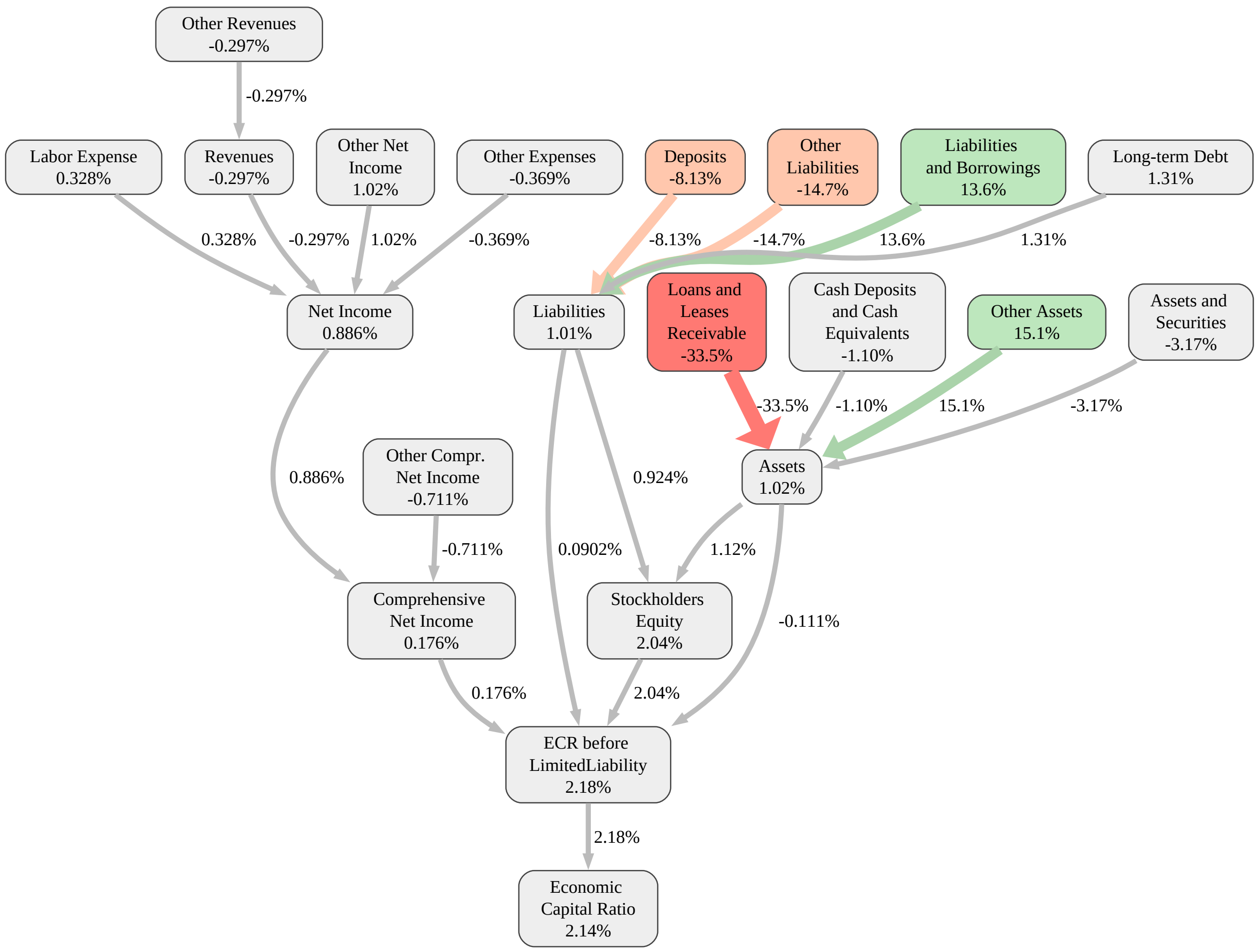
STATE BANKS 2015

First Financial CORP IN
Rank 18 of 93



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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 2.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	48,931
Cash Deposits and Cash Equivalents	78,102
Deposits	2,457,197
Fees	0
Goodwill	39,489
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	103,059
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	2,784,161
Other Compr. Net Income	-560
Other Expenses	14,189
Other Liabilities	48,015
Other Net Income	47,961
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	51,802

Output Variable	Value in 1000 USD
Liabilities	2,608,271
Assets	3,002,485
Expenses	14,189
Revenues	0
Stockholders Equity	394,214
Net Income	33,772
Comprehensive Net Income	33,212
BaseVar	2,919,197
ECR before LimitedLiability	15%
Economic Capital Ratio	15%