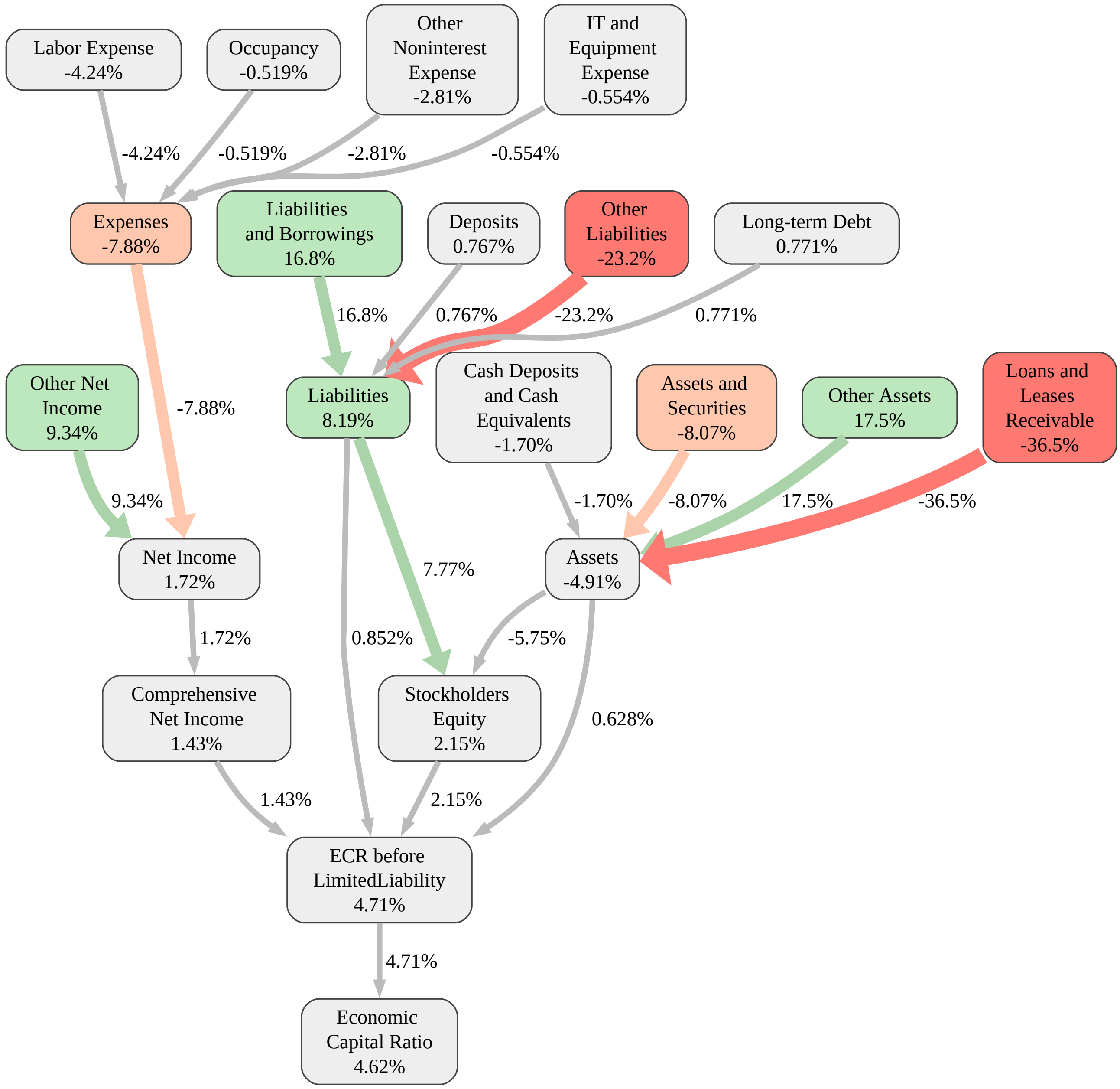
STATE BANKS 2019

First Financial CORP IN
Rank 11 of 127



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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 17% points.The greatest weakness of First Financial CORP IN is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.6% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	22,607
Cash Deposits and Cash Equivalents	74,388
Deposits	2,436,727
Fees	929
Goodwill	34,355
IT and Equipment Expense	6,827
Labor Expense	50,658
Liabilities and Borrowings	129,290
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	7,030
Other Assets	2,830,814
Other Compr. Net Income	-6,384
Other Expenses	11,145
Other Liabilities	0
Other Net Income	142,817
Other Noninterest Expense	25,845
Other Revenues	6,200
Property, Plant and Equipment	46,554

Output Variable	Value in 1000 USD
Liabilities	2,566,017
Assets	3,008,718
Expenses	102,434
Revenues	6,200
Stockholders Equity	442,701
Net Income	46,583
Comprehensive Net Income	40,199
BaseVar	3,255,338
ECR before LimitedLiability	17%
Economic Capital Ratio	17%