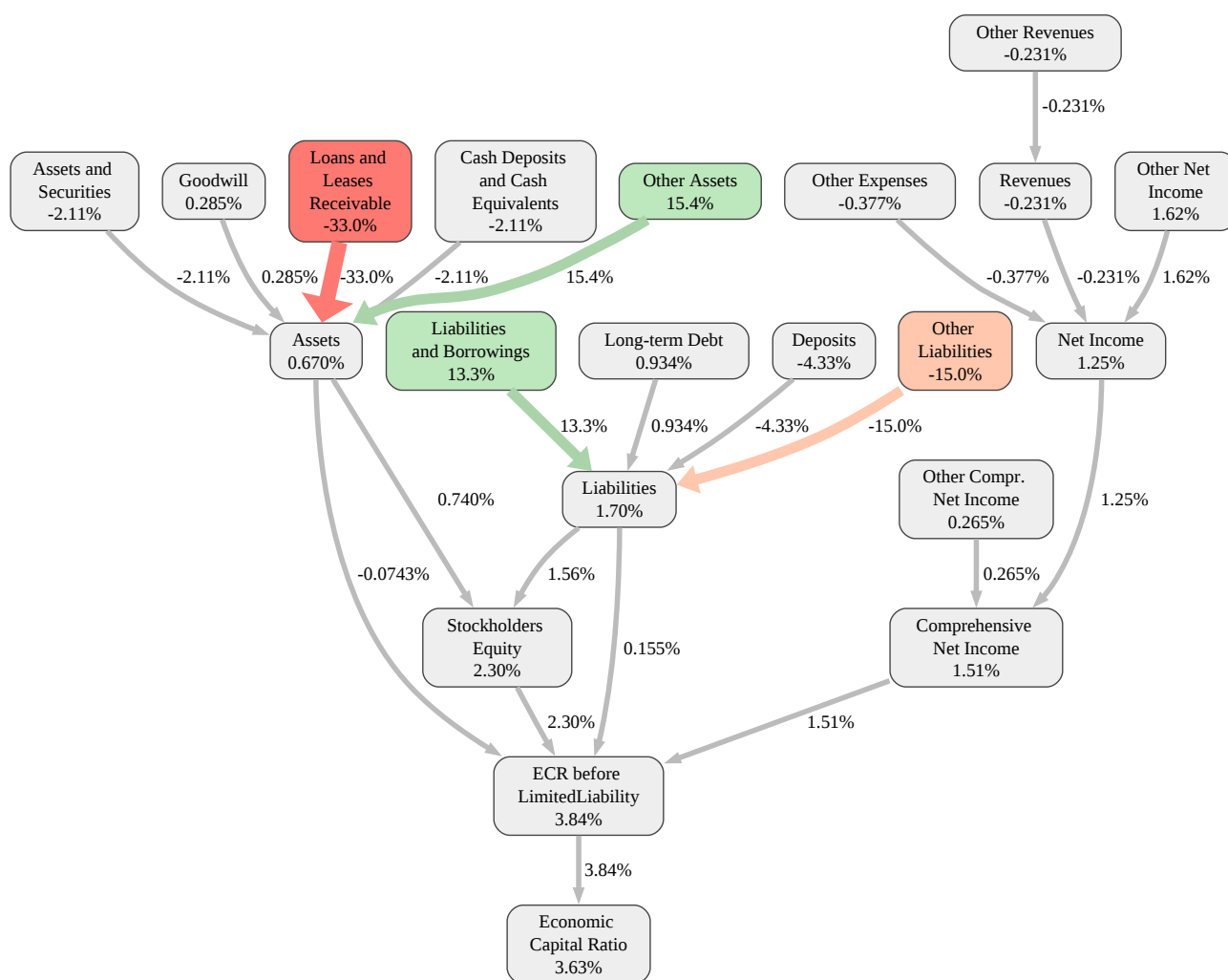






The relative strengths and weaknesses of First Financial CORP IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Financial CORP IN compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 15% points. The greatest weakness of First Financial CORP IN is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 3.6% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	56,622
Cash Deposits and Cash Equivalents	87,230
Deposits	2,276,134
Fees	0
Goodwill	37,612
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	206,601
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	2,666,636
Other Compr. Net Income	3,022
Other Expenses	13,818
Other Liabilities	40,551
Other Net Income	46,630
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	47,308

Output Variable	Value in 1000 USD
Liabilities	2,523,286
Assets	2,895,408
Expenses	13,818
Revenues	0
Stockholders Equity	372,122
Net Income	32,812
Comprehensive Net Income	35,834
BaseVar	2,824,545
ECR before Limited Liability	15%
Economic Capital Ratio	15%