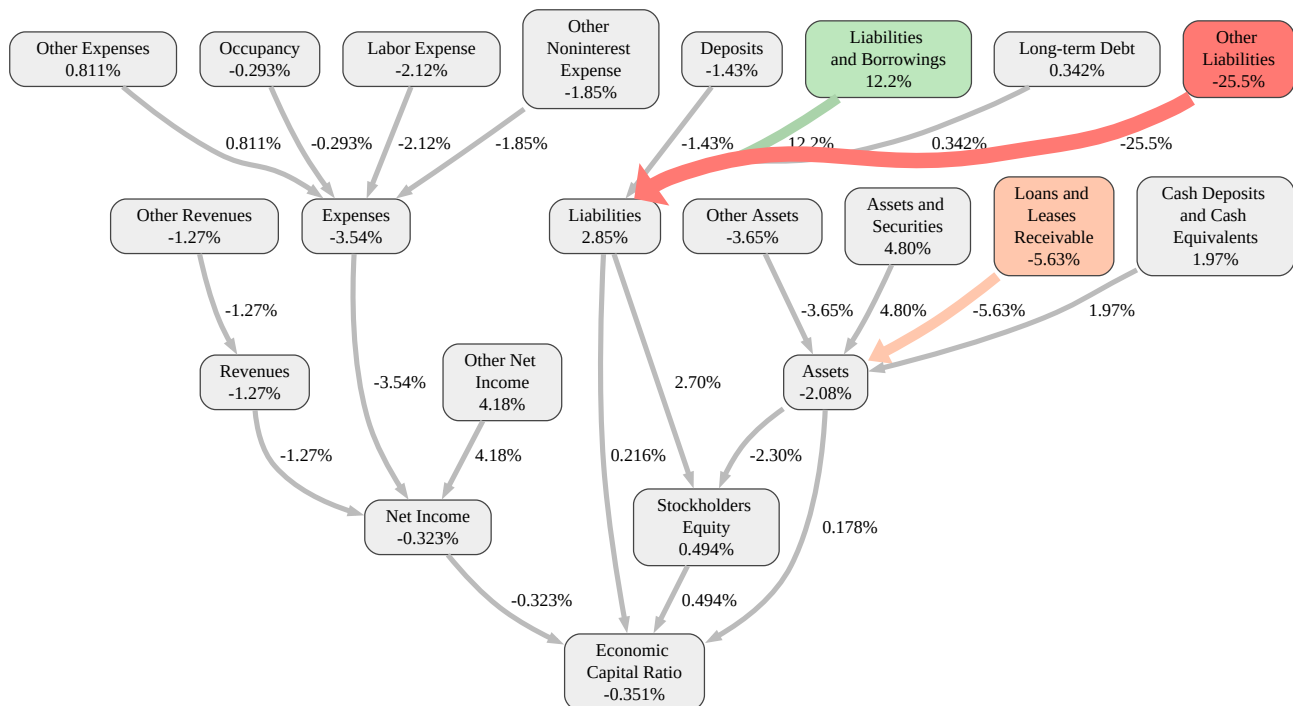




The relative strengths and weaknesses of First Financial CORP IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 12% points. The greatest weakness of First Financial CORP IN is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.35% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,410,462
Cash Deposits and Cash Equivalents	682,807
Deposits	4,409,569
Fees	1,294
Goodwill	86,135
IT and Equipment Expense	10,174
Labor Expense	64,474
Liabilities and Borrowings	182,954
Loans and Leases Receivable	2,767,590
Long-term Debt	0
Occupancy	8,774
Other Assets	158,583
Other Compr. Net Income	-12,190
Other Expenses	12,626
Other Liabilities	0
Other Net Income	179,770
Other Noninterest Expense	32,690
Other Revenues	3,249
Property, Plant and Equipment	69,522

Output Variable	Value in 1000 USD
Liabilities	4,592,523
Assets	5,175,099
Expenses	130,032
Revenues	3,249
Stockholders Equity	582,576
Net Income	52,987
Comprehensive Net Income	40,797
BaseVar	5,474,123
ECR before Limited Liability	12%
Economic Capital Ratio	12%