

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report: April 27, 2017

NORTHWEST INDIANA BANCORP

(Exact name of registrant as specified in its charter)

Indiana
(State or other jurisdiction of incorporation)

000-26128
(Commission File Number)

35-1927981
(IRS Employer Identification No.)

9204 Columbia Avenue
Munster, Indiana 46321
(Address of principal executive offices) (Zip Code)

(219) 836-4400
(Registrant's telephone number, including area code)

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

Check the appropriate box below if the Form 8-K 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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01. Regulation FD Disclosure

On April 27, 2017, NorthWest Indiana Bancorp (the “Bancorp”) presented financial and other information to shareholders at the Bancorp’s Annual Meeting of Shareholders. The slides for the presentation are attached as Exhibit 99.1 to this report and are incorporated by reference into this Item 7.01. This information is furnished pursuant to Item 7.01 of Form 8-K and shall not be deemed to be “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section. The filing of this report shall not be deemed an admission as to the materiality of any information in the report that is required to be disclosed solely by reason of Regulation FD.

Forward Looking Statements - “Forward-looking statements” as defined in the Private Securities Litigation Reform Act of 1995 may be included in this release. A variety of factors could cause the Bancorp’s actual results to differ from those expected at the time of this release. These include, but are not limited to, changes in economic conditions in the Bancorp’s market area, changes in policies by regulatory agencies, fluctuation in interest rates, demand for loans in the Bancorp’s market area, economic conditions in the financial services industry, the Bancorp’s ability to successfully integrate the operations of recently acquired institutions, competition and other risks set forth in the Bancorp’s reports filed with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2016. Readers are urged to carefully review and consider the various disclosures made by the Bancorp in its periodic reports filed with the Securities and Exchange Commission. Forward-looking statements speak only as of the date they are made, and the Bancorp undertakes no obligation to update them in light of new information or future events.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Slide Presentation for the Annual Meeting of Stockholders on April 27, 2017.

SIGNATURE

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.

Date: April 27, 2017

NORTHWEST INDIANA BANCORP

By: /s/ Benjamin Bochnowski
Name: Benjamin Bochnowski
Title: President and Chief Executive Officer

INDEX TO EXHIBITS

Exhibit
Number

Description

99.1 Slide Presentation for the Annual Meeting of Stockholders on April 27, 2017.



2017 Annual Shareholders' Meeting

27-April-2017



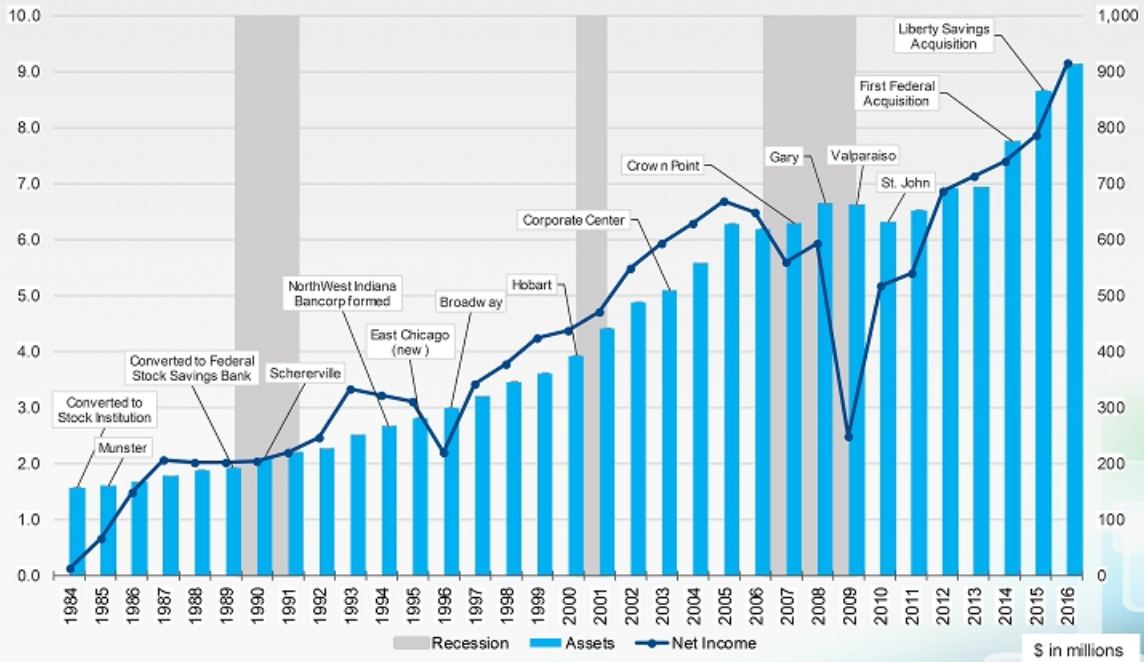
Forward Looking Statements

“Forward-looking statements” as defined in the Private Securities Litigation Reform Act of 1995 may be included in this release. A variety of factors could cause the Bancorp’s actual results to differ from those expected at the time of this release. These include, but are not limited to, changes in economic conditions in the Bancorp’s market area, changes in policies by regulatory agencies, fluctuation in interest rates, demand for loans in the Bancorp’s market area, economic conditions in the financial services industry, the Bancorp’s ability to successfully integrate the operations of recently acquired institutions, competition and other risks set forth in the Bancorp’s reports filed with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2016. Readers are urged to carefully review and consider the various disclosures made by the Bancorp in its periodic reports filed with the Securities and Exchange Commission. Forward-looking statements speak only as of the date they are made, and the Bancorp undertakes no obligation to update them in light of new information or future events.

SUSTAINED PERFORMANCE



Over 3 Decades of Performance



Value Driven Culture

Shareholders



Customers



Employees



Community





2016 PERFORMANCE SUMMARY



2016 Year-In-Review

Record earnings for the fifth consecutive year

- Net income totaled \$9.1mn, 16.4% growth over 2015

Strong, stable asset quality

- Non-performing loans at 1.05% of total loans at year-end

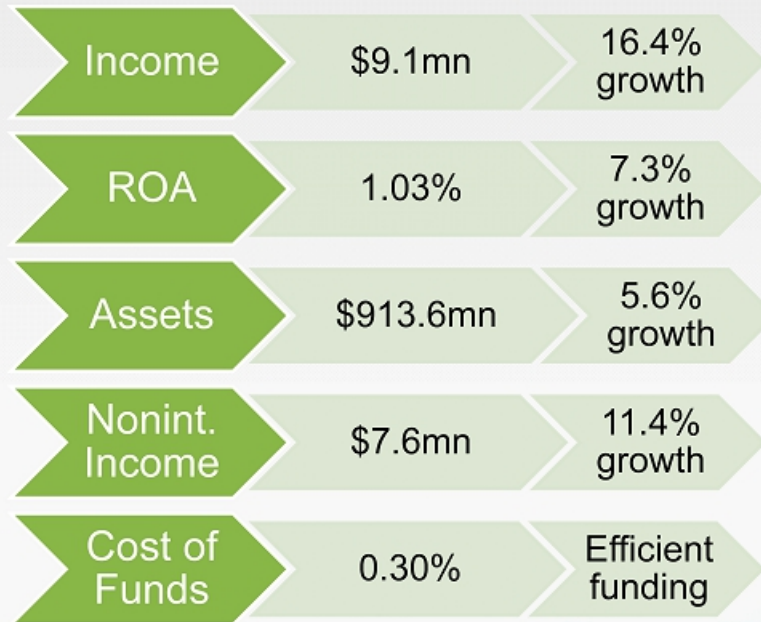
Assets and capital continue to grow

- Total assets at \$913.6mn, 5.6% growth over 2015; Tier 1 capital well positioned for continued growth

Enhanced the sales team

- Added new mortgage lending officers, a banking center manager and a business banker trainee

Operating Results 2016



Named a top 200 community bank

2004 – 2016

By U.S. Banker Magazine

Named to "Best Places to Work in Indiana"

2013 - 2016

By the Best Companies Group

Named a "Best Bank to Work For"

2016

By American Banker

Assets

Sustained Growth

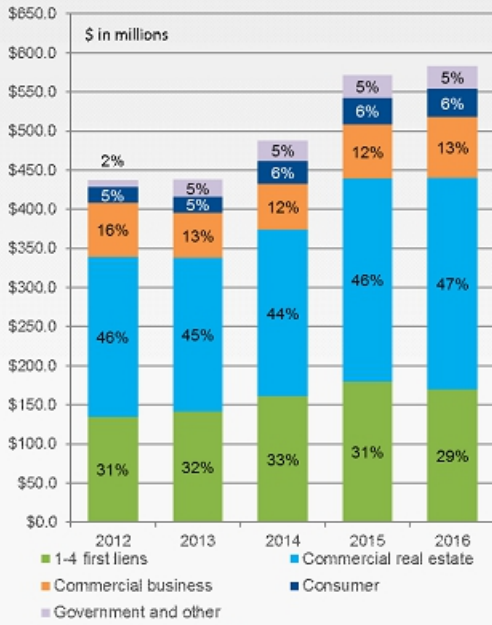
- Up \$48.7mn in 2016
- 5.7% 5 year compound annual growth rate
- \$342.0mn in total loan originations resulting in \$11.7mn of net loan growth for 2016
- Growth reflects focus on loan originations and acquisition strategies

NWIN Growth 2012 - 2016

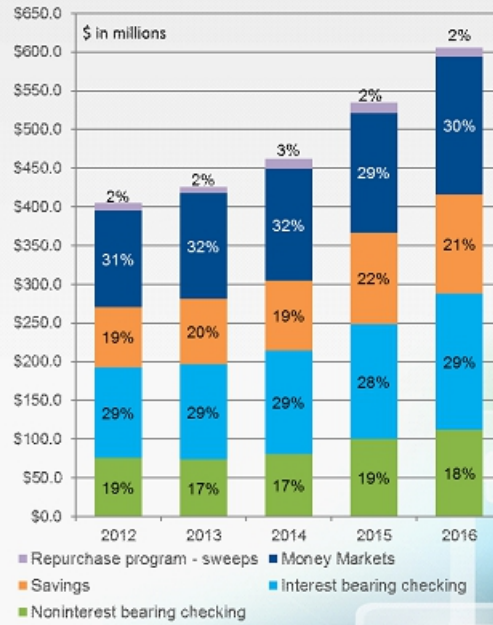


Loans and Deposits

Loan Mix 2012 - 2016



Core Fund Mix 2012 - 2016



Asset Quality

Nonperforming loans

- Stable at 1.05%

Texas Ratio

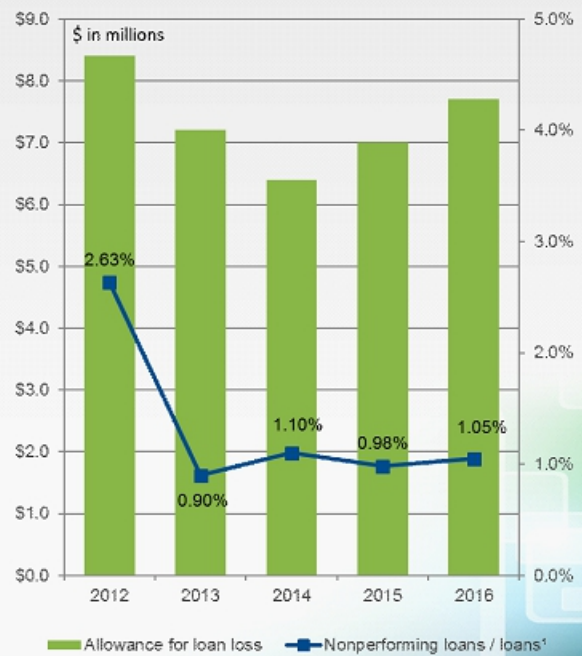
- Ratio was 25.0% in 2012, down to 12.0% at the end of 2016

Total classification ratio

- ALL reserves are proportionate to risk



Asset Quality 2012 - 2016



¹Nonaccruing loans + accruing loans 90 days past due

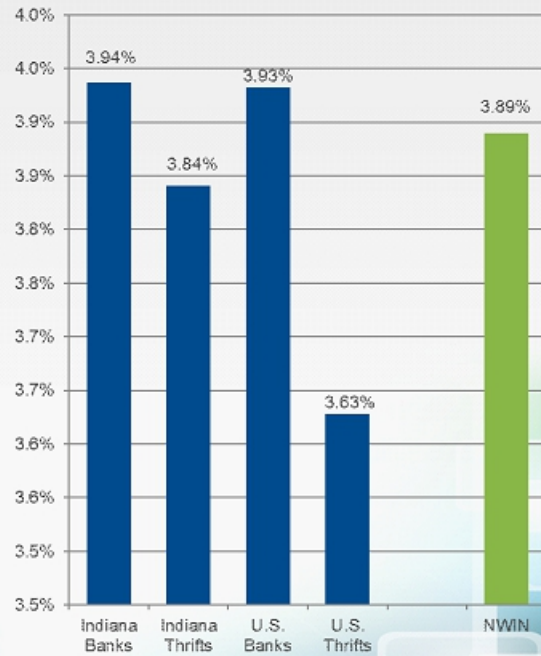
Interest Income (TE)

Improved Yields

- Positive impact from increasing yields and improved economic conditions
- Full year benefit from the Liberty acquisition realized
- Portfolio mix delivering increased earnings
- Shorter duration positions the portfolio for continued growth

Peoples Bank
you first banking

Interest Income / Avg. Assets
(Tax Equivalent)

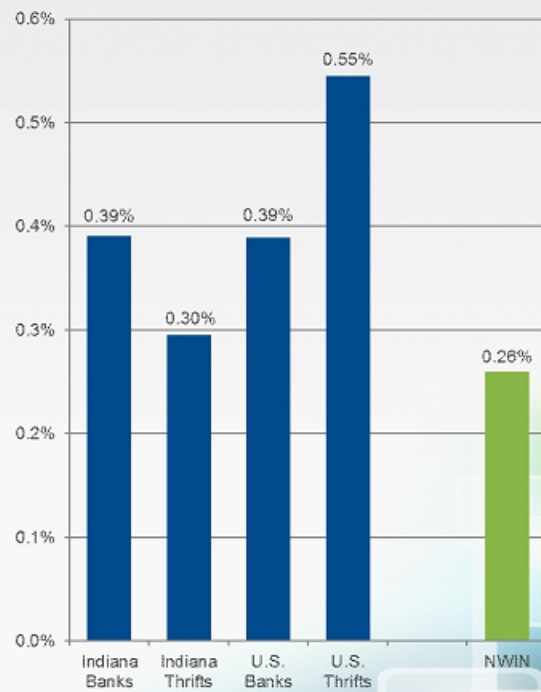


Interest Expense

Top performer

- Strong competitive advantage against peers
- Driven by focus on core funds
- Consistently lead peers in balance sheet funding

Interest Expense / Avg. Assets

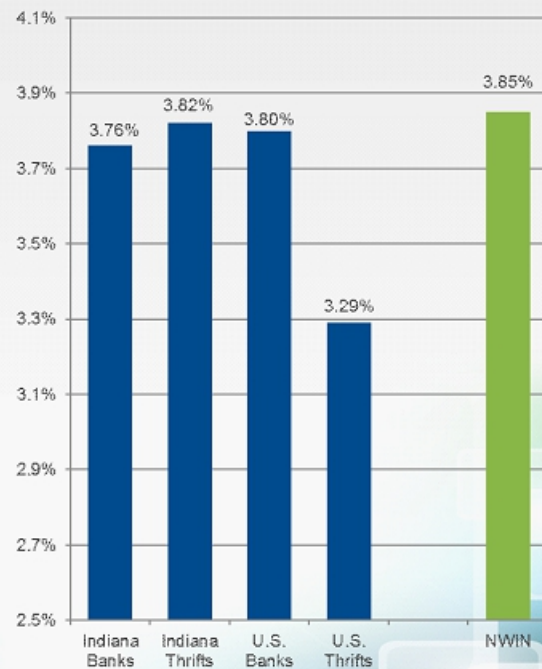


Net Interest Margin (TE)

Outperforms peers

- Results of strong funding management
- Continues to expand as asset yields improve
- Main driver of ROA

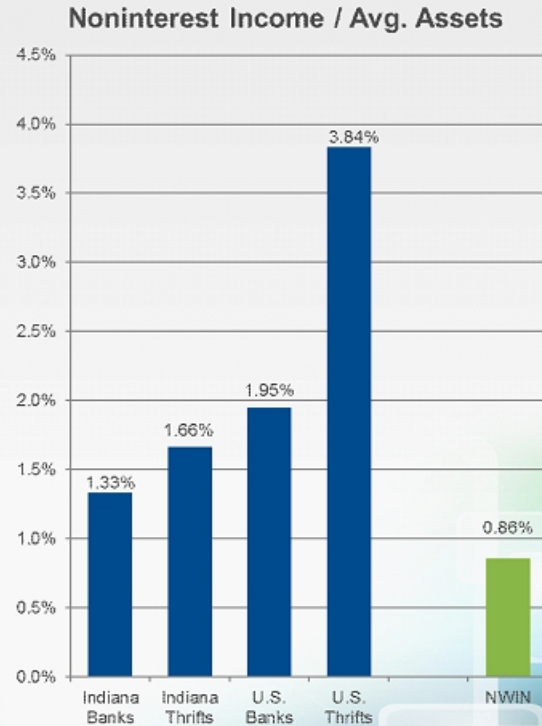
Net Interest Margin
(Tax Equivalent)



Noninterest Income

Opportunities

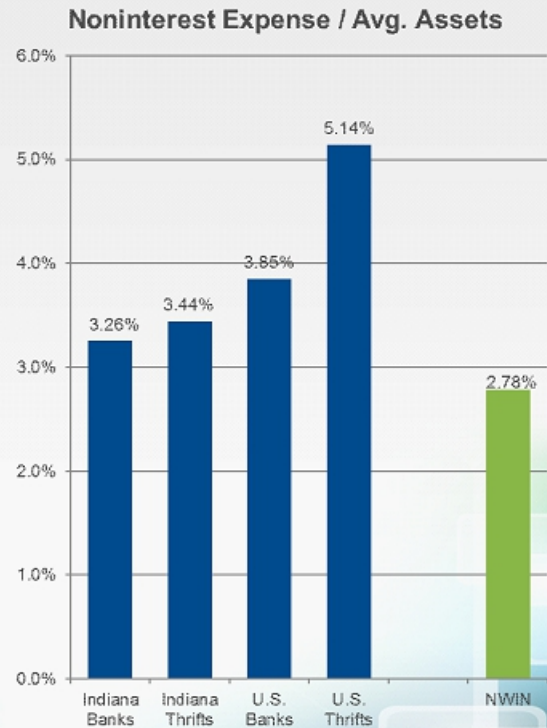
- Strategic focus to enhance Noninterest Income
- Tactical improvements in services pricing planned for 2017
- Main drivers are mortgage loan sales, deposit fees, and wealth management income



Noninterest Expense

Strong expense management

- Efficient operations ensure agility and low overhead
- Investments back into the company have allowed for growth
- Efficiency ratio of 65.6%
- Approximately \$4.6mn assets per employee, up from \$4.0mn in 2012

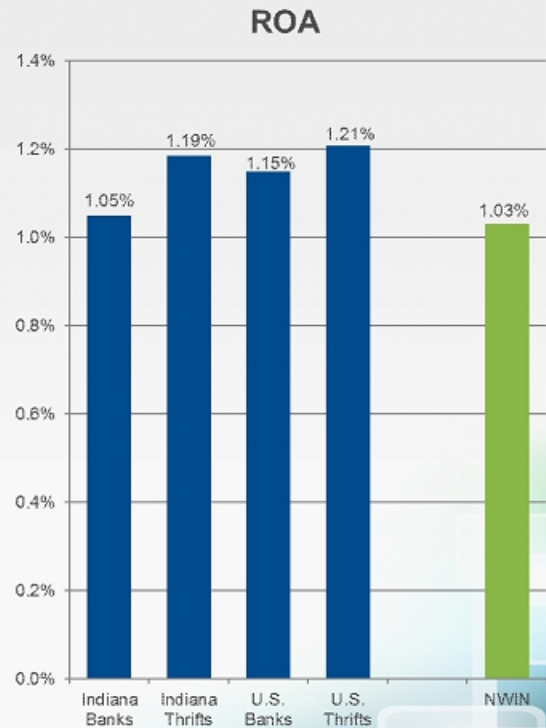


Peoples Bank
you first banking

Return On Assets

Competitive ROA

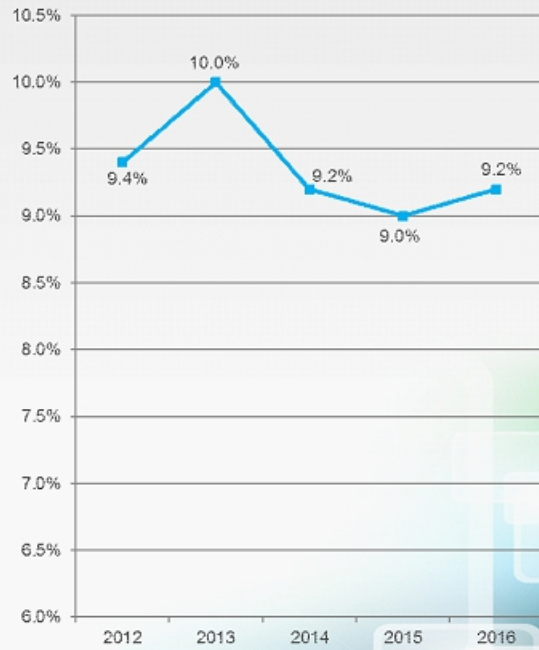
- 7.3% increase in 2016
- Strategic plan calls for continued improvement in ROA
- Long-term performance is the key to ROE and continued independence



Building Capital



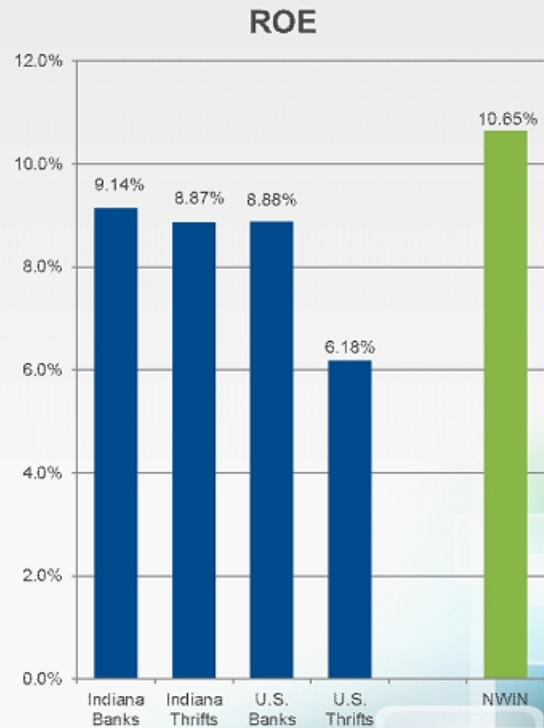
NWIN Tier 1 Capital 2012 - 2016



Return on Equity

Continued excellence

- Earnings and capital management deliver superior results to shareholders
- Returned 34.7% of earnings to shareholders in 2016



Peoples Bank
you first banking

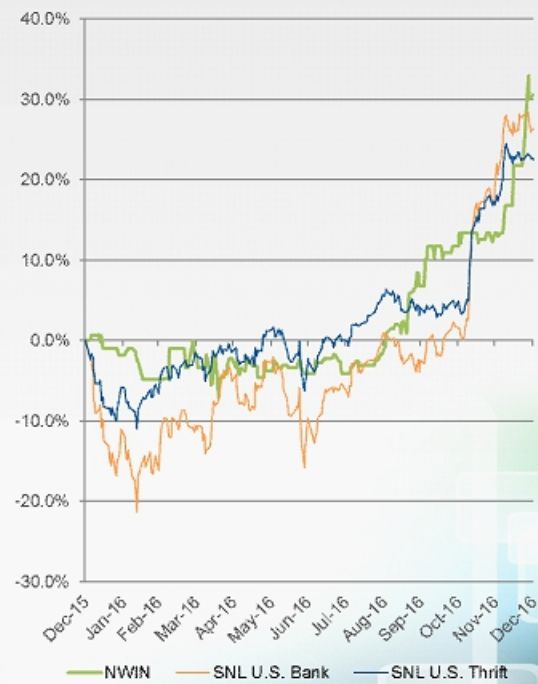
Shareholder Returns

Industry leading returns

- Total Return of 30.57%
- Single share increased by \$8.05 or 26.1%
- Dividends paid out per share of \$1.11 or 2.9% dividend yield
- Price to earnings per share – 12.1x
- Price to book value per share – 132.1%

PeoplesBank
you first banking

NWIN 2016 Total Return (%)





WHAT'S AHEAD 2017



Q1 2017: Highlights

Earnings growth

- Net income totals \$2.3mn, up 2.4% over Q1 2016

Loan growth

- Loan originations totaled \$82.8mn

Core deposit growth [excludes cds and public funds]

- Consumer, business, and not for profit balances grew by \$16.2mn, or 3.6%

Key performance indicators reflect quality growth

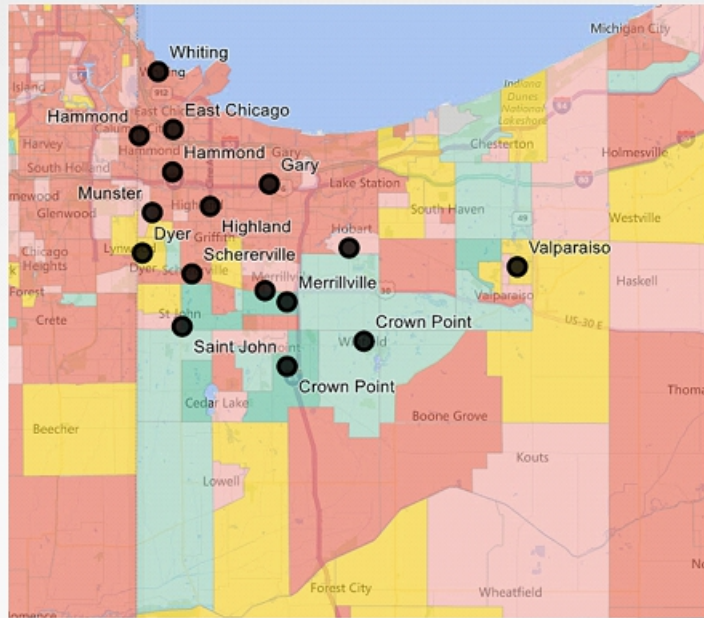
- ROA - 1.02%
- ROE - 10.73%

Peoples Banking Center Network

16 full-service banking centers

Focused on Strategic Growth

- Well positioned to capture projected population growth
- Strong potential in existing footprint
- Active plans to enhance Porter County market presence



Strategic Priorities

Profitability

- Incremental improvement to ROA
- Noninterest income growth
- Efficient overhead management

Risk Management

- Enrich risk management culture
- Align risk management with strategy
- Execute effective risk strategies

Innovation & Technology

- Achieve business operational efficiencies
- Foster a change management culture
- Enhance the customer experience

Strategy

- Talent management
- Inorganic growth opportunities
- Position the Bank for the future



Thank you.

27-April-2017

