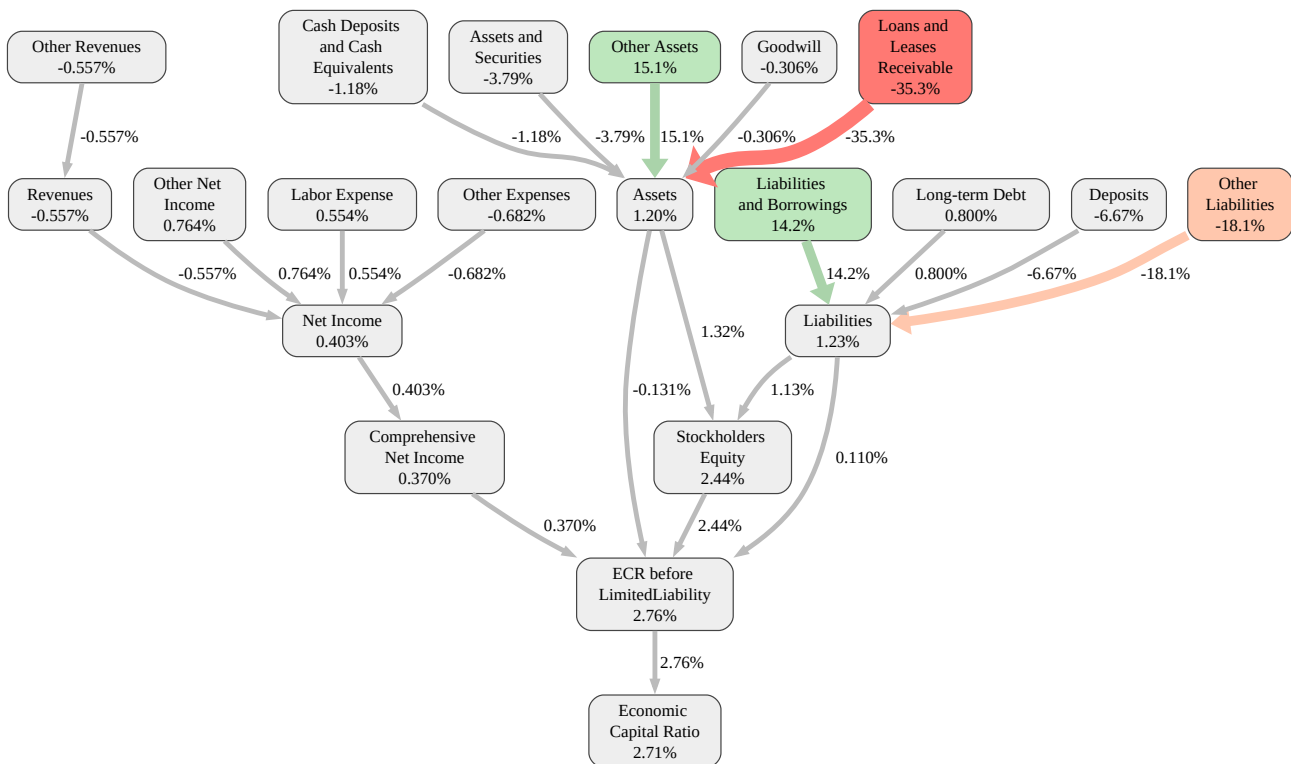






The relative strengths and weaknesses of First Financial CORP IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.7% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	30,333
Cash Deposits and Cash Equivalents	74,107
Deposits	2,458,653
Fees	0
Goodwill	34,355
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	128,446
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	2,813,601
Other Compr. Net Income	-540
Other Expenses	20,622
Other Liabilities	0
Other Net Income	49,753
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,272

Output Variable	Value in 1000 USD
Liabilities	2,587,099
Assets	3,000,668
Expenses	20,622
Revenues	0
Stockholders Equity	413,569
Net Income	29,131
Comprehensive Net Income	28,591
BaseVar	2,922,594
ECR before Limited Liability	15%
Economic Capital Ratio	15%