

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, David B. Becker

Name of the Holding Company Director and Official  
 Chairman, President, and Chief Executive Officer  
 Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

*David B. Becker, CEO*

Signature of Holding Company Director and Official  
 03/27/2019

Date of Signature

For holding companies *not* registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2018

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First Internet Bancorp

Legal Title of Holding Company

11201 USA Parkway

(Mailing Address of the Holding Company) Street / P.O. Box

Fishers	Indiana	46037
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kenneth J. Lovik Executive VP & CFO

Name Title

317-633-0945

Area Code / Phone Number / Extension

317-532-7901

Area Code / FAX Number

klovik@firsttib.com

E-mail Address

www.firstinternetbancorp.com

Address (URL) for the Holding Company's web page

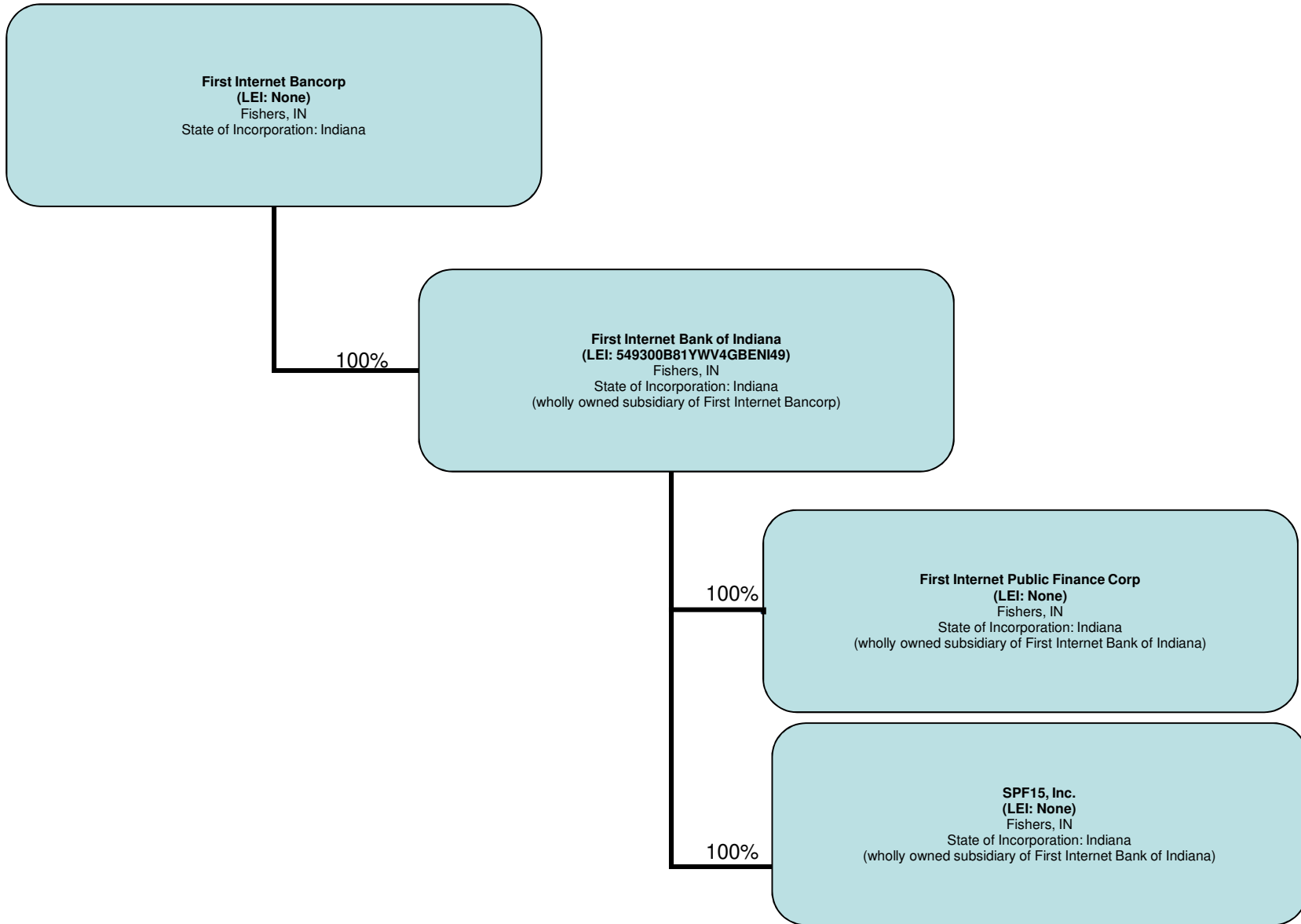
Is confidential treatment requested for any portion of this report submission? .....	0=No	
	1=Yes	0

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report .....
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Report Item #2a - Organizational Chart as of 12/31/2018



**Results:** A list of branches for your depository institution: **FIRST INTERNET BANK OF INDIANA (ID\_RSSD: 2758613)**.  
 This depository institution is held by **FIRST INTERNET BANCORP (3393178) of FISHERS, IN**.  
 The data are as of **12/31/2018**. Data reflects information that was received and processed through **01/06/2019**.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:  
 To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2758613	FIRST INTERNET BANK OF INDIANA	11201 USA PARKWAY	FISHERS	IN	46037	HAMILTON	UNITED STATES	Not Required	Not Required	FIRST INTERNET BANK OF INDIANA	2758613	

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First Internet Bancorp  
Fishers, Indiana  
Fiscal Year Ending December 31, 2018

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2018			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2018		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Stieven Capital Advisors, L.P. St. Louis, MO, USA	USA	678,638 - 6.8% Common Stock	N/A		
BlackRock, Inc. New York, NY, USA	USA	553,955 - 5.5% Common Stock			

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First Internet Bancorp  
Fishers, Indiana  
Fiscal Year Ending December 31, 2018

Report Item 4: Insiders

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
David B. Becker Fishers, IN, USA	N/A	Director & Chairman of the Board, President and Chief Executive Officer	Director & Chairman Chief Executive Officer President (First Internet Bank of IN)	Owner OMIF LLC; Director and owner of RICS LLC; & Director and owner of Dynamic Knowledge Transfer LLC	2.7%	None	OMIF LLC (100%) Dynamic Knowledge Transfer LLC (100%) RICS LLC (60%)
David R. Lovejoy Pittsburgh, PA, USA	Wealth Management	Director	Director (First Internet Bank of IN)	Managing Director - Greycourt & Co. Owner Solliden LLC	0.2%	None	Solliden LLC (100%)
Ralph R. Whitney Jr. Wheatland, WY, USA	Private Equity	Director	Director (First Internet Bank of IN)	Partner, VP & Director - Monument MicroCap Partners LLC Chairman Emeritus - Hammond, Kennedy, & Whitney & Co. President - Red Mountain Ranch LLC & RF Wyoming Corp.	0.5%	None	Red Mountain Ranch LLC (50%) RF Wyoming Corp. (50%)
Jean L. Wojtowicz Indianapolis, IN, USA	Capital Management	Director	Director (First Internet Bank of IN)	President - Cambridge Capital Management Director - Vectren Corporation, First Merchants Corporation, & One America Mutual Insurance Holding Co. Owner WAFS LLC Member IBCR	0.5%	None	Cambridge Capital Management Corp. (100%) Cambridge Ventures, Inc. (100%) WAFS LLC (50%) IBCR (25%)

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First Internet Bancorp  
Fishers, Indiana  
Fiscal Year Ending December 31, 2018

Report Item 4: Insiders

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Jerry Williams Indianapolis, IN, USA	N/A	Director	Director (First Internet Bank of IN)	Owner 77th Street Partners LLC	0.8%	None	77th Street Partners LLC (50%)
John K. Keach, Jr. Columbus, IN, USA	N/A	Director	Director (First Internet Bank of IN)	Partner - Bunker LLC	0.2%	None	Bunker LLC (100%)
Ann D. Murtlow Indianapolis, IN, USA	Executive at non-profit	Director	Director (First Internet Bank of IN)	CEO & President - United Way of Central Indiana, Director - Evergy, Inc., Kansas City Power & Light Co., KC P&L Greater Missouri Operations Co., & Westar Energy, Inc.	0.1%	None	N/A
Kenneth J. Lovik Fishers, IN, USA	N/A	Executive Vice President and Chief Financial Officer	Executive Vice President and Chief Financial Officer (First Internet Bank of IN)	N/A	0.2%	None	N/A
C. Charles Perfetti Fishers, IN, USA	N/A	Executive Vice President and Secretary	Executive Vice President and Secretary (First Internet Bank of IN)	N/A	0.5%	None	N/A

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**First Internet Bancorp**  
**Fishers, Indiana**  
**Fiscal Year Ending December 31, 2018**

**Report Item 4: Insiders**

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Nicole S. Lorch Fishers, IN, USA	N/A	Executive Vice President and Chief Operating Officer	Executive Vice President and Chief Operating Officer (First Internet Bank of IN)	N/A	0.2%	None	N/A