
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: September 7, 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 September 7, 2017, NorthWest Indiana Bancorp (the "Bancorp") presented financial and other information at the Raymond James Emerging Bank Symposium in Chicago, Illinois. 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 Raymond James Emerging Bank Symposium on September 7, 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: September 7, 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 Raymond James Emerging Bank Symposium on September 7, 2017.](#)



Fall 2017 Investor Presentation



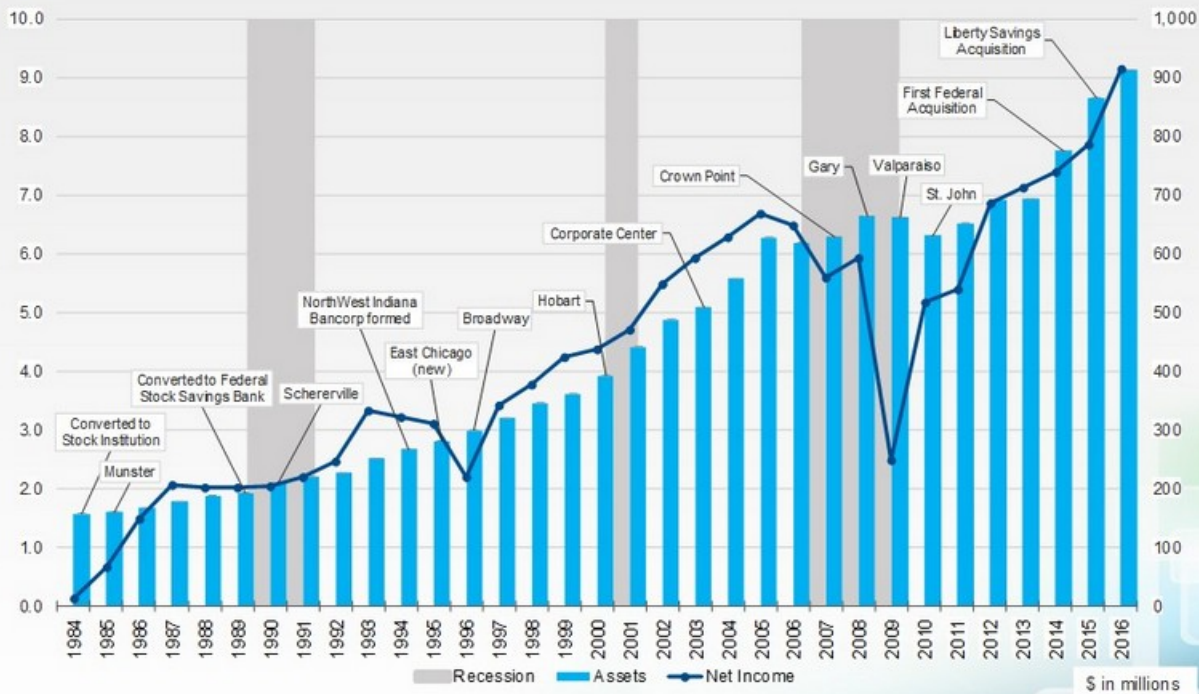
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SUSTAINED PERFORMANCE



Over 3 Decades of Performance



Value-Driven Culture

Shareholders



Customers



Employees



Community





2017 PERFORMANCE SUMMARY



2017 Performance Summary

Increased Earnings through June 30, 2017

- Net income totaled \$4.8mn, 7.6% growth over 2016 for the six months ended June 30, 2017

Strong, stable asset quality

- Non-performing loans at 1.06% of total loans

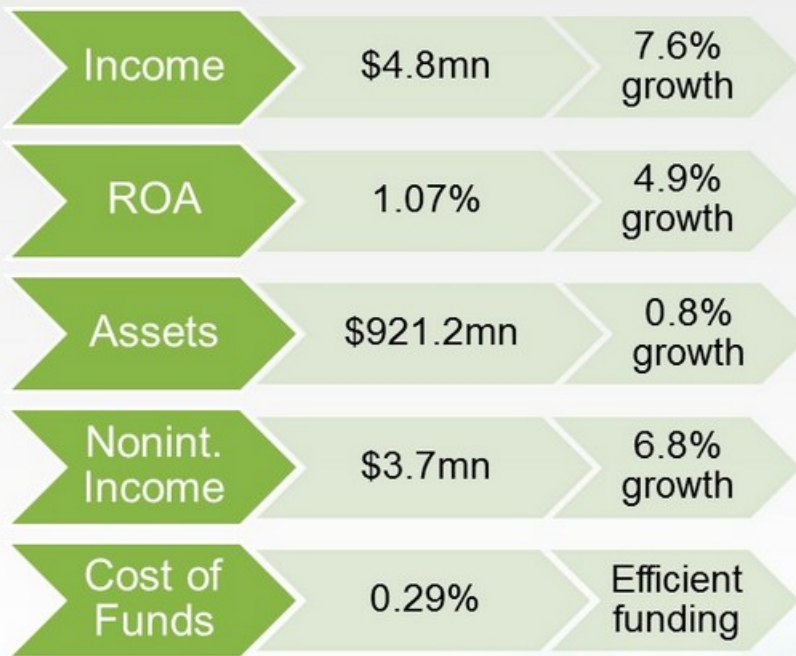
Assets and capital continue to grow

- Total assets at \$921.2mn, an increase of \$7.6mn, 0.8%; Tier 1 capital well positioned for continued growth

Enhanced the sales team

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

Operating Results for the six months ended June 30, 2017



Named a top 200 community bank

2004 - 2017

By U.S. Banker Magazine

Named to "Best Places to Work in Indiana"

2013 - 2017

By the Best Companies Group

Named a "Best Bank to Work For"

2016 & 2017

By American Banker

Assets

Sustained Growth

- Up \$7.6mn in 2017
- 5.8% 5 year compound annual growth rate
- \$166.2mn in total loan originations resulting in \$17.4mn of net loan growth for 2017
- Growth reflects focus on loan originations and acquisition strategies

NWIN Growth 2013 - Jun 17



Loans and Deposits

Loan Mix 2013 - Jun 17



Core Fund Mix 2013 - Jun 17



Asset Quality

Nonperforming loans

- Stable at 1.06%

Texas Ratio

- Ratio was 25.0% in 2012, down to 11.0% at Jun 17

Total classification ratio

- Ratios was 12.0% at Jun 17
- ALL reserves are proportionate to risk

Asset Quality 2013 - Jun 17

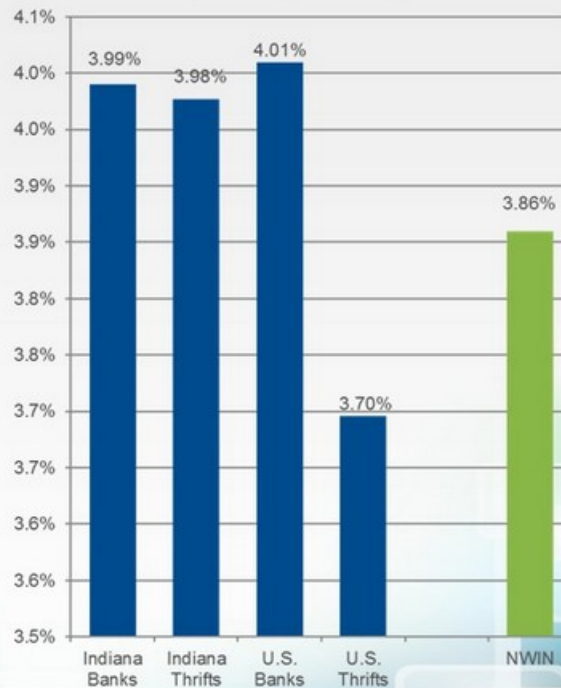


Interest Income (TE)

Improved Yields

- Positive impact from increasing yields and improved economic conditions
- Prior acquisitions continue to benefit interest income
- Portfolio mix delivering increased earnings
- Shorter duration positions the portfolio for continued growth

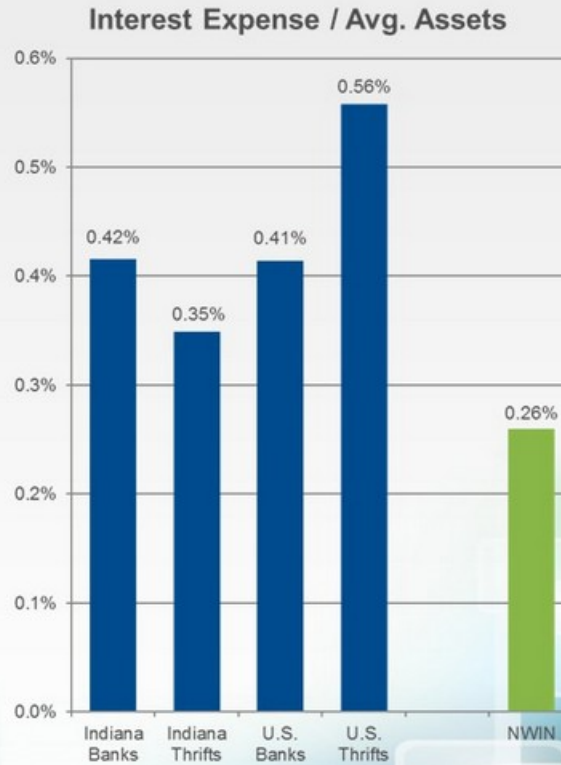
Interest Income / Avg. Assets
(Tax Equivalent)



Interest Expense

Top performer

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



Peoples Bank
you first banking

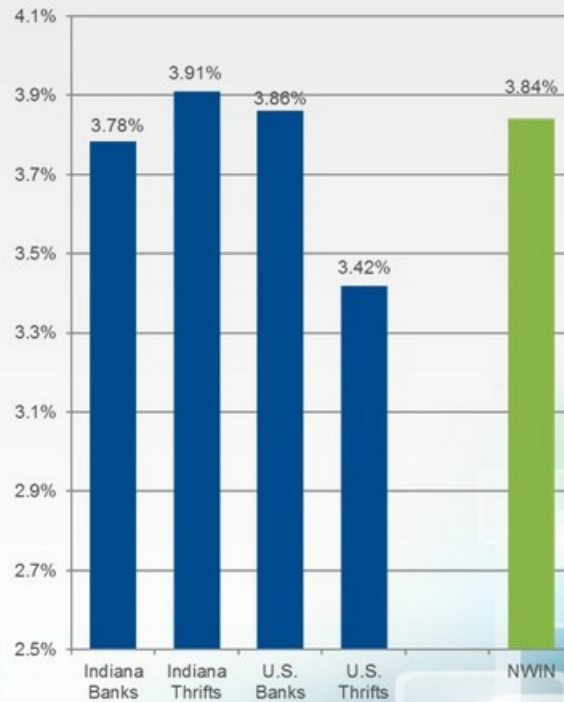
Data Source: S&P Global Market Intelligence

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)



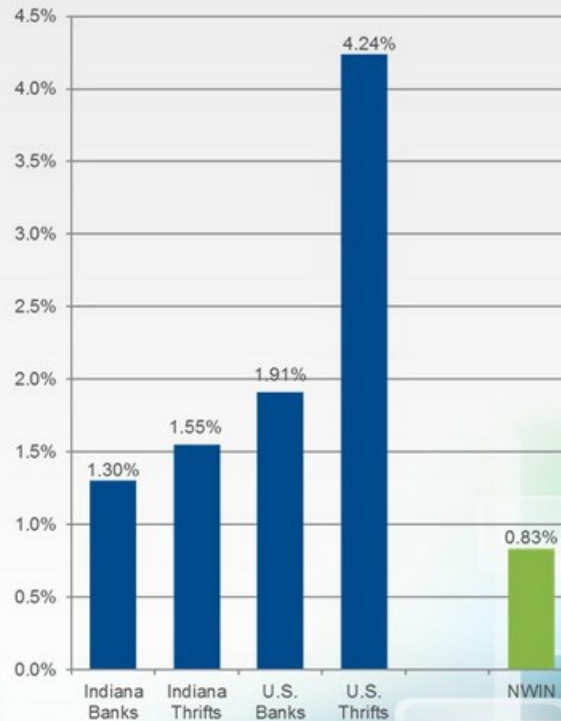
Data Source: S&P Global Market Intelligence

Noninterest Income

Opportunities

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

Noninterest Income / Avg. Assets

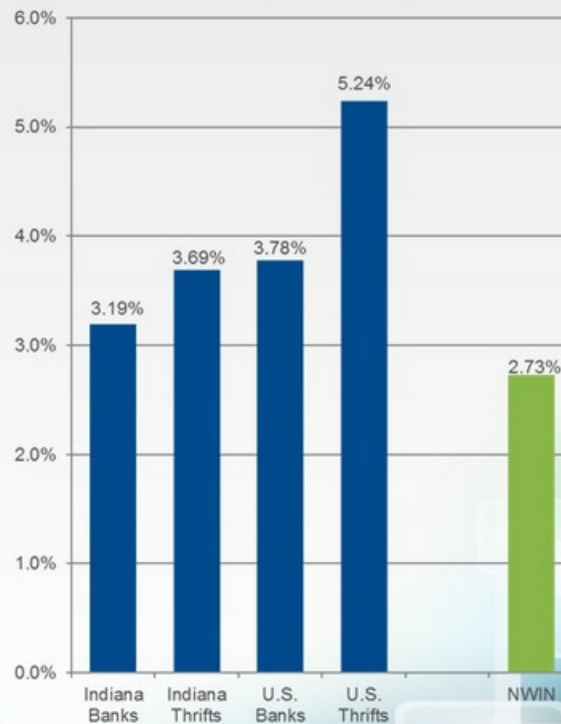


Noninterest Expense

Strong expense management

- Efficient operations ensure agility and low overhead
- Investments back into the company have allowed for growth
- Efficiency ratio of 65.2%
- Approximately \$4.6mn assets per employee, up from \$4.0mn in 2012

Noninterest Expense / Avg. Assets



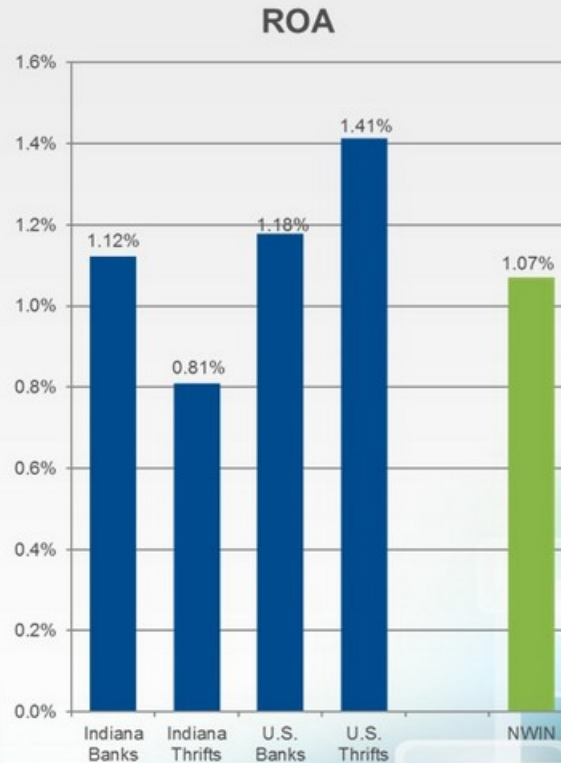
Peoples Bank
you first banking

Data Source: S&P Global Market Intelligence

Return On Assets

Competitive ROA

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



Building Capital

Strong capital allows for organic and inorganic growth

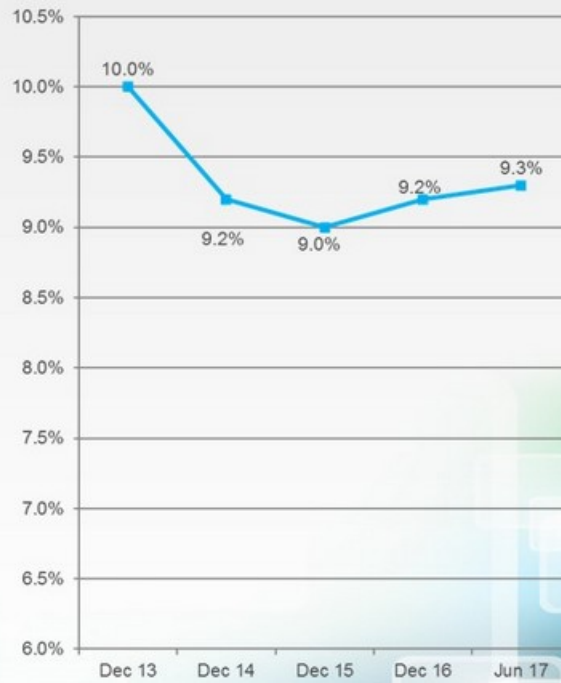


Well capitalized with 9.3% Tier 1 Capital



Deployed capital in 2014 & 2015 with acquisition of First Federal & Liberty

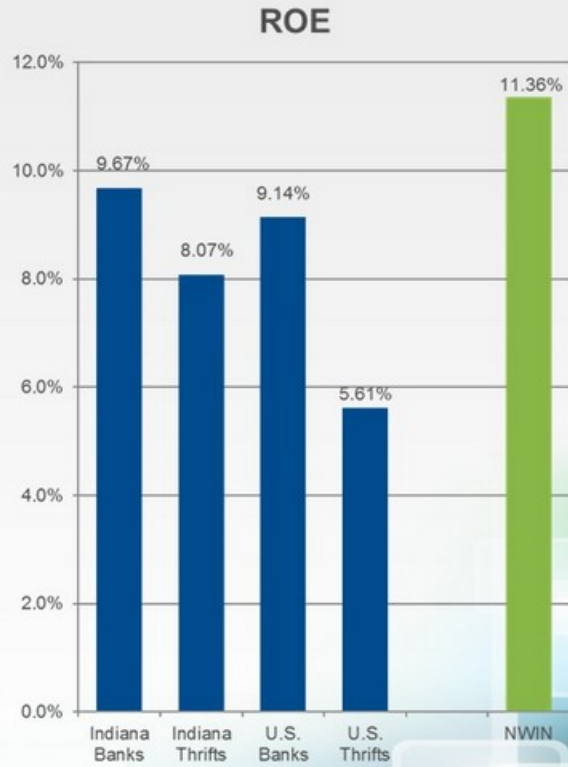
NWIN Tier 1 Capital
2013 - Jun 17



Return on Equity

Continued excellence

- Earnings and capital management deliver superior results to shareholders
- Returned 34% of earnings to shareholders through Jun 17



Data Source: S&P Global Market Intelligence

Shareholder Returns

Industry leading returns

- Total Period Return of 5.7%
- Single share increased by \$1.65 or 4.2%
- Dividends paid out per share of \$0.57 or 2.9% dividend yield
- Price to earnings per share – 12.7x
- Price to book value per share – 139.5%

NWIN Jun 17 Total Return (%)



Peoples Bank
you first banking

Data Source: S&P Global Market Intelligence



WHAT'S AHEAD



Q2 2017: Highlights

(Three months ended June 30, 2017)

Earnings growth

- Net income totals \$2.5mn, up 12.8% over Q2 2016

Loan growth

- Loan originations totaled \$83.4mn

Core deposit growth [excludes cds and public funds]

- Consumer, business, and not for profit balances grew by \$4.1mn, 4.5% annual growth rate

Key performance indicators reflect quality growth

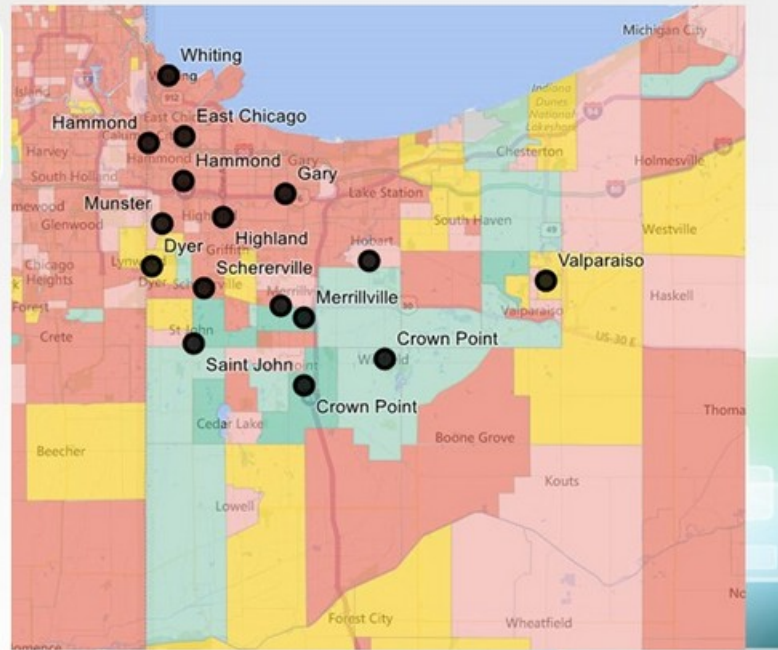
- ROA - 1.11%
- ROE - 11.30%

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.

