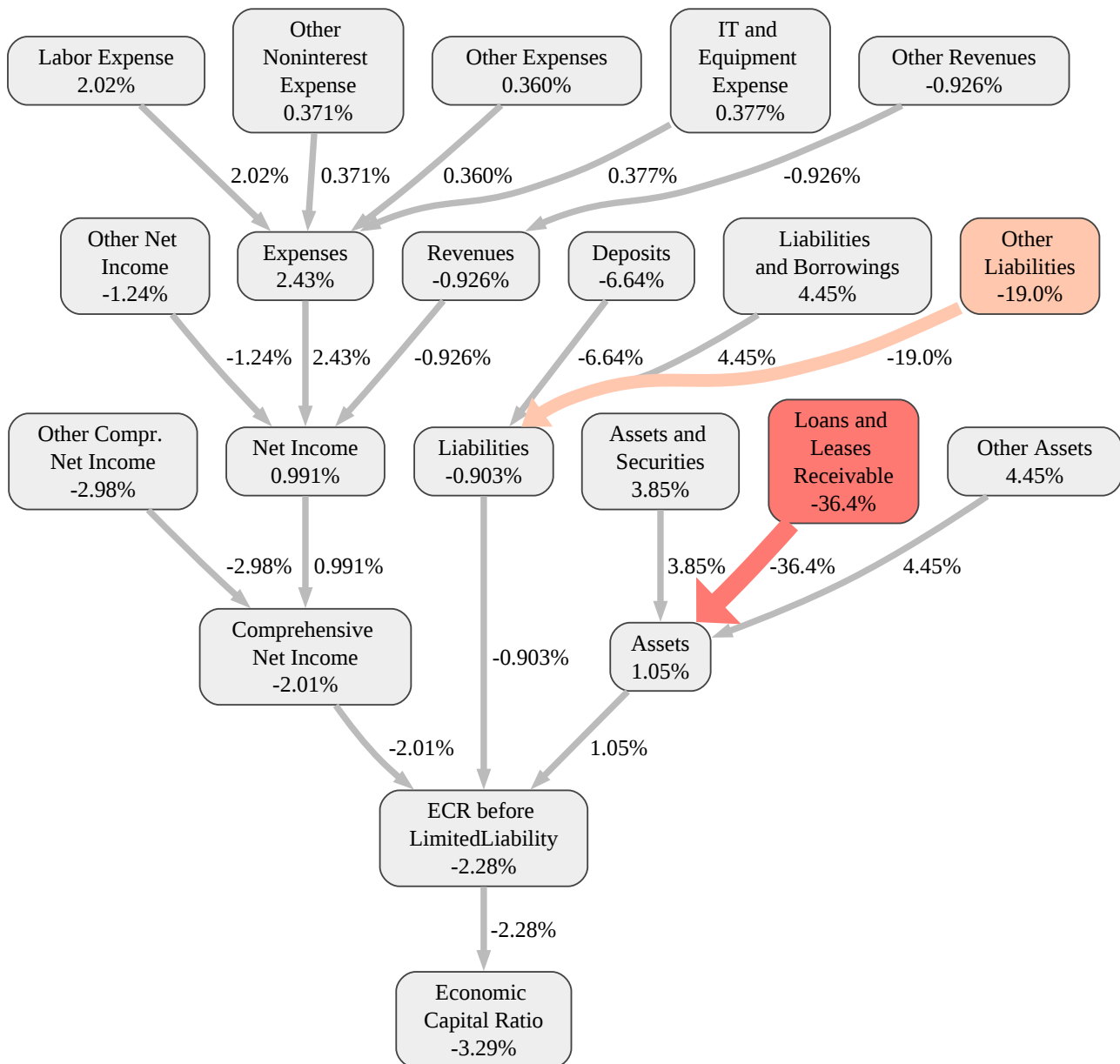




The relative strengths and weaknesses of First Financial CORP IN are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Financial CORP IN compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 4.4% 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 4.4%, being 3.3% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,417,178
Cash Deposits and Cash Equivalents	222,517
Deposits	4,368,871
Fees	0
Goodwill	86,985
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	145,117
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	3,196,454
Other Compr. Net Income	-137,548
Other Expenses	16,651
Other Liabilities	0
Other Net Income	87,760
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	66,147

Output Variable	Value in 1000 USD
Liabilities	4,513,988
Assets	4,989,281
Expenses	16,651
Revenues	0
Stockholders Equity	475,293
Net Income	71,109
Comprehensive Net Income	-66,439
BaseVar	5,190,790
ECR before Limited Liability	2.6%
Economic Capital Ratio	4.4%