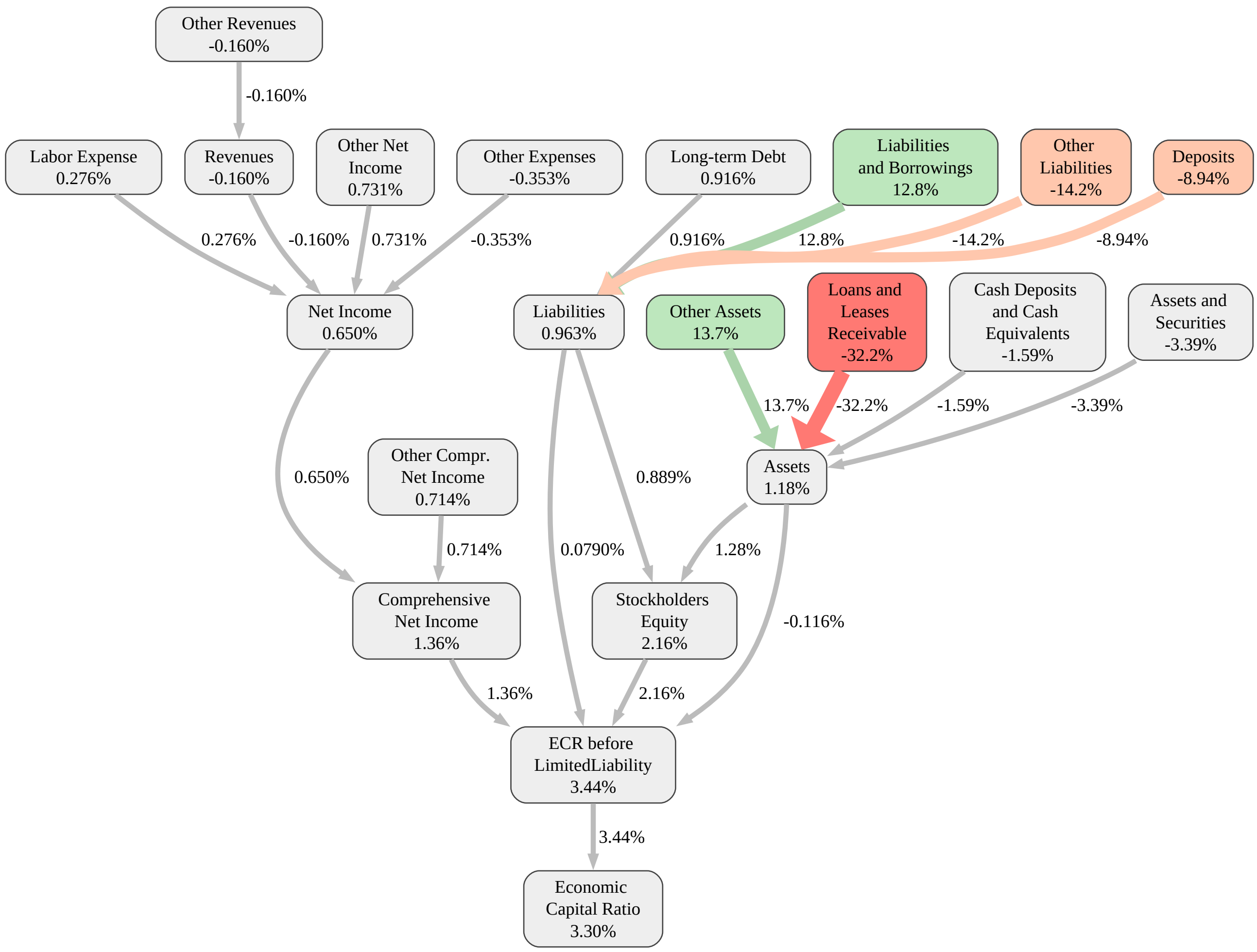
STATE BANKS 2014

First Financial CORP IN
Rank 12 of 87



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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 Other Assets, increasing the Economic Capital Ratio by 14% points.The greatest weakness of First Financial CORP IN is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.3% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	43,624
Cash Deposits and Cash Equivalents	71,033
Deposits	2,458,791
Fees	0
Goodwill	39,489
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	114,140
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	2,813,123
Other Compr. Net Income	-6,497
Other Expenses	13,767
Other Liabilities	59,592
Other Net Income	45,301
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	51,449

Output Variable	Value in 1000 USD
Liabilities	2,632,523
Assets	3,018,718
Expenses	13,767
Revenues	0
Stockholders Equity	386,195
Net Income	31,534
Comprehensive Net Income	25,037
BaseVar	2,944,621
ECR before LimitedLiability	14%
Economic Capital Ratio	14%