



lifting our communities

2018 COMMUNITY
DEVELOPMENT REPORT

first
first financial bank

In this report you will find our 2018 accomplishments
organized by our ALIVE strategy:

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LOOKING
FORWARD

to our clients, communities, shareholders and associates

We are excited to share the fourth edition of our Community Development Annual Report. As an organization, we pride ourselves on offering full transparency into our Community Development Plan and the outcomes of our efforts. We also take this opportunity to highlight some of the many ways our organization and associates have been involved within the communities we serve over this past year.

2018 was a monumental year for First Financial Bank with the successful completion of the merger between First Financial Bancorp and MainSource Financial Group. As our organization went through an exciting transformation to create an integrated Company, we continued to stay true to our core commitment of putting our clients first and helping them achieve their financial goals. The merger allowed us to enhance our ability to do more community development activities and broaden the reach of these activities.

Our Community Development Plan is reflective of our 155-year history and long-standing commitment to providing solutions to help make the lives of our clients and those in the communities we serve better. Our ALIVE model offers a tangible way for us to be woven into the communities we serve through a focused approach committed to providing the following:

- Access to banking services
- Lending in the community
- Investing in the community
- Volunteerism across our footprint
- Education on financial topics

Through the execution of our ALIVE strategy, we look to align our community development activities with the following goals and objectives, including:

- Continuing to increase access to financial services by opening and maintaining banking centers in low- and moderate-income areas, as well as continuing to develop services and products that are affordable and convenient.
- Providing financial assistance and lending to meet community development needs.
- Investing in neighborhood revitalization and affordable housing initiatives.
- Building community relationships and advocating associate engagement through volunteer initiatives.
- Providing expertise and funding to increase financial literacy through education.

We are proud to share with you what our organization and associates have accomplished throughout 2018. We look forward to continuing to build upon this foundation and the partnerships we've built moving forward. Thank you for your interest and support of our Community Development activities.



Archie M. Brown, Jr.

Archie M. Brown, Jr.
President & Chief Executive Officer



Roddell

Roddell McCullough
Director of Community Development

We are acting as a catalyst for economic growth and stability in our local communities.

At First Financial, we believe there's always an opportunity to help others succeed whether that involves offering sound financial recommendations to our clients or investing in the economic growth and stability of the communities where we live and work.

THE ALIVE STRATEGY

We are committed to taking a leadership position in the community through the continued implementation of our ALIVE strategy. The five keys areas we focus on include:



ACCESS

to banking services and capital



LENDING

in the community



INVESTING

in local initiatives and the community



VOLUNTEERING

our time



EDUCATION

through facilitating opportunities to increase financial literacy



Access

We are proud to support local initiatives to help unbanked and underbanked residents. First Financial continues to expand access to financial services by providing low- and moderate-income communities with new banking centers, convenient surcharge-free ATMs and easier ways to manage finances digitally.

At First Financial Bank, we...

- Establish and maintain banking centers in low- and moderate-income areas through our strategic planning process.
- Continue to develop financial products and services that are affordable and convenient to all community members.
- Support initiatives focused on helping residents who are unbanked or underbanked in the communities throughout our footprint.



ATM

In 2018, we continued to see strong growth in ATM deposits.

- To increase accessibility, First Financial is a member of the Allpoint® ATM Network, a worldwide group of ATMs that offers surcharge-free ATM transactions. With a First Financial ATM or debit card, our clients can access their accounts at more than 55,000 Allpoint Network ATM locations without paying a surcharge for many accounts.
- First Financial image deposit capable ATMs have helped our clients conveniently conduct their banking activities.
- Deposit transactions across all communities totaled over 329,000, which is a 30 percent increase over 2017.

ITM Access

First Financial also has 23 Interactive Teller Machines (ITMs), 10 of which are located in low- and moderate-income communities.

- All ITMs offer extended hours to help increase accessibility for clients.

- The ITM has enhanced capabilities and latest technology including live video interaction with one of our Video Tellers.
- Traditional drive-thru services, as well as assistance with account changes, check and debit card ordering and more are offered through the ITM.

f1RST Safe Account

We offer a low service-charge checking account including many options to meet the needs of under served clients with challenging banking histories. The accounts are available with the referral of community partners to clients who have successfully completed an approved financial education program.

BackPocket Prepaid Debit Card

We offer a prepaid reloadable card that allows clients to add, spend and withdraw funds as needed with affordable and predictable fees. This card is an innovative product for reaching underbanked and unbanked individuals and helps introduce them to mainstream financial products. The BackPocket Prepaid Debit Card also offers overdraft prevention safeguards and is an economical choice for bill payment and on-the-go account management.

FIRST IN THE COMMUNITY



First Financial Bank was also presented with the Community Partner of the Year Award at W.I.N.'s 40th Anniversary event.

Individual Development Accounts (IDA)

Through partnerships with community organizations, we now have the ability to offer IDA savings and match accounts to low-income families looking to save for home ownership/improvement, personal financial needs, post-secondary education or small business ownership.

Working in Neighborhoods (W.I.N.), Cincinnati, Ohio

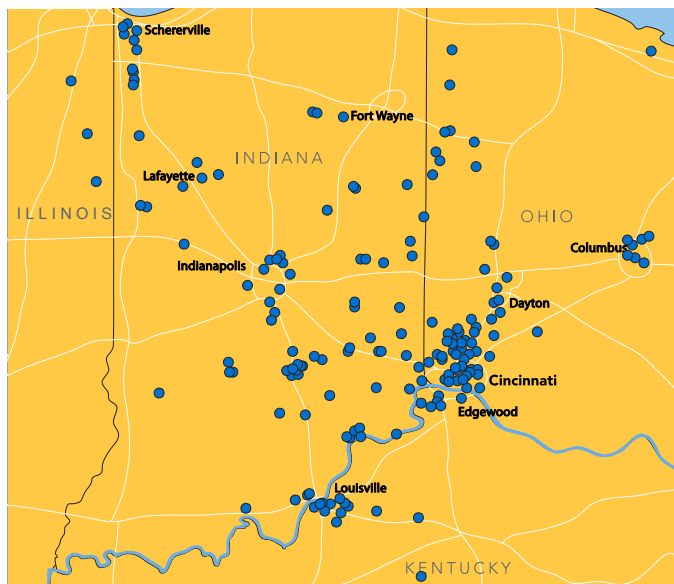
W.I.N. helped connect First Financial with local seniors in the area who were in need of Individual Development Accounts. In addition, First Financial was proud to sponsor W.I.N.'s 40th Anniversary in November.



Low- and Moderate-Income Banking Centers (LMI Market Data)

158

BANKING CENTERS
(as of December 31, 2018)



OHIO COUNTIES

38%	Hamilton	8 of 21
31%	Butler	5 of 16
17%	Montgomery	1 of 6

INDIANA COUNTIES

25%	Lake	2 of 8
60%	Marion	3 of 5
50%	Bartholomew	3 of 6
25%	Jefferson	1 of 4

ILLINOIS COUNTIES

100%	Kankakee	1 of 1
100%	Iroquois	1 of 1

KENTUCKY COUNTIES

100%	Shelby	1 of 1
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*Locations current as of 2/28/2019 and subject to change.



College Hill, Cincinnati, Ohio

In March 2018, we opened our full-service College Hill banking center. The team held a grand opening event to get to know individuals and organizations from around the neighborhood. In addition, First Financial presented a \$10,000 donation to W.I.N. and the College Hill Urban Redevelopment Corporation.

FIRST IN THE COMMUNITY



Gary, Indiana

In November 2018, we opened our Gary banking center. Individuals and organizations in the community are encouraged to utilize the community room, which is a state-of-the-art meeting space. The team hosted a Financial Resource Fair to help the community learn more about topics including budgeting, saving, establishing or re-building credit, avoiding scams and how to be homebuyer ready. In addition, First Financial presented donations to Sojourner Truth House and Lake Area United Way.



Future Banking Center Plans

We strive to increase the number of our full-service locations in communities in need of banking center access. As part of our Community Benefits Agreement, we have committed \$25 million in banking center distribution and access for low- and moderate-income communities. To fulfill this commitment, we continue to work towards opening new banking centers over the next few years in areas including Cincinnati, Dayton, Columbus (OH), Indianapolis and Louisville.

Full Suite of Digital Products for Access Anytime, Anywhere

Our clients can access account information and efficiently complete transactions anytime through our online banking system's digital solutions. Our digital product strategy reinforces our focus on offering convenient solutions that empower our clients to choose how they want to manage their financial activities.



Online Account Opening

Clients can open a checking or savings account online, followed by a debit card sent through the mail.



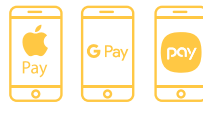
Text Banking

Clients can receive account information via text message.



Mobile App

Clients can track, manage and analyze their accounts through their mobile device and leverage our other digital solutions.



Mobile Payments

Clients can pay with a single touch through Apple Pay®, Google Pay™ or Samsung Pay.



Snap Deposit

Clients can make deposits through their mobile device.



Ping Pay

Clients can initiate person-to-person transfers.



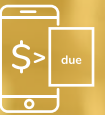
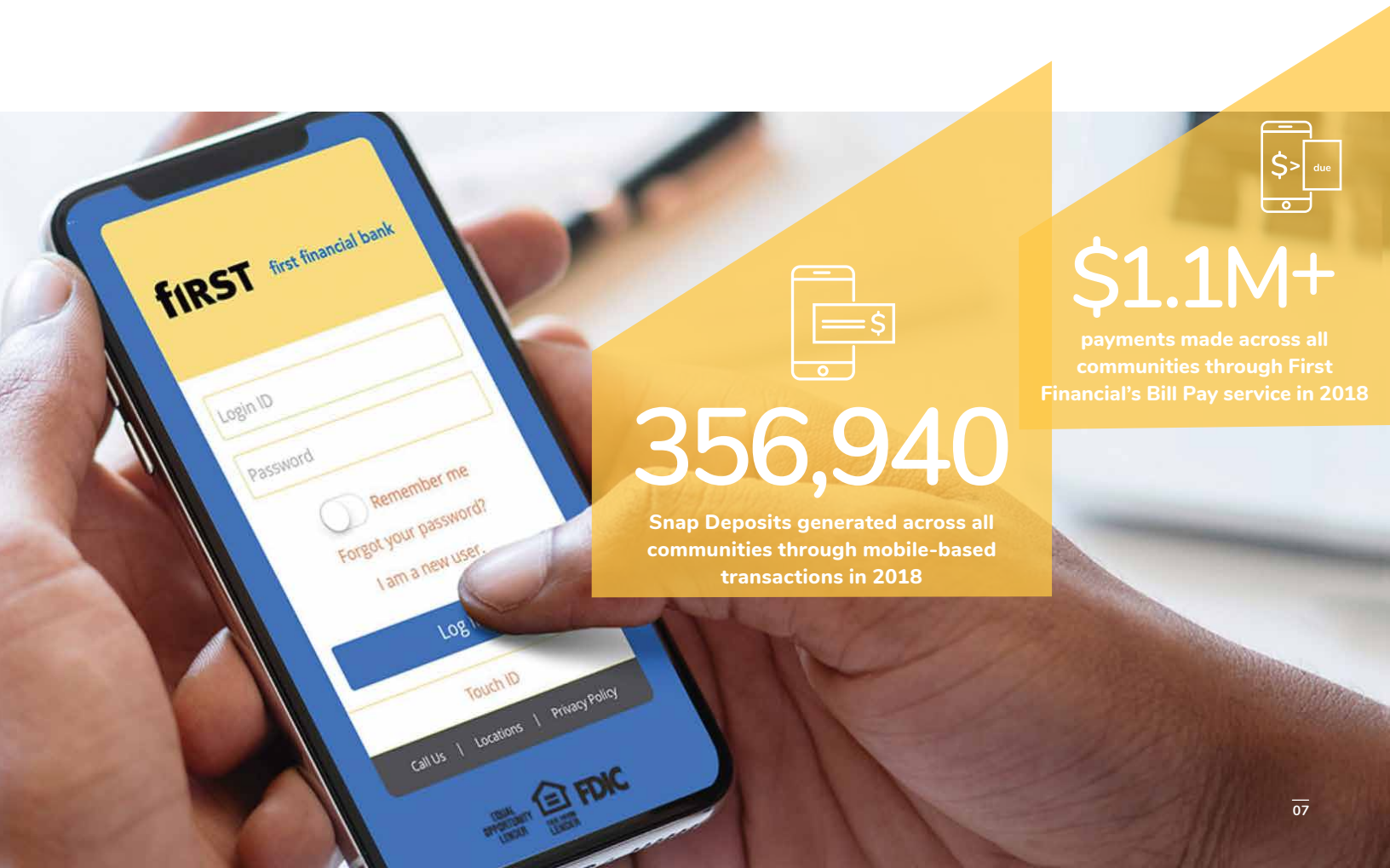
Bill Pay

Clients can make one-time or recurring payments and transfers, as well as set up Bill Pay alerts and reminders.



Security and Alerts

Clients can receive security alerts via email, phone or text to help protect their online accounts.



\$1.1M+

payments made across all communities through First Financial's Bill Pay service in 2018



356,940

Snap Deposits generated across all communities through mobile-based transactions in 2018

Lending

For over 150 years, First Financial has provided loans to individuals, businesses and organizations in the communities within our footprint. We believe community banks play a critical role in keeping our local economies vibrant and strong. Our local decision-making enables us to respond with greater agility while our deep client knowledge allows us to offer appropriate products and services aligned with community needs.



BUSINESS LENDING

We remain committed to collaborating with nonprofit agencies to develop programs and services that serve low- and moderate-income individuals and families.

We committed over \$377 million of financing to businesses for the retention and creation of job opportunities, apartment housing projects and other mixed-use developments that create housing and business employment opportunities.

Small Business Administration (SBA)

Small businesses serve as a growth engine for the economy and are critical to driving job creation and increasing stability in economically challenged areas. In order to succeed, these small businesses need access to safe and reliable forms of financing. Our commitment to supporting small business is evidenced in our designation as a Preferred Lender of the SBA, and we take pride in consistently being recognized as one of the top SBA lenders in Ohio, Indiana and Kentucky.

In 2018, the SBA 7(a) loan program for First Financial Bank totaled \$31.1 million. These loans provided small businesses with long-term, fixed-rate financing for business acquisition, debt refinance, partner buy-outs, purchasing fixed assets and working capital, all vital to assisting small businesses with growth and expansion.

SBA 504 program lending totaled \$6.5 million*. These loans created long-term, low-interest rate financing for small businesses to buy or build facilities and to outfit those facilities with heavy equipment. In Ohio, First Financial Bank ranked third in total funded 504 loans.

2018 was a year of transition for SBA in First Financial Bank. As a result of merging with MainSource Bank, our footprint increased significantly, expanding our small business lending opportunities. The SBA delivery channel grew in response. There is now a specialist team directly supporting the field lenders, as well as increased support staff behind the scenes for underwriting and portfolio management.

Additionally, several tools were created to streamline both the underwriting and the

closing process for SBA loans in order to support our vision and mission to deliver SBA solutions efficiently and effectively to the communities we serve.

We believe these improvements positively impacted our results for 2018 and will allow us to build upon the momentum created in the SBA lending space. We continue to be committed to SBA lending and expect to be a market leader as we move into 2019.

Microlending

Microloan programs involve working with community agencies focused on small business financing, financial education and business plan development. Microlending programs provide access to business capital for small business start-ups that would not have qualified for a small business loan unless specific eligibility criteria was met.

We actively seek additional organizations for our microlending expansion efforts with a goal of having at least one microloan program in each of our markets.



2018 Community Development and SBA Lending Activity

	IL	IN	KY	OH
SBA 7(a)	—	\$10,612,900 44 LOANS	\$6,955,000 20 LOANS	\$13,757,000 37 LOANS
SBA 504	—	\$1,171,500* 3 LOANS	—	\$5,378,000* 10 LOANS
COMMUNITY DEVELOPMENT	\$1,608,158 1 LOAN	\$106,102,116 45 LOANS	\$81,063,040 13 LOANS	\$188,676,178 79 LOANS
RANKING	—	#6 (OVERALL)	#4 (OVERALL)	#8 (7a) #3 (504)

\$31.1M
IN TOTAL LOANS FOR
THE SBA 7(a) LOAN PROGRAM
IN 2018

*This only covers the SBA portion of loans funded.



First Financial offers 12
Microlending Programs covering
11 consumer markets

FIRST IN THE COMMUNITY

Greater Cincinnati Microenterprise Initiative, Inc. (GCMI)

Cincinnati, Ohio

GCMI's mission is to promote individual self-sufficiency and community economic development by stimulating and supporting entrepreneurship among low- and moderate-income business owners. GCMI is an Entrepreneurial Education and Business Development program designed to help individuals start or expand their business, as well as help develop entrepreneurial mindsets that drive self-sufficient behaviors and habits. These behaviors promote entrepreneurial skill set development like problem solving, critical thinking, ideation and communication. GCMI is also a Community Development Financial Institution (CDFI) that provides small businesses access to capital.

First Financial Bank has worked with GCMI for almost four years to provide loans to small, minority and at-risk businesses within Cincinnati, Ohio. This lending initiative was created to support economic growth and development within the Cincinnati community.

"First Financial Bank has been a willing partner and supporter of GCMI and our mission to serve low-income families through our entrepreneurship and business development programs and services. Listening to our needs as service providers and coming up with solutions has been important to GCMI growing our capacity to serve and have impact in our communities."

—Willie Hill, Executive Director

FIRST IN THE COMMUNITY**Access Ventures**

Louisville, Kentucky

Access Ventures, founded in 2014, is a Louisville-based investment firm that works to make access to capital easier for entrepreneurs. They work to tackle deeply entrenched and complex social problems that call for asymmetric solutions and a blended portfolio of PRI and MRI investments, maximized for impact and weighted for return.

First Financial Bank began working with Access Ventures in early 2018 through a meeting with several community stakeholders. Access Ventures has helped First Financial to discover CRA eligible opportunities in Louisville.

"Our relationship with First Financial Bank is a win for us, as well as the community. Our relationship with First Financial has increased our ability to serve small business owners who are not yet eligible for mainstream financing."

—David Taliaferro, Principal



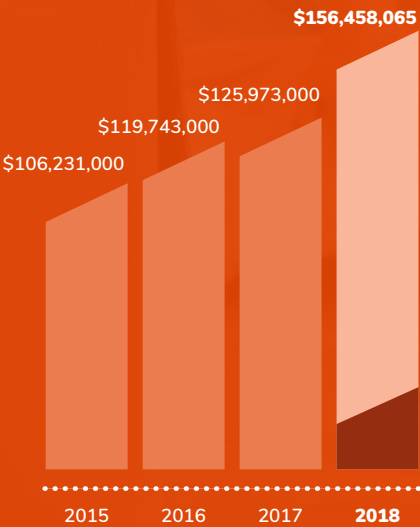
After entering the market in 2018, First Financial looks forward to continuing to build a network of partnerships in Louisville.





Total Outstanding CHAMP and CB-30 Loans

CHAMP
CB-30



CONSUMER LENDING

During 2018, First Financial Bank provided support for a wide variety of projects that addressed the needs of the low- and moderate-income areas we serve. We continued to offer innovative product solutions addressing specific consumer lending challenges.

Credit Achiever™

Credit Achiever was designed to help clients establish or improve their credit history through access to a savings-secured loan. Loan proceeds are deposited into an interest-bearing savings account and used as collateral for the loan. As a client makes payments, the positive payment history is reported to the credit bureaus, and at the end of the loan term,



the client will have a deposit account with savings from the loan and interest earned.

Due to the unique way in which we created this product, we received notification in September 2017 from the American Bankers Association (ABA) that First Financial was awarded an honorable mention by the ABA Foundation Community Commitment Awards for the

Economic Inclusion Category. We are very proud of this industry recognition, which reflects our continued commitment to creating products that increase accessibility to financial services and solutions.

Secured Card

A secured card may be a good option for someone who is getting a credit card for the first time or rebuilding credit history. The card is secured by a deposit into a savings account equal to the credit line amount and offers the same benefits and convenience as an unsecured credit card. By making payments on time and keeping a low balance, this helps the client to improve their credit score.

MORTGAGE LENDING

Community Housing Affordable Mortgage Program (CHAMP)

We continue to offer two CHAMP products (home loan and renovation loan) to meet the needs of borrowers who require greater underwriting flexibility, the use of non-traditional credit history information, and gifts or grants to assist with down payments and/or closing costs. Certain CHAMP loan products do not require mortgage insurance and provide up to 95% loan-to-value (LTV) financing.

Our 2018 CHAMP originations had an average LTV greater than 92%. The elimination of mortgage insurance payments can save borrowers money over the life of their loans.

In 2018, First Financial originated 133 CHAMP loans in the amount of \$17.5 million, bringing the outstanding total to 1,070 CHAMP loans for a total of \$125,803,169.

Home Renovation Loans

We offer secure and unsecured Home Renovation loans. The loans provide up to \$50,000 in assistance to low- and moderate-income clients for home improvement projects.

Community Builder™ 30 (CB-30)

Community Builder was designed for borrowers with limited credit history or income. The home loan program includes flexible financing, as well as up to \$7,500 in grant funds for closing costs or a down payment.

Community Builder was a new product offering for First Financial. In 2018, First Financial originated 289 Community Builder loans in the amount of \$26.6 million, bringing the outstanding total to 339 Community Builder loans for a total of \$30,654,896.



\$125.8M

IN TOTAL CHAMP LOANS IN 2018

\$30.6M

IN TOTAL COMMUNITY BUILDER LOANS IN 2018

Investing

Through financial investments, in-kind services, sponsorships and donations, First Financial consistently invests in organizations that are either located in low- and moderate-income communities or that offer services in these communities so that we can continue to enable and foster economic growth, stability and neighborhood revitalization.





PROGRAM SUPPORT

First Financial invested over \$1.8 million* into approximately 810 programs to support the community. A few examples of our larger donations are below:

\$223,000

Catalytic Fund

The Catalytic Fund is a private sector, nonprofit company providing financing assistance and technical expertise for developers of quality residential and commercial real estate projects in Northern Kentucky's urban cities of Ludlow, Covington, Newport, Bellevue and Dayton. Its mission is to accelerate urban renaissance through targeted investments in catalytic real estate development projects.

\$75,000

Cincinnati Center City Development Corporation (3CDC)

3CDC was formed in July 2003, recommended by a City of Cincinnati Economic Development Task Force, as part of an overall system to increase the effectiveness and efficiency of development activities in the City of Cincinnati. 3CDC is focused on strengthening the core assets of downtown Cincinnati and connecting three key areas with the intent to build a vibrant downtown business and entertainment district.

\$50,000

The Regional Economic Development Initiative (REDI)

REDI Cincinnati serves as the first point of contact for businesses that are interested in growing in or relocating to Cincinnati, and its primary purpose is to create jobs in Greater Cincinnati.

\$28,000

Decatur County United Fund

The Decatur County United Fund's mission is mobilizing the power of the community to develop and maintain resources that meet human needs. It works to improve the quality of life in the community by engaging people and organizations to advance education, income and health outcomes for all.

\$25,000

Dimension Mill Inc. (The Mill)

Located in Bloomington, Indiana, The Mill's purpose is to work to build the infrastructure that technology and innovation entrepreneurs need to be successful. Since the summer of 2017, it has been producing events and programming to support the technology and innovation community.

\$20,000

Foundation For Youth

Located in Columbus, Indiana, the Foundation For Youth serves the youth and community through its programs and services. The Foundation For Youth is made up of high-quality youth and community programs and a dedicated staff always willing to learn ways to improve its services and provide a better experience to those, young and old, who participate in the programs. First Financial has committed to giving a \$20,000 annual donation for five years.

\$12,500

Junior Achievement of Chicago

Junior Achievement is dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures and make smart academic and economic choices. Junior Achievement's programs—in the core content areas of work readiness, entrepreneurship and financial literacy—ignite the spark in young people to experience and realize the opportunities and realities of work and life in the 21st century.

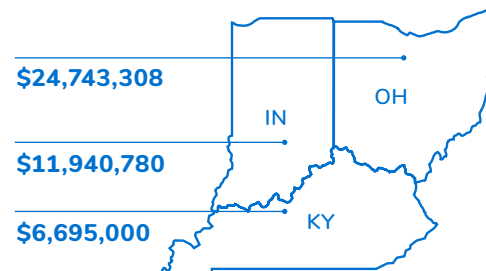
*This does not include data from the First Financial Foundation

INVESTING IN OUR COMMUNITIES

First Financial's total Community Reinvestment Act (CRA) eligible investment portfolio exceeded \$316 million by the end of 2018, with \$109.5 million comprised of Government National Mortgage Association project loans in Ohio, Indiana and Kentucky.

At the end of 2018, First Financial's CRA-eligible investment portfolio included over \$44 million backed by first-time homebuyer loans.

2018 First-time Homebuyer Loans



Banking Center Building Donations

Community & Family Services, Inc.

First Financial donated its building located in Portland, Indiana, to Community and Family Services, Inc. The formal presentation of the property was held on August 30, 2018. Community & Family Services, Inc. provides assistance, advocacy and programs for low-income residents.

Because He Lives Food Pantry

First Financial donated its building in Lynchburg, Ohio, which will be utilized as a new distribution center for the Because He Lives Food Pantry. The formal presentation of the property was held during an open house on December 1, 2018. Because He Lives Food Pantry began operation in September 2011 and is a full-service food pantry helping provide healthy meals to those in need.



During a key presentation ceremony, First Financial hands over the keys to Community & Family Services, Inc.



FIRST IN THE COMMUNITY

Walnut Hills Redevelopment Foundation

Cincinnati, Ohio

The Walnut Hills Redevelopment Foundation is a nonprofit community development corporation working to enhance the quality of life in Walnut Hills. First Financial began working with the Walnut Hills Redevelopment Foundation in 2015. Most recently, we did a Crowdfunder campaign connected to a grant. First Financial donated the \$10,000 requirement so the Walnut Hills Redevelopment Foundation could qualify for a \$100,000 grant.

"Our relationship with First Financial is first and foremost one of gratitude. We are grateful for their generosity, their compassion for our community, and their future presence in our neighborhood. We couldn't make as big of a difference in Walnut Hills without them!"

—Betty Winters Waite, Chief Financial Officer



The First Financial and Walnut Hills Redevelopment Foundation teams.



FIRST IN THE COMMUNITY

LHOME

Louisville, Kentucky

LHOME is a nonprofit community development loan fund investing in under-served housing markets and small businesses, contributing to local economic development and creating thriving communities. First Financial began working with LHOME after entering the Louisville market in 2018 and provided LHOME with its first EQ2, as well as provided in-kind services by printing marketing materials for LHOME's community outreach.

"First Financial Bank has been the most valuable bank partner in the history of LHOME. LHOME is the only nonprofit CDFI headquartered in Louisville. With First Financial's guidance and investment, LHOME is on strong footing to provide greatly needed community development loan products and technical assistance to low-income entrepreneurs and home owners across Louisville. The EQ2 has allowed LHOME to scale our lending operations and make an enormous impact to promoting ownership, particularly in our West Louisville communities."

— Amy Shir, Executive Director



Volunteerism

Volunteering plays a significant role in impacting the economic, social and cultural aspects of a community. We encourage our associates to participate in activities that help enhance economic opportunities that build stronger neighborhoods and stabilize the foundation for quality growth and development.



FIRST FINANCIAL BANK GIVE FIRST PROGRAM

We recognize that a commitment to volunteerism is what makes us a good corporate citizen and better positions us as a desirable place to work. We continue to build a culture of volunteerism at First Financial, and our Give First program is focused on reinforcing the importance of giving back to the community in terms of time and resources.

To demonstrate our commitment to this important community endeavor, First Financial offers up to eight hours of paid time off to full-time and up to four hours of paid time off for part-time associates for volunteer activities during scheduled work hours. In 2018, 2,128 associates donated 7,915 hours of time for volunteer activities.

Our Give First platform serves as a tracking system to capture the volunteer efforts of our associates. Associates can easily submit volunteer hours and track details of the various events they participate in. Participation in volunteer activities continues to be a focus for the organization, and we are very proud of our associates' commitment to community service.

give
FIRST

7,915

**TOTAL HOURS OF
VOLUNTEER TIME DONATED
BY FIRST ASSOCIATES**

FIRST IN THE COMMUNITY

Crayons to Computers—Crayon Challenge

Cincinnati, Ohio

Crayons to Computers works to level the playing field in the classroom by ensuring that students in need have the tools to succeed in school. This work includes thousands of volunteers, many philanthropic partners (including corporations, foundations and individuals) and dozens of product donors.

First Financial Bank's focus on financial education and program support for the economically disadvantaged population is directly in line with the Crayons' mission to level the playing field in the classroom by providing students in need the tools to succeed in school. First Financial understands that education is a pathway out of poverty. The relationship between Crayons to Computers and First Financial began in 2008 with a donation made from the Jeans for Charity Program by the "Fun Committee". In 2018, the relationship grew to include sponsorship on their annual events, Are You Smarter than a 5th Grader, Sponsor of the Month, the Crayon Challenge and Push 4 Pencils. Several banking centers and the Springdale office held school supply drives in 2018.



"It has been a pleasure to deepen our relationship with First Financial. With 12,000 teachers qualified to shop at the Crayons to Computers Free Store and nearly 155,000 children in need across the 16-county region, every contribution makes a meaningful difference, and we are all grateful for the support!"

—Amy L. Cheney, President & CEO



**Nearly 155,000 children in need
across the 16-county region were
able to shop at the Crayons to
Computers Free Store**



Members of First Financial's Cincinnati Mortgage team volunteered for the day at Matthew 25: Ministries.

FIRST IN THE COMMUNITY**Sojourner Truth House**

Gary, Indiana

Sojourner Truth House is a ministry of hope and help for homeless and at-risk women and their children, sponsored by the Poor Handmaids of Jesus Christ. Through hospitality, advocacy, integrative services and collaboration, participants improve their quality of life and that of the community in a safe, trusting environment. Each month Sojourner Truth House assists more than 2,000 clients from across Northwest Indiana. Last year their team transported clients 8,965 times for housing searches, medical visits and employment opportunities. In addition, Sojourner Truth House served 14,980 meals and conducted 5,082 recuperative and therapeutic classes.

Over the past few years, First Financial has supplied Sojourner Truth House with several donations of our branded reusable bags which are utilized by clients for everyday needs. The First Financial Northwest Indiana team also presented a \$5,000 donation to the Sojourner Truth House during the Gary, Indiana banking center grand opening celebration.

Matthew 25: Ministries

Cincinnati, Ohio

The work of Matthew 25: Ministries helps the poorest of the poor and disaster victims throughout the United States and around the world. With the help of volunteers, like First Financial Bank's Cincinnati Mortgage team, these goods are processed at our 168,000 square-foot Processing Center in Cincinnati, Ohio, and then shipped via forty-foot seagoing containers and by semi-trailers. The time spent by these volunteers helped to produce enough finished materials to assist hundreds of people in need in the United States and around the world.



First Financial associates from several of our Cincinnati locations volunteered as part of the Freestore Foodbank's Annual Thanksgiving Food Distribution event.

Junior Achievement

Chicago, Illinois

Junior Achievement (JA) is the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures and make smart academic and economic choices. JA's programs focus on work readiness, entrepreneurship and financial literacy. These programs are designed to ignite the spark in young people to experience and realize the opportunities and realities of work and life. JA of Chicago/Northwest Indiana (NWI) Division works with local school districts throughout 12 counties, including Lake and Porter Counties. JA's NWI Division reached over 49,000 kids.

First Financial has been highly engaged with JA's NWI Division for over five years. First Financial is a top-tier sponsor for the gala and associates continue to participate in the annual bowl-a-thon. This year, First Financial is a school sponsor for a local elementary school in Hammond. As part of being a school sponsor, First Financial associates go to the school to help teach throughout the year.

In addition, Gina Fezler, VP of Treasury Management at First Financial, serves as an executive board member for the division and leads their new business development committee. She also serves as the chairperson for their annual gala, which brings in approximately \$30,000 in funding for JA.

Freestore Foodbank

Cincinnati, Ohio

The Freestore Foodbank is the largest emergency food and services provider to children and families in Greater Cincinnati, Northern Kentucky and Southeast Indiana. The organization distributes more than 24 million meals annually to low-income individuals and families. The Freestore Foodbank supports 400 community partners in 20 counties throughout Kentucky, Ohio and Indiana, including food kitchens, homeless shelters, emergency food pantries, social service centers and program sites.

Associates participated in the Annual Thanksgiving Food Distribution event, which was held at the Freestore Foodbank's Liberty Street facility in Over-the-Rhine. During the event food was handed out for 18,400 individuals.



The Oak Street Funding team
in Indianapolis, Indiana.

Oak Street Funding

Indianapolis, Indiana

Oak Street Funding, a subsidiary of First Financial Bank, is an expert in specialty financing. Oak Street works with insurance businesses, registered investment advisors (RIAs), certified public accountants (CPAs) and restaurant franchisees under the First Franchise Capital brand. In addition, Oak Street Funding offers third-party servicing for commercial, specialty financing portfolios. Oak Street embodies the ALIVE strategy in support of local organizations to improve the lives of low- and moderate-income families. During 2018, Oak Street associates participated in several separate community events, improving the lives of individuals in the communities where they live and work.



FIRST IN THE COMMUNITY**Innovations for Learning****Indianapolis, Indiana**

Oak Street Funding associates participated as tutors via the TutorMate program. More than 200 of the country's most prominent corporations and organizations partner with Innovations for Learning to recruit an army of volunteers to help young students in under-resourced schools and communities. The TutorMate program pairs community volunteers and corporate employees with children in classrooms, connecting them remotely through telephones and computers, helping thousands of at-risk first grade students learn to read.

"TutorMate has been a rewarding experience for me as I have seen my student go from struggling to read to blossoming into a good reader. Volunteering has allowed me to make a positive impact on my community. I am fortunate to work for a company that has a focus on giving back to our community."

—Beth Saxsen, TutorMate Volunteer from Oak Street Funding

Million Meal Movement**Indianapolis, Indiana**

Founded in 2007, Million Meal Movement has a two-fold vision: feeding the hungry and teaching the importance of volunteerism. Each year, they distribute millions of meals to hungry families in Indiana. Oak Street Funding and First Franchise Capital employees packed over 1,200 bags with high-quality food that provided meals to over 7,000 people who depend on the Indiana Food Banks.

"This was the first year Oak Street Funding/First Franchise Capital and Million Meal Movement worked together. We really enjoyed the partnership—not only was it a team building experience for our employees, but it was a great opportunity to give back to our community."

—Kaila Hostetter, Sales & Event Coordinator

Below: Oak Street Funding associates help to pack high-quality food meals for over 7,000 people in partnership with Million Meal Movement.







United Way Campaign

At First Financial, we strive to be an outstanding community partner that makes a meaningful difference through our leadership and involvement in each community. In 2018, we identified the support of the United Way annual campaign as one of the most impactful ways we could demonstrate this commitment. United Way directly connects to the very core of who we are and what we believe. First Financial exists to be woven into the communities we serve, and this is an example of us providing resources to make lives better.



Campaign ran
October 1-12, 2018

88% company-wide
participation

\$443,610
Associate Pledge Total
(\$168,610 above our goal
of \$275,000) company-wide
participation

Most successful
United Way campaign in
our organization's history

2018 Campaign Highlights

\$443,610 ASSOCIATE PLEDGE TOTAL
(\$168,610 ABOVE OUR GOAL OF \$275,000)

\$250,000 COMPANY CONTRIBUTION

\$100,000 UWGC POVERTY INITIATIVE

\$75,000 FIRST FINANCIAL MATCH

\$75,000 DECATUR COUNTY UNITED FUND

\$693,610 TOTAL CONTRIBUTION

Education

Financial literacy is the foundation for a thriving community and economic stability. First Financial focuses on contributing to and working with organizations that provide financial education training and program support for economically disadvantaged individuals and families.



FINANCIAL EDUCATION CURRICULUM

Financial stability is an outcome of financial education and job stability. First Financial offered workshops from organizations that addressed a variety of knowledge gaps for all ages, from early education through college, as well as older adults and special needs individuals. Our comprehensive curriculum leveraged programmatic content from a variety of trusted organizations and allowed us to easily deliver the information to different audiences.

ElderCare Financial Awareness is a collection of lessons focused on addressing topics that include lifestyle skills, budgeting basics and protecting credit and personal financial assets. All of the courses are designed with the goal to stop financial abuse of senior citizens and equip this vulnerable demographic with the necessary tools to take control of and protect their finances.

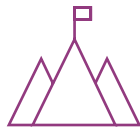
FDIC Money Smart is a comprehensive financial education curriculum designed to help low- and moderate-income individuals enhance their money management skills and create positive banking relationships.

First Financial Bank School Bank Program is designed for community outreach, financial education and marketing that encourages elementary, middle and high school students to proactively take an interest in saving and banking. The at-school program allows students to use a savings account and provides a hands-on experience with banking tools and products.

Practical Money Skills is an all-inclusive collection of lessons covering a broad selection of topics from the basics to more advanced courses. Topics include, but are not limited to:



BUDGETING
AND PURCHASE
PLANNING



SETTING
GOALS



PROTECTING
CREDIT AND
IDENTITY



SAVING, INVESTING
AND FINANCIAL
PLANNING

875
FINANCIAL EDUCATION HOURS

63
ORGANIZATIONS



FIRST IN THE COMMUNITY

University of Cincinnati

Cincinnati, Ohio

First Financial supports the University of Cincinnati Business Fellows, which is the first and only college-administered program at an Ohio business school specifically dedicated to supporting African American, Hispanic, Latino and Native American students. By providing access to a network of resources and opportunities, Business Fellows empowers historically underrepresented students to excel within the Lindner College of Business and beyond. First Financial helps provide funding for the program, as well as funding for a scholarship for a student from a low- and moderate-income background.



FIRST IN THE COMMUNITY

Martin University Telethon

Indianapolis, Indiana

For more than 40 years, Martin University has been a “Haven of Hope” for its students, the Martindale-Brightwood neighborhood and the City of Indianapolis. In December 2018, First Financial donated \$15,000 as part of our sponsorship of Martin University's inaugural Up and Over Telethon. The Telethon raised over \$83,000 for merit- and need-based scholarships, capital improvements and general operations. To help build excitement, the Telethon was livestreamed.



First Financial presents a \$15,000 check to Martin University.

Marian University

Indianapolis, Indiana

First Financial provides a \$50,000 endowed scholarship to benefit a low- and moderate-income student.



First Financial pledged \$30,000 for student scholarships over the continuing three years.

FIRST IN THE COMMUNITY

Simmons College of Kentucky

Louisville, Kentucky

In August 2018, First Financial presented five well-deserving sophomore students at Simmons College of Kentucky with scholarships. First Financial and Simmons College have partnered to offer these students a scholarship and mentor throughout their years at the school. Initially, the program was started by MainSource Bank, but after a successful merger, First Financial doubled the yearly scholarship dollars for each student.

First Financial pledged \$30,000 for student scholarships over the continuing three years (\$10,000/year) and has presented a personal mentor for each student. Simmons College, which oversees the selection process, chose the students to receive the \$2,000 scholarship to be used towards tuition.



The First Financial team with Simmons College of Kentucky faculty and the 2018 scholarship recipients.

This year's scholarship recipients include Nneka Madukasi, Jalen Summers, Sameeha Rashad, Cecolya Burriel and Nyla Lanier.

As education remains a priority at both Simmons College of Kentucky and First Financial Bank, these students will

enhance their learning outside the formal classroom and be exposed to a variety of activities and personal guidance. Through economic and neighborhood development, education and financial literacy, both institutions are proud to give back.



FINANCIAL EDUCATION CENTER

We believe knowledge leads to financial stability. Credit card bills, debt and savings may not be top of mind for everyone, but the decisions that are made today will have a long-term impact on the future.

We were proud to host a free financial education center, which is accessible to all bankatfirst.com visitors. The financial education center consists of a series of short interactive learning experiences that will help users gain the skills to manage their finances and plan for the future.

The self-paced series of interactive modules covers key financial concepts such as saving, investing, credit scores, mortgages and auto loans. Many modules also feature action plans with budgeting and planning tools to reinforce positive behavior and help users take steps toward better financial health.



The learning experience is mobile and tablet accessible, available in both English and Spanish, and each module is only two to seven minutes in length.

The Financial Education Center is powered by EverFi, the nation's leader in critical skills education. The content presented in the courses is for educational use only. If you have specific questions about your personal finances you should consult with your financial advisor.

FIRST FINANCIAL FOUNDATION

The First Financial Foundation was established at the end of 2017 with the purpose of supporting programs and organizations that enhance and develop the communities in which First Financial does business, in particular low- and moderate-income communities, focusing on the priorities of the neighborhood development, workforce development, education, culture and the arts.

In 2019, we remain committed to making a meaningful impact locally through the work of the First Financial Foundation and that of our associates leading and volunteering in each of the communities we serve.



Heritage Fund—\$100,000

The Heritage Fund announced The 100 Campaign to grow assets of the Community Fund and increase grant-making capacity. The campaign sought to raise \$200,000 through donations made by individual community members and other members/partners. At the end of the campaign, First Financial donated an additional \$100,000, which brought the grand total to \$300,000.

The Heritage Fund will invest the campaign funds along with a larger pool of assets. Over time, the funds will grow and distributions will be used to address changing needs and build a better community. The Community Fund will assist in future endeavors just as it has helped with many past projects including the rebuild of The Commons, Pre-K initiatives, opioid abuse prevention and millions of dollars in support of local nonprofit agencies. The Heritage Fund has a huge impact on the local community and promotes growth for future community needs and development.



On June 13, 2018, First Financial proudly invested in our Columbus, Indiana, community. The Heritage Fund and the Foundation For Youth each received donations, presented during a Meet and Greet Event.



FOUNDATION FOR YOUTH

Foundation For Youth—\$100,000

The Foundation For Youth also received a \$100,000 donation. Each year, a significant number of kids vie to be part of the organization and its Day at the Club and Summer Camp, but costs prohibit them from doing so. With over \$200,000 in scholarships needed each year, funds come from every possible means of giving: charitable organizations, corporations, individual gifts and more. First Financial presented a \$100,000 scholarship donation for local children of families with extended needs.

The Foundation For Youth strives daily to inspire and enable the youth and the community. It is made up of high-quality youth and community programs with a dedicated staff always willing to learn ways to improve their services and provide a better experience to those, young and old, who participate in their programs. The organization provides programs for kids, teens and adults that include Big Brothers Big Sisters, Columbus Youth Camp, Special Events, Health and Fitness, Athletics, Education and so many more. The support the Foundation For Youth receives enables it to provide a safe environment for children to work, play and grow. Their life-enhancing programs are designed to educate and provide skills for children to succeed in life and build relationships with caring, trained adults who are responsive to the child's daily realities.

LOOKING FORWARD

2018 was a year of significant change and exciting accomplishments. The successful completion of the merger between First Financial Bancorp and MainSource Financial Group enhanced First Financial's competitive position as the sixth largest bank by deposit market share in Indiana and fourth largest bank by deposit market share in Greater Cincinnati. In addition, First Financial was able to expand our presence in Kentucky by entering into the Louisville market.

Through this transformational merger, First Financial has been able to position ourselves going into 2019 as a preeminent community bank in the region. This year we look forward to continuing to increase our depth of community development support and activities across all of the markets we serve.

Community Benefits Agreement

In July 2018, we initiated our \$1.7 billion Community Benefits Agreement with the National Community Reinvestment Coalition (NCRC) and related partner organizations, focusing on lending and investments to minority clients and in minority census tracts. The agreement also allows us to significantly build upon our ALIVE strategy and invest additional resources in our community development plan.

Throughout 2019, we will continue to focus on projects and new partnerships that will help fulfill our commitments outlined in the agreement:

- \$510 million in mortgage lending in low- and moderate-income communities and borrowers
- \$750 million in small business lending in low- and moderate-income communities
- \$450 million in community development lending and investments
- \$8.5 million in philanthropy across the bank's footprint
- \$25 million (8 new locations committed) in banking center distribution and access for low- and moderate-income communities
- \$1 million in dedicated marketing and communications for community development products and services

INCLUSION FOR ALL

Supplier Diversity

The focus for 2019 will be to implement a formal Supplier Diversity Program with the goal of achieving a 10 percent source-able spend with diverse vendors (Minority-owned, Women-owned, Veteran-owned, and Disability-owned).

Expanded Marketing Efforts

Products & Services

We are proud to offer multiple products and services, which are designed to provide improved access to banking and lending opportunities for individuals, businesses and agencies. Throughout 2019, we will continue to work on enhancing and expanding our community development product and service offerings. In 2019, we will launch our f1RST Safe Checking account and a matched savings account program.

Media

In 2019, we will be strategically aligning our community development focused media placements to help drive awareness and create deeper relationships.

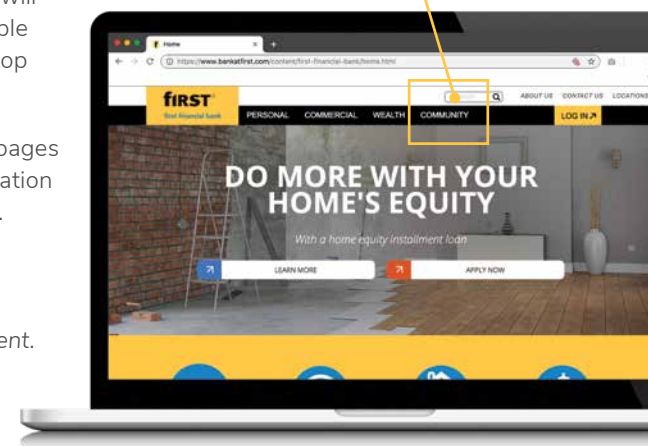
To help accomplish this, we leveraged census tracts to target low- and moderate-income areas. One of our focus areas is to increase our presence in local, minority newspapers, including the *Cincinnati Herald*, *Dayton Defender*, *Columbus Dispatch*, *Indianapolis Recorder* and *Louisville Defender*.

Webpages

In early 2019, as part of an effort to make our community development efforts more visible, the community development section of the First Financial website will be refreshed and made more accessible by adding a "Community" tab to the top of our navigation menu.

In addition, we will add new landing pages highlighting the First Financial Foundation and Community Benefits Agreement. To view these pages and learn more about our community development efforts, please visit bankatfirst.com/communitydevelopment.

A "Community" tab will be added to the top of our navigation menu on the First Financial website.



first

first financial bank

First Financial Bank

First Financial Center
255 East Fifth Street
Suite 800
Cincinnati, OH 45202-4248

bankatfirst.com/community



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EQUAL
OPPORTUNITY
LENDER



FDIC