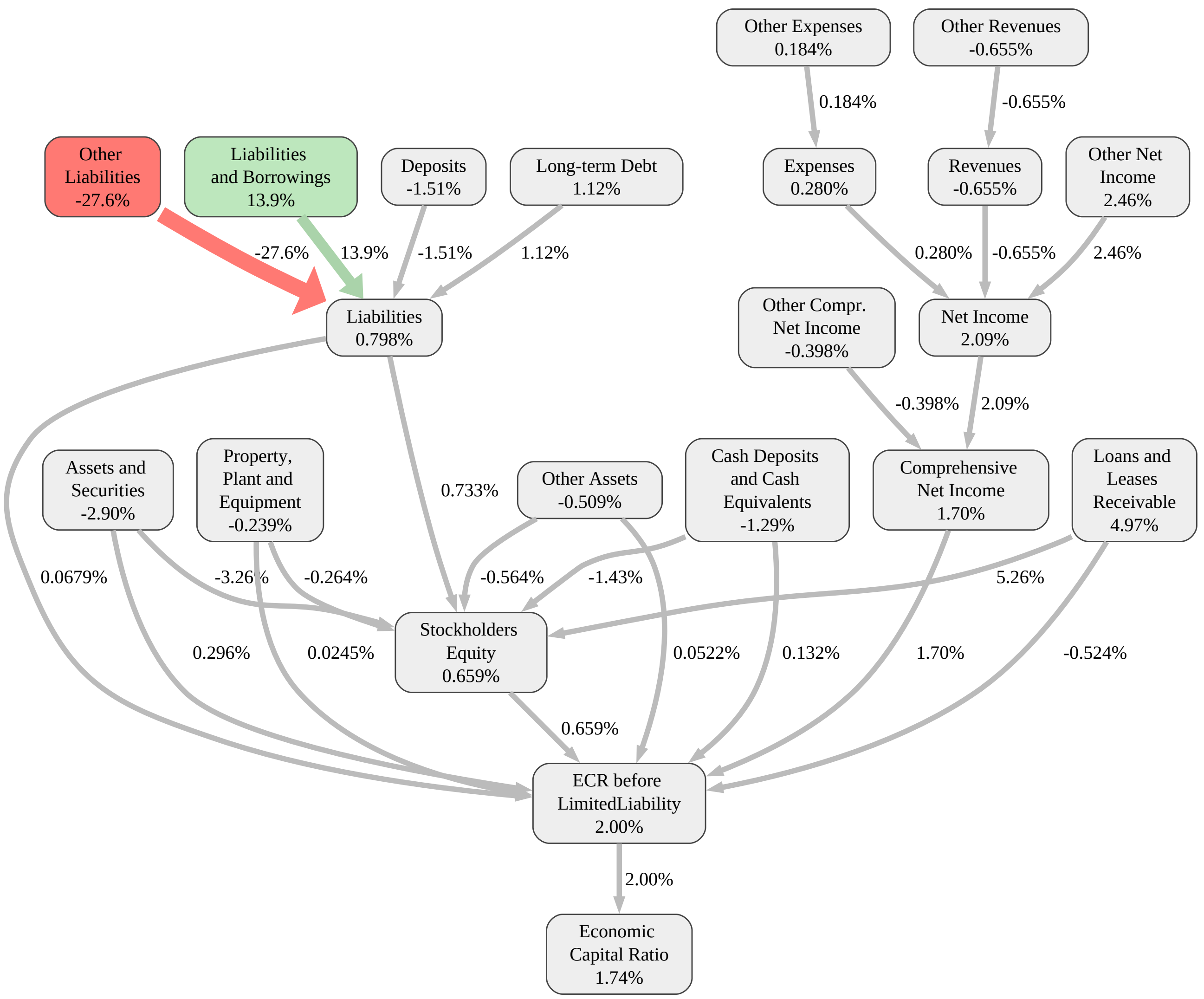
STATE BANKS 2012

First Financial CORP IN
Rank 13 of 78



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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 14% points.The greatest weakness of First Financial CORP IN is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	59,964
Cash Deposits and Cash Equivalents	134,280
Deposits	2,274,499
Fees	0
Goodwill	36,897
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	86,152
Loans and Leases Receivable	1,874,438
Long-term Debt	0
Occupancy	0
Other Assets	808,377
Other Compr. Net Income	-1,125
Other Expenses	14,397
Other Liabilities	246,449
Other Net Income	51,592
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	40,105

Output Variable	Value in 1000 USD
Liabilities	2,607,100
Assets	2,954,061
Expenses	14,397
Revenues	0
Stockholders Equity	346,961
Net Income	37,195
Comprehensive Net Income	36,070
BaseVar	2,902,392
ECR before LimitedLiability	14%
Economic Capital Ratio	14%