

JECURITIES AND EXCHANGE COMPLESION

Washington, D.C. 20549 Mail Prog

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FORM 11-K

(Mark One)

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended December 31, 2009

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from ______ to _____

Commission file number: 001-34155

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

First Savings Bank, F.S.B. Employees' Savings & Profit Sharing Plan and Trust

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

First Savings Financial Group, Inc. 501 East Lewis & Clark Parkway Clarksville, Indiana 47129

US2008 1382896.1

REQUIRED INFORMATION

Item 1-3. The First Savings Bank, F.S.B. Employees' Savings and Profit Sharing Plan and Trust (the "Plan") is subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and files plan financial statements and schedules prepared in accordance with the financial reporting requirements of ERISA. The Plan is filing such financial statements and schedules in lieu of the financial statements required by these Items, as permitted by Item 4.

Item 4. Pursuant to Section 103(c) of ERISA and the regulations thereunder, the Plan is not required to file audited financial statements, because the Plan has fewer than 100 participants. A copy of the Plan's Summary Annual Report and Schedule I to the Form 5500 Annual Report is filed herewith.

FORM 5500 SCHEDULE I AND SUMMARY ANNUAL REPORT

SCHEDULE I	Financial Inf	ormat	ormation - Small Plan				OMB No. 1210-0110		
(Form 5500)									
Department of the Treasury Internal Revenue Service	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the				2009				
Department of Labor Employee Banefits Security Administration		Internal Revenue Code (the Code).				This Form is Ocean to Public			
Pension Benefit Guaranty Corporation	File as an attachment to Form 6500.				This Form is Open to Public Inspection				
For calendar plan year 2009 or fiscal p	lan year beginning	01/01/	2009	8	and ending)	127	31/2009	
A Name of plan					Three-digi blan numb		•	002	
FIRST SAVINGS BANK, F.S	.B. EMPLOYEES' SAVI	NGS &	PROFIT S	HARIN	IG PLA	N			
C Plan sponsor's name as shown on	line 2a of Form 5500			DE	mployer lo	Ientificatio	on Numbe	er (EIN)	
FIRST SAVINGS BANK, F.S	.в.			3	5-0309	764			
Complete Schedule I if the plan covered small plan under the 80-120 participant							lete Sche	dule I if you are filing as a	
Part I Small Plan Financial	Information								
Report below the current value of asse assets held in more than one trust. Do benefit at a future date. Include all inco insurance carriers. Round off amount	not enter the value of the portion ome and expenses of the plan inc	of an ins	urance contra	ct that g	uarantees	during th	nis plan ye	ear to pay a specific dollar	
1 Plan Assets and Liabilities:			(a) 8	eginning	j of Year		(b) End of Year		
a Total plan assets		. 1a		3,040,087				3,980,444	
b Total plan liabilities		16							
C Net plan assets (subtract line 1b f	tom line 1a)	1c		3,040,087			3,980,444		
2 Income, Expenses, and Transfe	ers for this Plan Year:			(a) Amo	unt			(b) Total	
a Contributions received or receivat	ble:								
(1) Employers		2a(1)	152,527						
		22(2)	286,896			6,896			
(3) Others (including rollovers)			336,906			6,906			
b Noncash contributions		25	· · · · · · · · · · · · · · · · · · ·						
C Other income				253,720					
• • • • • • • • • • • • • • • • • • • •								1,030,049	
				73,051					
Benefits paid (including direct rolk		<u>}</u>			· · · · · · · ·				
 f Corrective distributions (see instruin g Certain deemed distributions of page 1 	•	2f		• ·					
g Certain deemed distributions of pa (see instructions)		2g							
h Administrative service providers (salaries, fees, and commissions)	2h							
i Other expenses		21			1	6,641			
j Total expenses (add lines 2e, 2f, 3	2g, 2h, and 2i)	2						89,692	
k Net income (loss) (subtract line 2j	from line 2d)	Zk						940,357	
Transfers to (from) the plan (see i	nstructions)	21							
3 Specific Assets: If the plan held a remaining in the plan as of the end o by-line basis unless the trust meets	of the plan year. Allocate the value of	of the plan	's interest in a c					of more than one plan on a line-	
					142	X		Amount	
a Partnership/joint venture interests					<u> </u>	x			
b Employer real property					}	x			
C Real estate (other than employer					x	 		1,300,176	
d Employer securities			••••••	3d	↓			1,300,170	
e Participant loans				3e		X			

For Paperwork Reduction Act Notice and OMB Control Numbers, see the Instructions for Form 6600

Schedule I (Form 5500) 2009 v.092308.1

	Schedule I (Form 5500) 2009 Pag	Page 2-				
				Yes	No	Amount
3f	Loans (other than to participants)		3f		х	
	Tangible personal property		3g		X	

Pi	art II	Compliance Questions				
4	Durin	g the plan year:		Yes	No	Amount
3	describ	ere a failure to transmit to the plan any participant contributions within the time period ed in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully ed. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		×	
b	year or	ny loans by the plan or fixed income obligations due the plan in default as of the close of plan classified during the year as uncollectible? Disregard participant loans secured by the ant's account balance	4b		x	
C		ny leases to which the plan was a party in default or classified during the year as tible?	4c		x	
đ		ere any nonexempt transactions with any party-in-interest? (Do not include transactions I on line 4a.)	4d		x	
e	Was the	a plan covered by a fidelity bond?	40	Х		7,000,000
f		plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by dishonesty?	4f		x	
g		plan hold any assets whose current value was neither readily determinable on an established nor set by an independent third party appraiser?	4g		x	
h		plan receive any noncash contributions whose value was neither readily determinable on an hed market nor set by an independent third party appraiser?	4h		x	
i		plan at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel state, or partnership/joint venture interest?	41	x		1,300,176
J		I the plan assets either distributed to participants or beneficiaries, transferred to another plan, oht under the control of the PBGC?	4j		x	
k	account	claiming a waiver of the annual examination and report of an independent qualified public ant (KQPA) under 29 CFR 2520.104-46? If "No," attach an IQPA's report or 2520.104-50 nt. (See instructions on waiver eligibility and conditions.)	4k	x		
1	Has the	plan failed to provide any benefit when due under the plan?	41		x	
m		an individual account plan, was there a blackout period? (See Instructions and 29 CFR)1-3.)	4m		x	
n		as answered "Yes," check the "Yes" box if you either provided the required notice or one of aptions to providing the notice applied under 29 CFR 2520.101-3	4n			
5a		resolution to terminate the plan been adopted during the plan year or any prior plan year? ,* enter the amount of any plan assets that reverted to the employer this year	Ye	s XM	lo /	Amount:

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	56(3) PN(s)
	· · · · · · · · · · · · · · · · · · ·	1
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SUMMARY ANNUAL REPORT For FIRST SAVINGS BANK, F.S.B. EMPLOYEES' SAVINGS & PROFIT SHARING PLAN

This is a summary of the annual report for FIRST SAVINGS BANK, F.S.B. EMPLOYEES' SAVINGS & PROFIT SHARING PLAN, EIN 35-0309764, Plan No. 002, for period January 01, 2009 through December 31, 2009. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$89,692. These expenses included \$73,051 in benefits paid to participants and beneficiaries, and \$16,641 in other expenses. A total of 147 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$3,980,444 as of December 31, 2009, compared to \$3,040,087 as of January 01, 2009. During the plan year the plan experienced an increase in its net assets of \$940,357. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$1,030,049, including employer contributions of \$152,527, employee contributions of \$286,896, earnings from investments of \$253,720, and other income of \$336,906.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- financial information;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of FIRST SAVINGS BANK, F.S.B. at 501 E. LEWIS AND CLARK PARKWAY, CLARKSVILLE, IN 47129, or by telephone at (812) 283-0724.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (FIRST SAVINGS BANK, F.S.B., 501 E. LEWIS AND CLARK PARKWAY, CLARKSVILLE, IN 47129) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Small Plan Audit Walver

The plan has met the requirements to waive the annual examination and report of an independent qualified public accountant. As of the end of the plan year, the following regulated financial institution(s) held or issued plan assets that qualified under the waiver:

Reliance Trust Company

\$3,980,444

You have the right, upon request of the Plan Administrator and without charge, to examine or receive copies of statements from the regulated financial institutions describing the qualifying plan assets. If you are unable to examine or obtain these documents, contact an Employee Benefits Security Administration (EBSA) Regional Office for assistance. Information about contacting EBSA regional offices can be found on the Internet at <u>http://www.dol.gov/ebsa</u>.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this Annual Report to be signed on the Plan's behalf by the undersigned hereunto duly authorized.

Date: June 21, 2010

First Savings Bank, F.S.B. Employees' Savings and Profit Sharing Plan and Trust

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/s/ John P. Lawson, Jr.

John P. Lawson, Jr. Plan Administrator