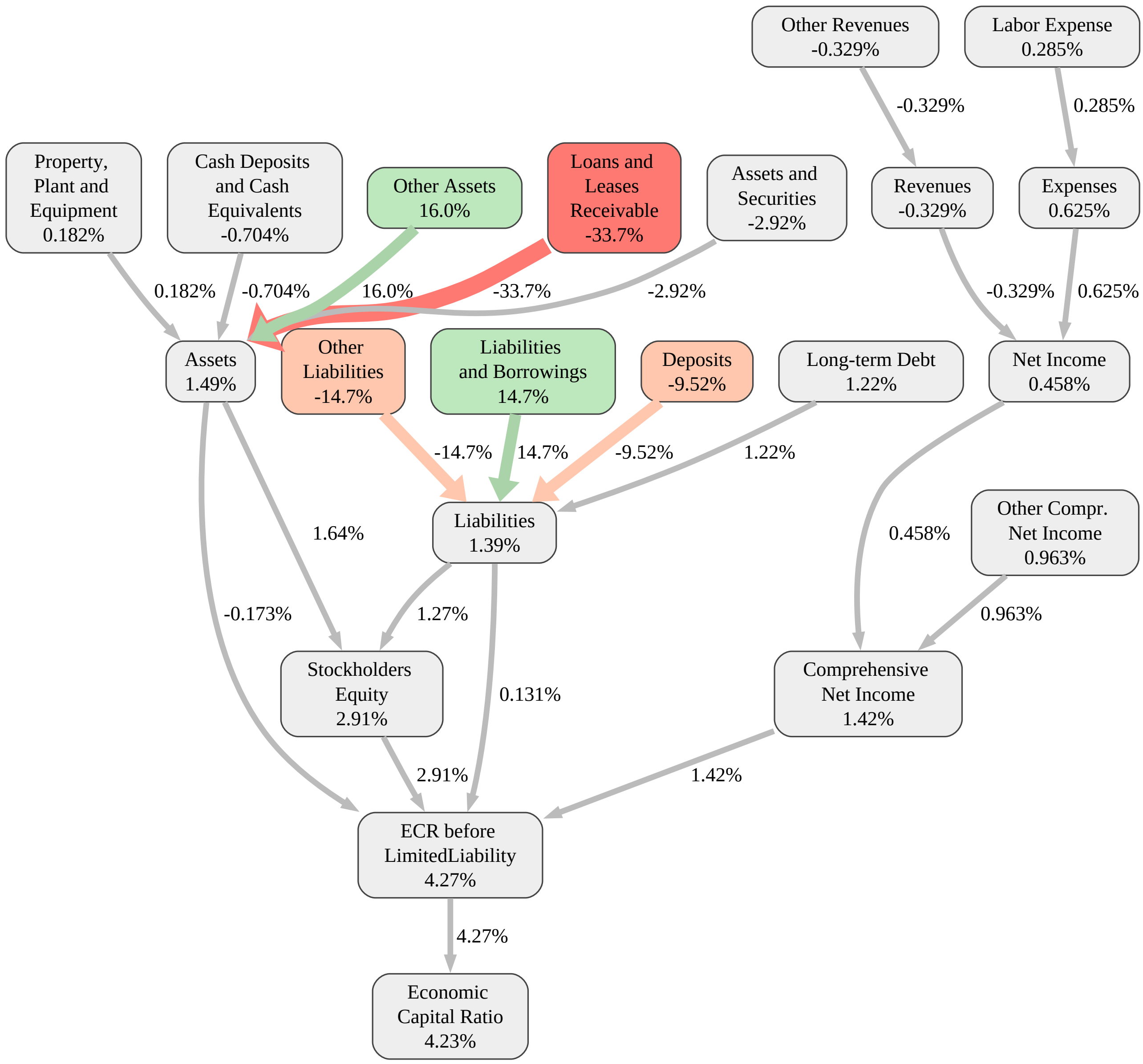
STATE BANKS 2016

First Financial CORP IN
Rank 3 of 101



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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 16% points.The greatest weakness of First Financial CORP IN is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 4.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	44,573
Cash Deposits and Cash Equivalents	88,695
Deposits	2,442,369
Fees	0
Goodwill	39,489
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	126,900
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	2,756,297
Other Compr. Net Income	5,128
Other Expenses	10,392
Other Liabilities	0
Other Net Income	40,588
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	50,531

Output Variable	Value in 1000 USD
Liabilities	2,569,269
Assets	2,979,585
Expenses	10,392
Revenues	0
Stockholders Equity	410,316
Net Income	30,196
Comprehensive Net Income	35,324
BaseVar	2,876,263
ECR before LimitedLiability	16%
Economic Capital Ratio	16%