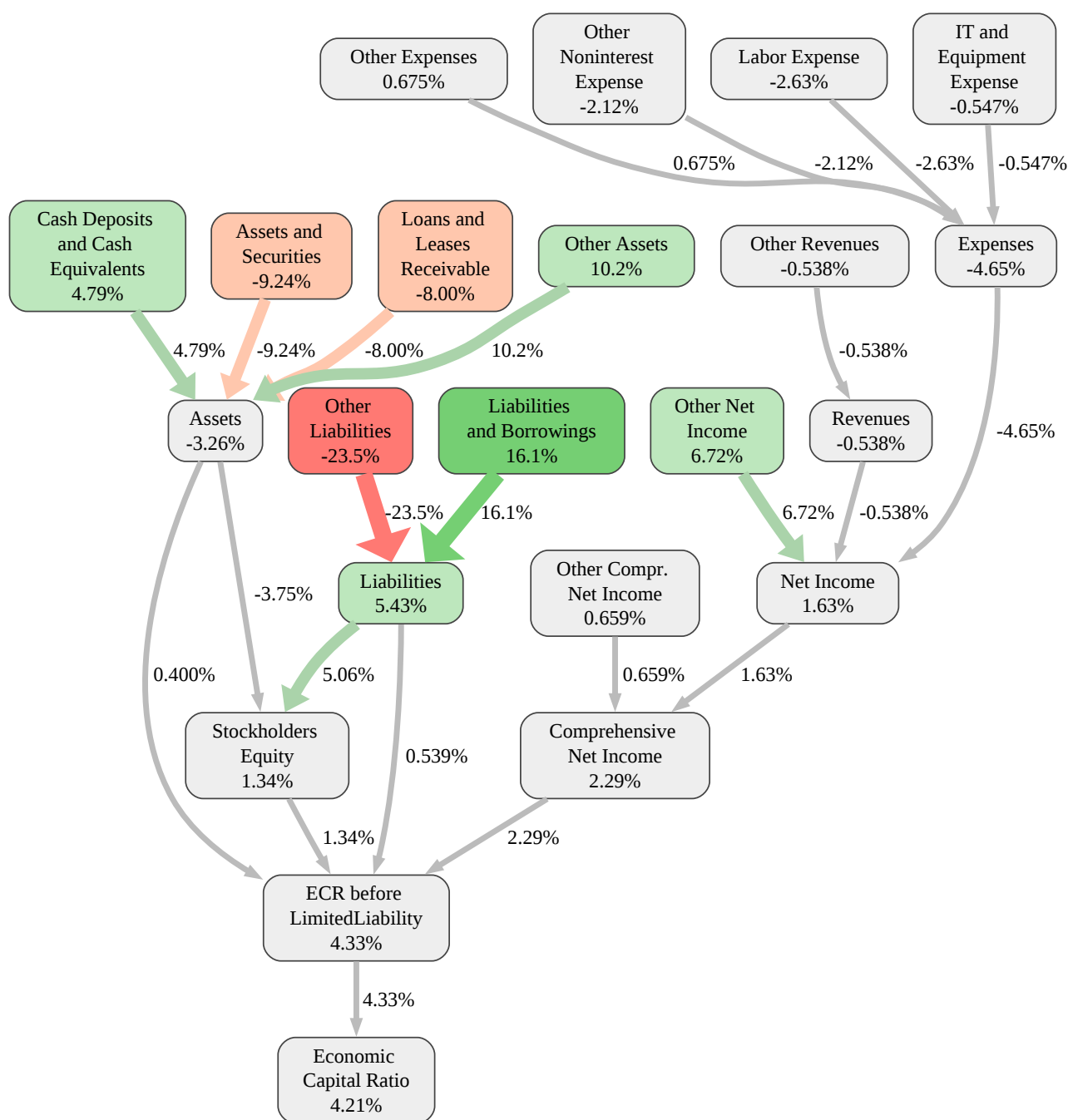




The relative strengths and weaknesses of First Financial CORP IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 16% points. The greatest weakness of First Financial CORP IN is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.2% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	37,530	Liabilities	3,960,552
Cash Deposits and Cash Equivalents	657,470	Assets	4,557,544
Deposits	3,755,945	Expenses	124,450
Fees	316	Revenues	4,136
Goodwill	78,592	Stockholders Equity	596,992
IT and Equipment Expense	10,568	Net Income	53,844
Labor Expense	61,931	Comprehensive Net Income	71,109
Liabilities and Borrowings	204,607	BaseVar	4,839,864
Loans and Leases Receivable	2,563,242	ECR before Limited Liability	17%
Long-term Debt	0	Economic Capital Ratio	17%
Occupancy	8,202		
Other Assets	1,158,647		
Other Compr. Net Income	17,265		
Other Expenses	11,692		
Other Liabilities	0		
Other Net Income	174,158		
Other Noninterest Expense	31,741		
Other Revenues	4,136		
Property, Plant and Equipment	62,063		