u>2.7</u>
8. Total Non-Interest Income	\$36.4	\$51.2	\$14.5	\$13.0
9. Adjusted Non-Interest Income <sup>1</sup>	\$38.5	\$46.5	\$12.2	\$11.7

<sup>1</sup>Adjusted for Bond Gains & Losses and one-time mortgage sale





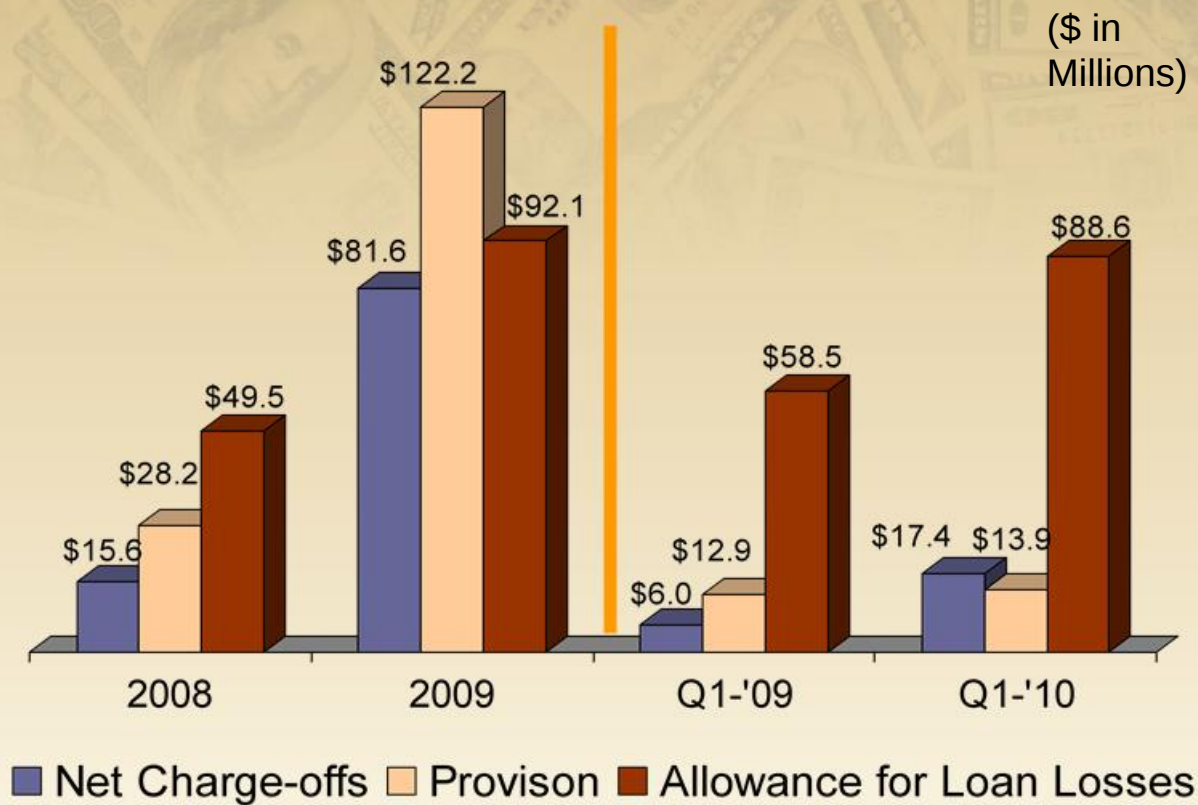
## NON-INTEREST EXPENSE

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
1. Salaries & Benefits	\$63.0	\$76.3	\$20.0	\$17.6
2. Premises & Equipment	14.4	17.9	4.4	4.7
3. Core Deposit Intangible	3.2	5.1	1.3	1.2
4. Professional Services	2.6	4.4	1.1	1.5
5. OREO/Credit-Related Expense	2.8	9.8	0.5	2.7
6. FDIC Expense	1.7	10.4	0.8	1.7
7. FHLB Prepayment Penalties	0	1.9	0	0
8. Outside Data Processing	4.1	6.2	1.9	1.3
9. Marketing	2.3	2.1	0.5	0.4
10. Other	<u>14.7</u>	<u>17.5</u>	<u>4.2</u>	<u>3.6</u>
11. Total Non-Interest Expense	\$108.8	\$151.6	\$34.7	\$34.7
12. Adjusted Non-Interest Expense <sup>2</sup>	\$106.0	\$134.7	\$34.2	\$31.0

<sup>2</sup>Adjusted for the FDIC Special Assessment, FHLB Prepayment Penalties & OREO Expense & Credit-Related Professional Services



# CREDIT COSTS OVER TIME





# EARNINGS

		<u>2008</u>	<u>2009</u>	<u>Q1-'09</u>	<u>Q1-'10</u>
1.	(\$ in Millions) Net Interest Income-FTE	\$133.1	\$159.1	\$39.6	\$ 37.8
2.	Non Interest Income <sup>1</sup>	38.5	46.5	12.2	11.7
3.	Non Interest Expense <sup>2</sup>	106.0	134.7	34.2	31.0
<b>4.</b>	<b>Pre-Tax Pre-Provision Earnings</b>	<b>\$ 65.6</b>	<b>\$ 70.9</b>	<b>\$17.6</b>	<b>\$ 18.5</b>
5.	Provision	28.2	122.2	12.9	13.9
6.	Adjustments	5.0	12.1	(1.7)	2.3
7.	Taxes - FTE	11.8	(22.7)	2.3	0.7
8.	CPP Dividend	<u>0</u>	<u>5.0</u>	<u>0.6</u>	<u>1.5</u>
9.	Net Income Avail. for Distribution	\$20.6	(\$45.7)	\$3.5	\$ .1
10.	EPS	\$1.14	(\$2.17)	\$0.17	\$ .01

<sup>1</sup>Adjusted for Bond Gains & Losses and one-time mortgage sale

<sup>2</sup>Adjusted for the FDIC Special Assessment, FHLB Prepayment Penalties & OREO Expense & Credit-Related Professional Services



## “WELL CAPITALIZED - WELL RESERVED”

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### § “Well Capitalized”

q Total Risk-Based Capital Ratio	14.44%
q Tier 1 Risk-Based Capital Ratio	11.65%
q Leverage Ratio	9.13%
q Tier 1 Common Risk-Based Capital Ratio	6.42%
q Tangible Common Equity Ratio	5.27%

### § “Well Reserved”

q \$89 Million Allowance	
q 2.82% Allowance/Total Loans	
q 72% Non-Accrual Loan Coverage Ratio	



## “WELL POSITIONED”

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- § Single Charter (centralized back office)
- § \$18.5M Pre-Tax Pre-Provision Quarterly Run Rate
- § Indianapolis Momentum from 2008 Acquisition
- § TCE Preservation Plan/ROA Focus
  - q Reduction of Non-Strategic/Leveraged Assets and Liabilities
  - q Reduce Brokered Deposits/FHLB Advances
  - q Margin Expansion Opportunities and Expense Reduction Focus



## OVERVIEW OF 2010 STRATEGY AND TACTICS

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- § Complete CPP exchange transaction with Treasury Department in second quarter
- § Continue to improve asset quality and reduce all-in credit costs
- § Intensify revenue activity using common platforms and market coverage tactics
- § Solidify brand position as community bank competing primarily in consumer, small business and middle market
- § Implement opt-in Reg E strategy around education and choice





## VALUATION ATTRIBUTES

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- 3<sup>rd</sup> largest Indiana bank with energized & experienced management team
- Attractive long-term deposit market shares
- Local bank alternative for middle market clients served by regional banks
- State-of-the-Industry technology with scalable operations platform
- Average daily share volume of 95,000
- Currently trading at 90% of tangible book value



## RESEARCH COVERAGE

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- § Macquarie Capital (USA), Inc.
- § Sandler O'Neill Partners
- § FIG Partners
- § Howe Barnes Hoefler & Arnett



## Contact Information

First Merchants Corporation common stock is traded on the NASDAQ Global Select Market under the symbol FRME.

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THE STRENGTH OF BIG.  
THE SERVICE OF SMALL.

