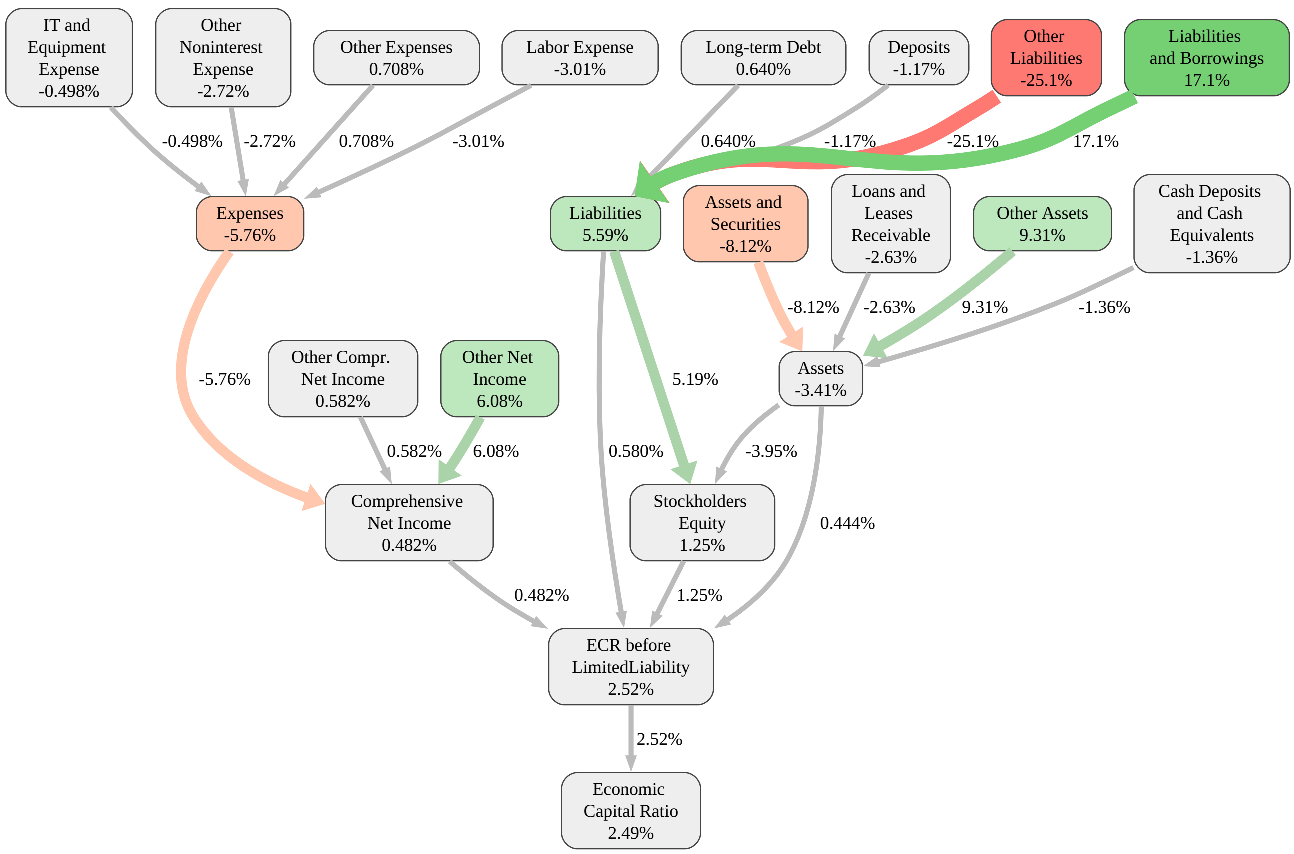
STATE BANKS 2020

First Financial CORP IN
Rank 32 of 143



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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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 17% points.The greatest weakness of First Financial CORP IN is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 2.5% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	41,556
Cash Deposits and Cash Equivalents	127,426
Deposits	3,275,357
Fees	693
Goodwill	78,592
IT and Equipment Expense	8,244
Labor Expense	54,827
Liabilities and Borrowings	190,285
Loans and Leases Receivable	2,636,447
Long-term Debt	0
Occupancy	7,600
Other Assets	1,076,653
Other Compr. Net Income	15,953
Other Expenses	12,127
Other Liabilities	0
Other Net Income	160,545
Other Noninterest Expense	33,041
Other Revenues	4,859
Property, Plant and Equipment	62,576

Output Variable	Value in 1000 USD
Liabilities	3,465,642
Assets	4,023,250
Expenses	116,532
Revenues	4,859
Stockholders Equity	557,608
Net Income	48,872
Comprehensive Net Income	64,825
BaseVar	4,285,115
ECR before LimitedLiability	18%
Economic Capital Ratio	18%