

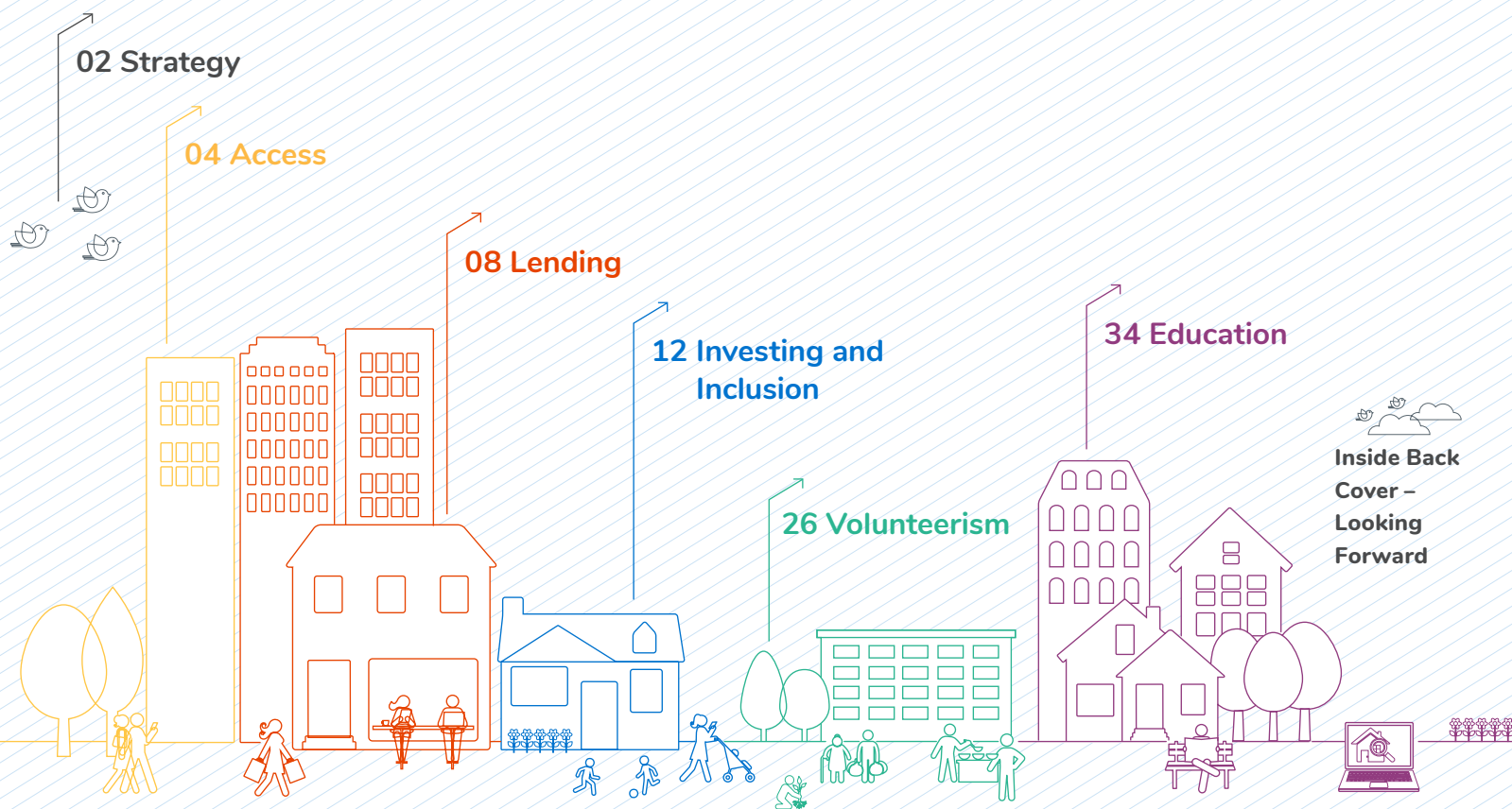


2019 COMMUNITY REPORT

FIRST FINANCIAL BANK



In this report you will find our 2019 accomplishments
organized by our ALIVE strategy:



To Our Clients, Communities, Shareholders and Associates:

We are pleased to present First Financial Bank's 2019 Community Development Annual Report. We hope that you share our pride in the results we were able to achieve throughout 2019.

As we prepared this year's report, our world, nation and communities have been in the throes of multiple crises, including the COVID-19 pandemic and social unrest as we react to, and move to address, the impact of racial injustice and inequality. It is precisely at this time that we must be committed to the wellbeing of our communities and neighbors, and be agents for positive change.

Part of the foundation on which our culture and strategic intent is built is the belief that we exist to be woven into the communities we serve, to understand needs, and offer financial solutions and resources to make lives better. Our ALIVE strategy is focused on providing:

- Access to banking services
- Lending in our communities
- Investing in our communities and Inclusion for all
- Volunteerism throughout our footprint
- Education on financial topics

In 2019, we brought our strategy to life with action...positive contributions intended to strengthen the wellbeing of consumers and businesses in our communities. This included:

- A continued focus on our five-year, \$1.7 billion Community Plan Commitment
- Increasing banking center access in low- and moderate-income communities
- Products designed specifically to meet low- and moderate-income needs
- A highly successful associate United Way Annual Giving Campaign
- Associate volunteer hours that far exceeded our 2019 goals
- Continued philanthropic efforts through the First Financial Foundation

The results you'll find in this report are a source of great pride on the part of our associates and our leadership team. And they give us hope for the weeks and months ahead. We talk often about the need for action over words, about doing things out of compassion because they are the right things to do, not because we're told to do them. The culture we work so hard to build and foster is one that encourages sincerity, reflection, learning and understanding, and it's what makes our company very different.

We work with the needs of our communities in mind. We volunteer because we feel, individually and as a company, that we are vital parts of our communities and are responsible for their growth. And we give because we have the resources to help those who need to be lifted up. Through our actions, we become agents for positive change. We hope the information you'll find in this report reflects those intentions.

Thank you for your support of First Financial Bank and our Community Development activities.



Archie M. Brown, Jr.

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



Roddell McCullough

Roddell McCullough
Director of Community Development



As a community-centered bank, we are dedicated to helping our communities take another step on their path to success.

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 is to help low- and moderate-income clients in our emerging markets to be successful. We are proud to support our local neighbors with programs, education and organizations that enhance lives. We continue the implementation of our ALIVE strategy with key areas of focus that include:



ACCESS
to banking services
and capital



LENDING
in the community



INVESTING
in local initiatives
and the community



INCLUSION
with involvement and
empowerment of all



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 emerging markets 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 emerging market 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.



FIRST PERSPECTIVE

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Access in action is at the very heart of being authentic and impactful that lets people know that they are valued and that their voice and financial needs matter. It's a delight to me when I see the gap between access to products and services and financial empowerment come together to help families and communities flourish. First Financial is compelled to be good stewards in our communities; it is expected that we transform the lives of others. We are always listening and raising our level of awareness to help meet the financial needs of unbanked and underbanked residents, community partners and communities. It's a priority.

– Benjamin Cornist, Retail Market President

ATM

In 2019, 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 362,503, which is more than a 10% increase over 2018.

ITM Access

First Financial also has 27 Interactive Teller Machines (ITMs), 14 of which are located in emerging markets.

- All ITMs offer extended hours to help increase accessibility for clients.
- The ITM has enhanced capabilities and the 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 Paired Savings

Through a community organization or business program, qualified participants will make regular deposits into their accounts and may receive a match deposit from the organization/business. These accounts are designed to help individuals achieve their savings goals, typically with a focus on Workforce Development.

f1RST Safe Account

We offer a low service-charge checking account including many options to meet the needs of underbanked 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.

FIRST IN THE COMMUNITY



First Financial Bank and Collective Empowerment Group (CEG) signing the Memorandum of Understanding agreement.

Collective Empowerment Group (CEG)

First Financial Bank and CEG connected forces in support of opportunities such as events, banking accounts, first time homebuyer programs, financial education, microlending programs and collaborations.

BackPocket Prepaid Debit Card

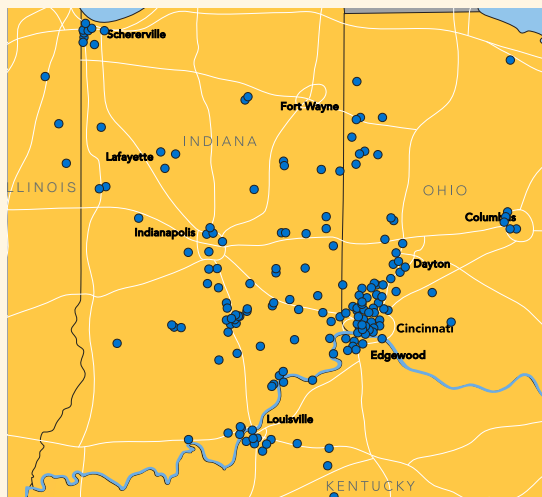
We offer a prepaid reloadable card that allows clients to add, spend and withdraw funds as needed with affordable and predictable fees. This card is an innovative product for reaching underbanked and unbanked individuals and helps introduce them to mainstream financial products. The BackPocket Prepaid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

Individual Development Accounts (IDA)

Through partnerships with community organizations, we 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.



149
BANKING CENTERS
(as of December 31, 2019)



Map of all First Financial Bank locations as of December 31, 2019

Emerging Market Banking Centers

(LMI Market Data)

Ohio Counties

38%	Hamilton	6 out of 19
31%	Butler	5 out of 16
17%	Montgomery	1 out of 6

Illinois Counties

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

Indiana Counties

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

Kentucky Counties

100%	Shelby	1 out of 1
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4th & Vine, Cincinnati, Ohio

In August 2019, we opened our full-service downtown site offering consumer and small business financial education, guest WiFi and innovative community spaces equipped with advanced technology equipment. The team held a grand opening event showing tours of the space and welcoming neighborhood guests.

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.

434,496

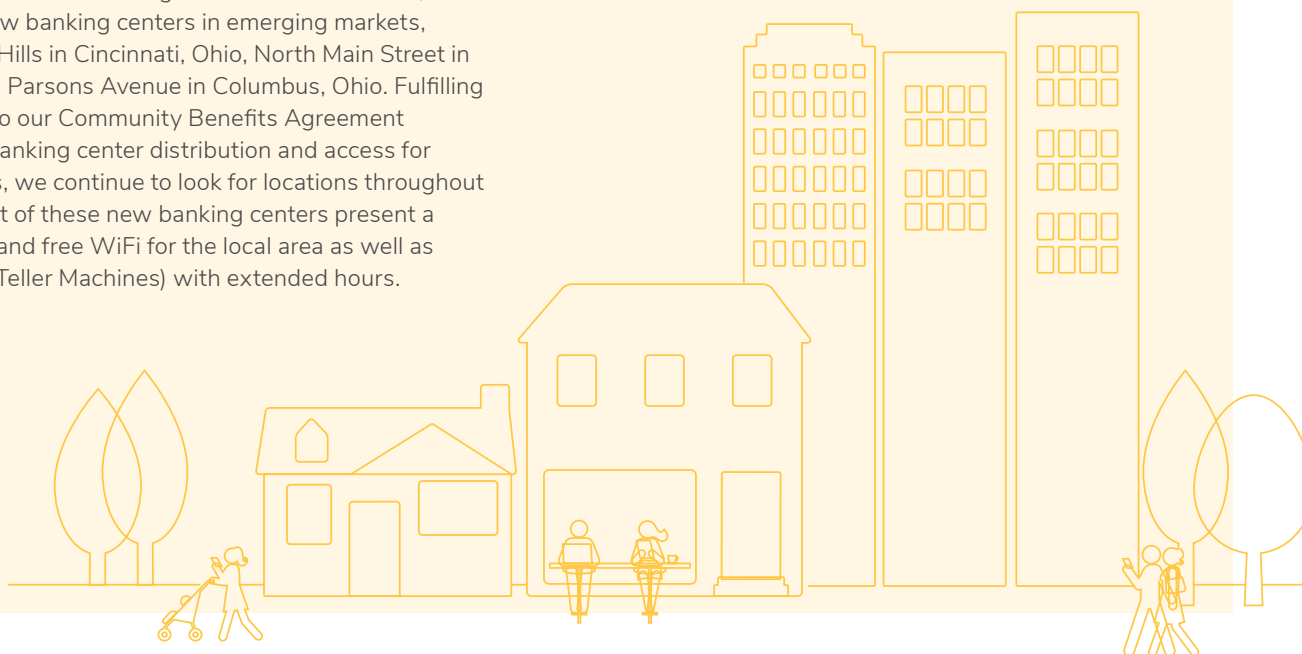
Snap Deposits generated across all communities through mobile-based transactions in 2019

1,148,218

payments made across all communities through First Financial's Bill Pay service in 2019

Future Banking Center Plans

We strive to increase the number of our full-service locations in communities in need of banking center access. In 2020, we will open three new banking centers in emerging markets, including Walnut Hills in Cincinnati, Ohio, North Main Street in Dayton, Ohio, and Parsons Avenue in Columbus, Ohio. Fulfilling the commitment to our Community Benefits Agreement of \$25 million in banking center distribution and access for emerging markets, we continue to look for locations throughout our footprint. Most of these new banking centers present a community room and free WiFi for the local area as well as ITMs (Interactive Teller Machines) with extended hours.



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.



FIRST PERSPECTIVE

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I originally started my career on the retail side of banking, then shifted towards the mortgage side as a CRA mortgage loan officer. Once I began working in the community, I realized how many people I could be a blessing to and it has been the best job I've ever had!

When clients are worried they might not be able to buy a home, it is such a great experience to take that journey to the finish line with them. I am very grateful and blessed to help make a difference in peoples' lives! My comfort zone is educating, offering homeownership and being a blessing to others. I truly believe this is my purpose.

– Dotti Hillman, AVP Community Development Mortgage Lender

Business Lending

We committed over \$149 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 2019, the SBA 7(a) loan program for First Financial Bank totaled \$40.1 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 \$10.4 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.

As a result of merging with MainSource Bank in 2018, 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 2019 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 2020.

Federal Home Loan Bank

As a member, we are able to offer our clients access to several Housing and Economic Development programs:

Affordable Housing Program (AHP): Grants of up to \$1 million are awarded on a competitive basis and can fund both ownership and rental projects.

Zero Interest Fund (ZIF): The ZIF provides zero-interest loans up to \$100,000 to promote housing and economic development, helping to fund upfront infrastructure costs.

Welcome Home Program: The Welcome Home Program provides grants of up to \$5,000 for emerging markets.

In 2019, First Financial assisted in a \$1 million AHP grant award for an 88 unit senior housing project located in Lima, Ohio. Additionally, the bank originated loans to support this project in the amount of \$11,350,000. This type of collaboration is one way First Financial helps to support the needs of the communities we serve.

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.

FIRST IN THE COMMUNITY



Mark Schoettmer receives SBA 504 Lending Superstar award and Jeff Magginnis receives SBA 504 Lender of the Year award, both from Premier Capital Corporation.



Angelica Johnson receives HCDC, Inc. Advocate of the Year award. HCDC, Inc. helps build businesses and promote job creation in three ways: business incubation, business lending and economic development services. HCDC has nurtured hundreds of businesses, financed over \$1 billion in projects and helped create tens of thousands of local jobs.

2019 Community Development and SBA Lending Activity



SBA 7(a) TOTAL PRODUCTION FOR 2019 \$40.1 MILLION	—	\$7.4 Million #10 LENDER	\$5.6 Million #7 LENDER	\$27.1 Million #3 LENDER
SBA 504	\$10.4 Million*	\$10.4 Million*	\$10.4 Million*	\$10.4 Million*
COMMUNITY DEVELOPMENT	\$6,560,158 1 LOAN	\$33,928,492 23 LOANS	\$17,437,052 7 LOANS	\$43,738,686 26 LOANS
RANKING	—	#10 (OVERALL)	#7 (OVERALL)	#8 (7a) #3 (504)

*This only covers the SBA portion of loans funded.

Consumer Lending

During 2019, First Financial Bank provided support for a wide variety of projects that addressed the needs of the emerging market areas we serve. We continued to offer innovative product solutions addressing specific consumer lending challenges.

Credit Achiever Program

The Credit Achiever program is a savings secured loan where the loan proceeds are deposited into an interest-earning savings account used as collateral for the loan. With each on-time payment, the loan balance is reduced and credit is built for the client. It allows them to establish credit and save money at the same time!

Client from Portland, Indiana

Dylan Franks, Relationship Banker at First Financial Bank's Portland, Indiana office assisted a client in need of building credit for herself with a Credit Achiever loan.

Client from Connersville, Indiana

Audrey Cloyd, Relationship Manager at First Financial Bank in Connersville, Indiana assisted a recent high school graduate in need of credit building to eventually purchase a vehicle.

Same employee, same area; assisted a young lady who needed her credit score elevated to secure a home equity loan on her home for much-needed repairs.



Client from Edinburgh, Indiana

Jakob Morgan, Relationship Manager at First Financial Bank in Edinburg, Indiana guided a gentleman to establishing credit as he plans for his dream of homeownership to come true.

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.

After 12 months of on-time payments, secured card holders who meet certain criteria are eligible for an automatic upgrade to an unsecured card.

Mortgage Lending

Community Housing Affordable Mortgage Program (CHAMP)

We currently offer our CHAMP product 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.

The CHAMP product does not require mortgage insurance and provides up to 95% loan-to-value (LTV) financing. The elimination of mortgage insurance payments can save borrowers money over the life of their loans.

In 2019, First Financial originated 56 CHAMP loans in the amount of \$7.7 million.

Dream Builder

We began offering Dream Builder loans, a new community development product in August of 2019. This was designed for borrowers with limited income and provides grant funds up to 2% which can be used to reduce closing costs and/or down payment. Loan amounts for this product are capped at \$150,000.

Since roll out, we have originated 27 Dream Builder loans in the amount of \$2.9 million and have given \$61,487 in gift funds to our borrowers.

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.

In 2019, First Financial originated 559 Community Builder loans in the amount of \$60.7 million, bringing the total outstanding originated to \$94.8 million since we introduced the product in 2018. We provided \$2.8 million in grant funds in 2019, bringing the total of grant funds provided to \$5 million.

FIRST IN THE COMMUNITY



From left to right: Bertie Broadhurst, Dotti Hillman, Devan Duvall, Rob Evans

Indianapolis Neighborhood Housing Partnership (INHP)

"After renting a home for over 13 years, I've had some good experiences as well as some bad ones! In 2016, I opened a bank account and discovered information regarding the Indianapolis Neighborhood Housing Partnership (INHP). After contacting the agency for more information, I attended financial classes to assist building my credit in order to buy a home in the future. In 2018, I chose First Financial Bank and Mortgage Loan Officer Dotti Hillman to begin my search for a home loan. I received a pre-approval letter in June of 2019 and found my new home in September of 2019. The new home was everything I had hoped for, including within my daughter's school district and a nice yard in a quiet neighborhood.

Looking back, my process was well worth the ending result. INHP and First Financial Bank made it all possible for me as a homeowner, and I'm sincerely grateful for the knowledge I acquired through the process. I can now assist others with this blessing!"

-Devan S. Duvall

"INHP helps people explore their homeownership potential and prepares them to enter the mortgage market confidently. Through our partnership with First Financial Bank, INHP clients are offered more access and choice so they can find the right affordable mortgage loan that fits their needs."

- Rob Evans, Executive Vice President, Homeownership Initiatives



INVESTING

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



GRANTS
SPONSORSHIPS
IN-KIND DONATIONS
EQUITY INVESTMENTS

FIRST PERSPECTIVE

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First Financial Bank has a strong connection to the communities it serves and consistently invests in organizations that affect positive growth and change which benefit the people residing in those communities. First Financial focuses on developing and sustaining affordable housing, promoting job growth for low- and moderate-income populations, revitalizing or stabilizing low-income communities, and invests in initiatives and programs led by community service organizations. There is an intentionality of serving and investing in our communities that ensure an opportunity for everyone to succeed. I am proud to work for First Financial because of its leadership and the commitment to investing in our communities.

– Angela Byers, Community Development Outreach Director



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What we're doing is simple, but powerful. There's never been a better time to support the great work of others. It's First Financial's history to do just that.

– Robie Suggs, Director of Economic Development



Program Support

First Financial invested over \$1.6 million* into approximately 1,045 programs to support the community. A few examples of our larger donations are below:

\$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.

\$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.

\$21,000

Catalytic Development Funding Corporation

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.

\$14,395

Indy Chamber

The Indy Chamber serves as a voice of progress and improvement in the region, uniting business and community to maintain a strong economy and quality of life. They provide advocacy efforts, networking events, economic development initiatives and benefits to position members for success.

\$12,500

Per Scholas Inc.

Founded more than 20 years ago, Per Scholas' mission is to open doors to transformative technology careers for individuals from often overlooked communities. They accomplish their mission by creating opportunity, closing the skills divide and achieving diversity.

\$11,000

Working In Neighborhoods (WIN)

Since 1978, WIN has revitalized communities and helped families gain equity by renovating and building homes for first-time homeowners, providing financial literacy training and training neighborhood residents to work together to improve their own communities.

\$10,500

One Region

As a nonprofit that strives to grow population, attract and retain talent, and increase household income in Northwest Indiana, One Region focuses on Lake, Porter and LaPorte Counties.

\$10,000

Louisville Urban League

A nonprofit, nonpartisan community service organization, the LUL is dedicated to eliminating racism and its adverse impacts on our community. The LUL assists marginalized populations in attaining social and economic equality through direct services and advocacy.

\$10,000

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.

**This does not include data from the First Financial Foundation*



2019 First-time Homebuyer Loan Portfolio – \$39 Million+



Investing in Our Communities

First Financial's total Community Reinvestment Act (CRA) eligible investment portfolio exceeded \$341 million by the end of 2019, with \$122 million comprised of Government National Mortgage Association project loans in Ohio, Indiana and Kentucky.

At the end of 2019, First Financial's CRA-eligible investment portfolio included over \$39 million backed by first-time homebuyer loans.

Banking Center Donations

First Financial donated its building located in Jasonville, Indiana to the City of Jasonville. The building is currently home to the Jasonville Utilities Office, where customers can now pay their bills without getting out of their vehicles.

FIRST IN THE COMMUNITY



Ethel M. Taylor Academy sixth grade students, school principal and Roddell McCullough.



Technology Donations

Southeastern Indiana

First Financial Bank donated laptops to well-deserving local nonprofits, which included SIEOC, Agape Center and the YMCA of Decatur County. Each of these organizations provides support to those in need within the local community.

Ethel M. Taylor Academy

Cincinnati, Ohio

The Ethel M. Taylor Academy is part of Cincinnati Public Schools which utilize innovative methods to provide experiences for children to reach their educational and personal potential while nurturing their self-esteem and self-confidence. First Financial donated the funds needed for the sixth grade students to visit the Center of Science and Industry (COSI), a nationally esteemed science center in Central Ohio delivering experiential learning to students.



SIEOC



Agape Center



YMCA of Decatur County



Thrive Alliance affordable home

Thrive Alliance

Columbus, Indiana

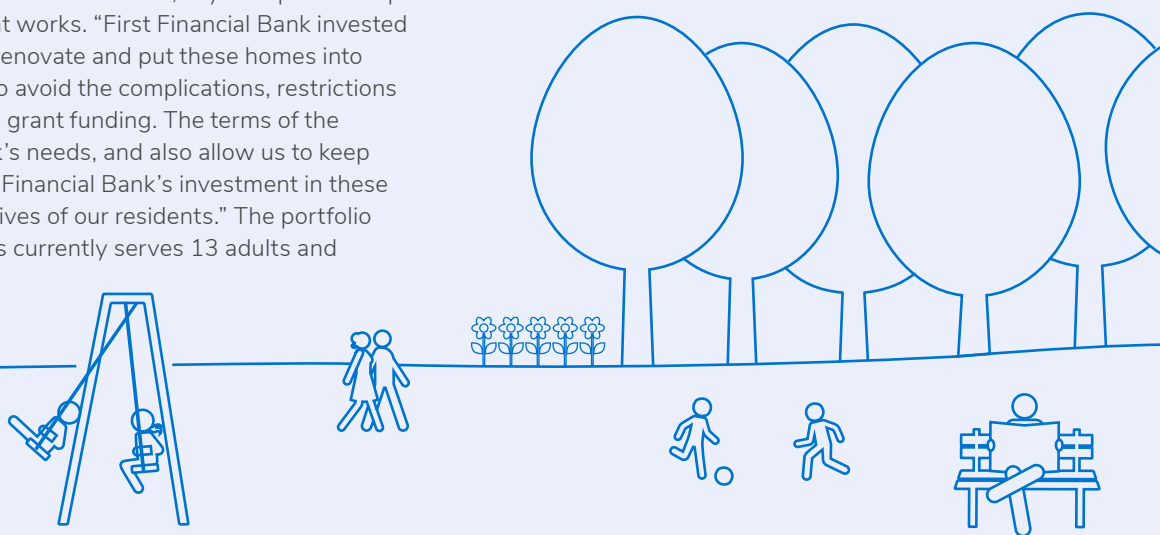
Always scarce, affordable housing is hard to find for most people. It is even harder to find suitable affordable housing for some groups. HPI Community Housing focuses on providing housing services for people with disabilities and other hard-to-house groups of people.

Currently, five of the six homes in this investment are serving as group homes for people with developmental and/or physical disabilities. Stable, quality housing is a critical part of residents' emotional health. Average tenancy in these homes is 9.6 years, a testament to how well these houses meet residents' needs.

Mark Lindenlaub, HPI's Executive Director, says the partnership is an innovative model that works. "First Financial Bank invested 100% of the cost to buy, renovate and put these homes into service. That allowed us to avoid the complications, restrictions and timing issues of using grant funding. The terms of the investment meet the bank's needs, and also allow us to keep the rents affordable. First Financial Bank's investment in these homes truly changes the lives of our residents." The portfolio of six single-family houses currently serves 13 adults and three children.

"First Financial Bank's investment in these homes truly changes the lives of our residents."

– Mark Lindenlaub, HPI's Executive Director



FIRST IN THE COMMUNITY



United Way of Greater Cincinnati Cincinnati, Ohio

President and CEO Archie Brown served as 2019 campaign chair for the United Way of Greater Cincinnati.

Additionally, Cynthia Booth, a member of the First Financial board of directors, served as vice-chair of the 2019 United Way of Greater Cincinnati campaign. Ms. Booth is the President and CEO of COBCO Enterprises, LLC, and has held various executive positions at Firststar Bank (now U.S. Bank) in Cincinnati. She is active in many civic and community organizations, including serving as a director of the YWCA of Greater Cincinnati and a director of the Greater Cincinnati Regional Chamber of Commerce, where she also recently completed a two-year term as treasurer.

In their leadership roles at the sixth largest United Way in the country, Brown and Booth engaged with volunteers and United Way staff in working with thousands of corporate and community partners. The local campaign raises funds annually that help the United Way unite communities to change lives by investing in programs that sustain the health, education and financial stability of every person in the community.

\$699,091

**Total contribution in 2019 plus
\$1 million to the Chairman's
Challenge in Cincinnati.**



#4

United Way of Greater Cincinnati recognized First Financial Bank as the #4 organization on their 2019 Campaign Top 25 supporters list.



Pictured left to right:
Cynthia Booth, Mandy
Neeley, Archie Brown
and Steve Shifman



United Way campaign kickoff event attendees



Archie Brown

Brown's longstanding support of United Way, dating back to the early 1980s, made him the ideal executive to energize the 2019 campaign.

"I've had family members who benefited from the work of United Way agencies, and that makes it more personal," Brown said. "United Way is uniquely positioned to understand the needs of families in our communities. Through its relationships with the business community, government and the more than 140 agency partners serving 329,000 lives, it's able to make life-changing impacts. I am very pleased to be part of this campaign during such an important year."

Booth also is an experienced United Way volunteer who has an extreme passion for serving her hometown. Setting a high standard, Booth added, "It will take all of us together to make this campaign extraordinary. This is our year to take it to a new level."

United Way of Greater Cincinnati serves communities in 10 counties, with the specific goal of reducing poverty across our region:

- Hamilton, Brown, Butler and Clermont counties in Ohio
- Boone, Campbell, Grant and Kenton counties in Northern Kentucky
- Dearborn and Ohio counties in Southeast Indiana



First Financial Bank hosted the Annual United Way Fundraising Drive Kickoff as their first event in the 4th & Vine space in downtown Cincinnati.



Campaign ran October 1-12, 2019

96% company-wide participation

\$628,473 Associate Pledge Total
(\$163,473 above our goal of \$465,000 company-wide participation)

Most successful United Way campaign in our organization's history

Chairman's Challenge Details

First Financial Bank took a leading role in 2019's United Way of Greater Cincinnati's giving campaign with a \$1 million pledge to the Chairman's Challenge.

The Chairman's Challenge Fund is a joint effort between local businesses and philanthropists to encourage support for the United Way of Greater Cincinnati. New corporate donations to United Way of Greater Cincinnati and first-time individual gifts of \$10,000 or more were matched. Additionally, renewing individual donor gifts of \$10,000 or more that represent increases over last year's donation amount also were matched by the Chairman's Challenge Fund.

In addition to First Financial's \$1 million pledge to the Chairman's Challenge, other contributors included American Financial Group, Castellini Foundation, Cincinnati Children's Hospital Medical Center, Ohio National Financial Services, Michelman, Procter & Gamble, and Western & Southern Financial. Individual contributors included John and Francie Pepper, Michael and Suzette Fisher, Steve and Julie Shifman, Gary "Doc" and Milly Huffman, Archie and Sharen Brown, Cynthia and Paul Booth, and Bill and Sue Butler.

"We want to encourage generous support of the United Way because every contribution makes a local impact," said Archie Brown, president and CEO of First Financial Bank and the 2019 United Way of Greater Cincinnati campaign chair. "The funds we raise are invested here in our community to help those in need, so it's great to see the support of businesses and individuals as we come together in support of this year's campaign."

"One in five Greater Cincinnati residents rely on United Way services," added Cynthia Booth, 2019's campaign vice-chair and member of First Financial's board of directors. "Contributions help support more than 140 local agencies working to make lives better for those in need. It's important to come together at this time in support of our community."

BOLD (Board Orientation & Leadership Development)

Roddell McCullough, Senior Vice President, Community Development Director for First Financial Bank, graduated from the United Way's Board Orientation & Leadership Development (BOLD) program. The BOLD program connects solid leaders with opportunities to serve on boards of directors of local nonprofit organizations. During Roddell's class, he indicated his desired area of focus to be in BoardBank, United Way's tool to match people to local nonprofit boards. He went on to become the Board Chair of Powell Crosley YMCA and is now a member of the Greater Cincinnati Association Board, and active on several committees.

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 emerging markets, focusing on the priorities of the neighborhood development, workforce development, education, culture and the arts.



In 2019, we remained 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.



\$9,913 — Resident Resource Network, Columbus, OH

As a regional leader in breaking the cycle of generational poverty within the affordable housing communities they serve, RRN connects affordable housing residents to supportive services such as employment, education, health, government, benefits and more. These can help to improve housing stability, increase self-sufficiency, and create safe and supportive communities.



\$35,000 — CILO, Cincinnati, OH

The Center for Independent Living Options (CILO) provides services for people with permanent disabilities in Greater Cincinnati and Northern Kentucky. Founded in 1977, they provide a support system to help people with physical, sensory, cognitive and/or psychological disabilities reach their greatest potential and independence. CILO empowers people with disabilities to live productive, rewarding lives with pride and dignity.



\$30,000 — LTHC Homeless Services, Lafayette, IN

LTHC Home Services is the coordinated point of entry and initial assessment for people experiencing homelessness or a housing crisis in Tippecanoe County. Since 1989, they have helped thousands of individuals end their homelessness by helping them find a housing solution and connecting them to services and resources for long-term success.



first
financial
foundation

1011

DATE April 11, 2019

Pay to the
Order of

NISRE

\$ 20,000.00

Twenty Thousand — 00/100 DOLLARS

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MEMO

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\$20,000 — NISRE, Inc., Columbus, OH

NISRE, Inc. is a Community Development Corporation that provides affordable housing solutions and a range of economic empowerment initiatives designed to alleviate poverty and revitalize neighborhoods in low- and moderate-income communities. Since their inception in 2006, NISRE has assisted more than 1,000 homeless individuals with housing and supportive services.

INCLUSION

By means of fair treatment and respect, First Financial works to ensure all individuals have equal access to opportunities and resources. We work to involve and empower, where the inherent worth and dignity of all people are recognized.



FIRST PERSPECTIVE

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Upon joining First Financial Bank in 2015, I was impassioned to bring my community and academic partnerships to the organization as the Talent Acquisition Manager. I've now been asked, and am very excited, to lead First Financial Bank's corporate Diversity and Inclusion initiative as the Manager, Diversity & Inclusion and Program Partnerships. This opportunity allows me to continue cultivating and nurturing partnerships within, and beyond, the communities in which we serve. Although not always about financial performance, companies in the top quartile for racial, ethnic and gender diversity are 21-33 percent more likely to have financial returns above their respective national industry medians. Being an inclusive work environment offers opportunities for those who live in the community to thrive in the workplace. I look forward to partnering with our internal teams on our recruiting efforts as well as building our brand across broad communities. Ultimately, we have become one of the Best Places to Work...an Employer of Choice!

– Sansarrae Frazier, AVP, Manager, Diversity & Inclusion and Program Partnerships

First Financial Bank has a continuous extra layer of marketing support dedicated to diverse communities. These efforts aim to increase awareness both internally and externally regarding our commitment to these communities and our alignment with our ALIVE strategy.

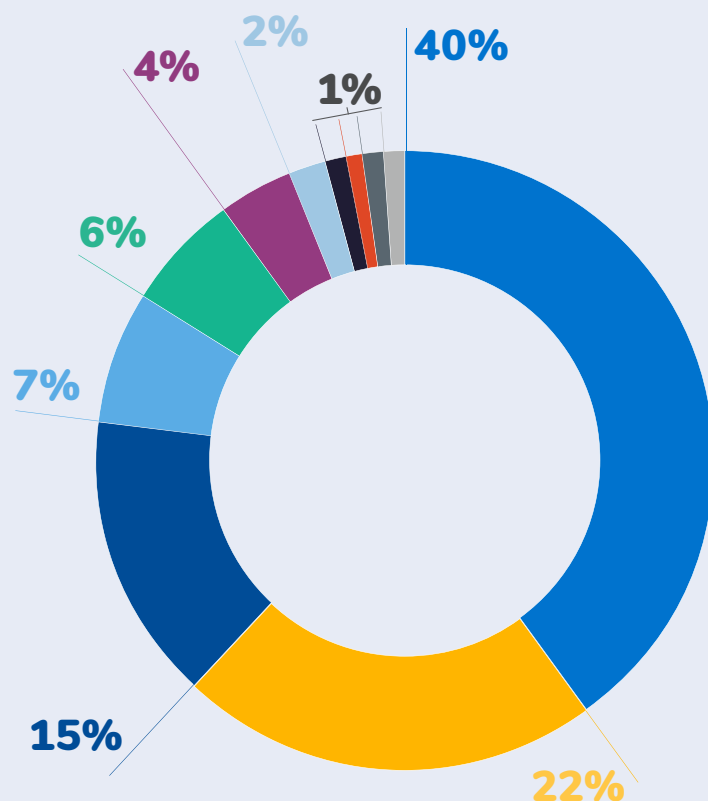
Inclusion is Key to Good Business. We Bank On It.

First Financial Bank bases our success on the strength and innovation of the people who support our brand and services, and that includes our vendors. We believe that excellence is more likely achieved when everyone is given an equal chance to participate.

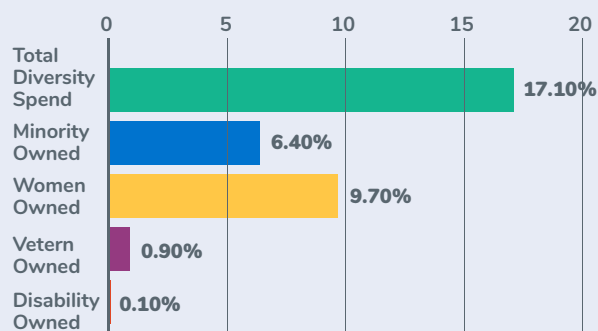
First Financial Bank encourages all vendors that believe their services or products will enhance our operations and customer experience to contact us. Minority vendors are given equal consideration and are valued for their individual perspectives, which we believe enrich our culture.

Supplier Diversity

We know that the entire First Financial Bank team, including vendors, should reflect the community we serve. This is the only way to fully relate to, and be as good as, our clients. To ensure we are honest in this endeavor, First Financial Bank has developed sourcing strategies tailored to consider all businesses, including those owned by local, minority, women, LGBT, disabled and veteran members of the community.



First Financial Bank – Vendor Diversity



Vendor Diversity by Category

12 months ending December 31, 2019



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 PERSPECTIVE

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I have the pleasure of working with multiple nonprofits in the Central Indiana region, including Little Star Centers (autism treatment), Business Ownership Initiative (CDFI microlender) and Indianapolis Housing Partnership (affordable housing). Each organization allows me to work with a fantastic group of professionals, passionate about their mission and servicing their communities. Additionally, I find fellow board members to be other business professionals eager to engage, impart their knowledge and work to make a difference. It's exciting to work with these teams to tackle big problems. We may not solve every issue and we may not achieve all of our goals, but everything we do is helping someone, and that in itself is worth the effort.

– Bill Bower, Market President

First Financial 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 2019, 2,112 associates donated 18,415 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 in which they participate. 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



18,415

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

FIRST IN THE COMMUNITY



Ronald McDonald House

Cincinnati, Ohio

Cincinnati's Ronald McDonald House offers a community of compassion, support and the comforts of home to families with critically ill children, steps away from the medical care they need.

Our House cares for 78 families each night, including parents, children receiving outpatient treatment, siblings and other family members. By easing the financial and emotional burdens of caregivers and by taking care of important practical needs, our House allows parents to focus entirely on caring for their children.

First Financial Bank employees were proud to volunteer in food preparation for the families by providing, preparing and serving meals at Cincinnati's Ronald McDonald House, offering a healthy meal for guests.



FIRST IN THE COMMUNITY

First Financial Bank

Louisville, Kentucky

The First Financial Bank mortgage group in Louisville, Kentucky went above and beyond to purchase enough goodies to fill almost 10 boxes to be shipped to soldiers. The son of an employee and his platoon were rapidly deployed and First Financial Bank quickly went into action to support them.

Repair Affair

Louisville, Kentucky

Repair Affair mobilizes resources and volunteers to make repairs on homes owned by low- and moderate-income homeowners who are elderly or disabled. The focus of Repair Affair is on home safety, security, weatherizing and neighborhood stability. Most repairs are completed in one day and include: wheelchair ramps, handrails and grab bars, flooring, steps, locks, door and window repair, minor electrical and plumbing repairs, roof repair, interior and exterior painting, yard work and clean-up.

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. In 2019, First Financial was a school sponsor for a local elementary school in Hammond. As part of being a school sponsor, First Financial associates went to the school to help teach throughout the year.

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





Associates assisting during the Repair Affair in Louisville, KY

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 33 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 distributed to 18,400 individuals.

33 MILLION+

meals are distributed annually through a network of community partner agencies serving multiple counties in Ohio, Kentucky and Indiana.



Collection items to be shipped to soldiers







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 2019, 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 in Learning

TutorMate Program in Indianapolis

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.

Light the Night

Indianapolis, Indiana

The team showed their support for the Leukemia & Lymphoma Society's Light the Night Walk, which funds treatments to save lives. LLS is making cures happen by providing patient support services, advocating for lifesaving treatments and pioneering the most promising cancer research anywhere.





Girls Inc. of Greater Indianapolis

Indianapolis, Indiana



Oak Street volunteers assisted Girls Inc. of Greater Indianapolis where their mission is simple: to inspire all girls to be strong, smart and bold. They offer programs empowering girls to be confident, prepared for the future, proud of who they are and ready to take their place in the world.

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 joined forces to pack high-quality food that provided meals to thousands of people who depend on the Indiana Food Banks.

The Million Meal Movement has packed over 30 million meals since 2007



Sleep in Heavenly Peace

Clinton County, Ohio

First Financial Bank employees volunteered with the Sleep in Heavenly Peace organization to build and assemble beds for children and families in need. With the organization growing steadily over time, Sleep in Heavenly Peace believes every child deserves a safe, comfortable place to lay their heads.

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.



FIRST PERSPECTIVE

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I love talking to kids/students and adults who don't really understand the concept and importance of having that financial education/background in their life. As the Central Ohio Market Give First Champion for the past two years, I was nominated for The Leaders Circle for my commitment and passion to Give First. First Financial Bank has volunteered several times at the Junior Achievement Biz Town Event, and it was so exciting to see fifth graders transform from students to CEOs and CFOs for a day of fun and excitement. They have even taught me a thing or two! I feel you can help transform a child's life through education. It not only transforms peoples' lives, but it also breaks the cycle of poverty and provides a pathway to a better future.

– Linda Fitzgerald, Business Development Manager II

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.

ABA (American Bankers Association) 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.

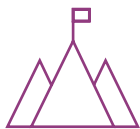
FDIC Money Smart is a comprehensive financial education curriculum designed to help people of all ages enhance their money management skills and create positive banking relationships.

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

FIRST IN THE COMMUNITY



First Financial Bank provides support to many of our local colleges and universities for higher education.

University of Cincinnati

First Financial supports the Business Fellows Development program and provides an annual scholarship for students who demonstrate a financial need.

Marian University

First Financial provides an endowed scholarship.

University of Indianapolis

First Financial Bank provides an endowed scholarship.

Simmons College of Kentucky

First Financial provides scholarships and mentoring to five students annually.

Martin University

First Financial Bank provides an endowed scholarship.



Central State University

First Financial provides financial support for the Summer Banking Institute and an annual internship for students.





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.

We are at 55.7% of our \$1.7 billion goal.

Looking Forward

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.

From the beginning of the Benefits Agreement throughout 2019, we continued to focus on projects and new partnerships that helped us to fulfill our commitments outlined in the agreement. Our established five-year goals and our progress against them follow:

Mortgage Lending	5-Year Goal: \$510 Million Our Progress Through 2019: 41% <i>or \$209,528,013 of our \$510 million goal in mortgage lending in emerging markets</i>
Small Business Lending	5-Year Goal: \$750 Million Our Progress Through 2019: 29.8% <i>or \$223,718,838 of our \$750 million goal in small business lending in emerging markets</i>
Community Development Lending	5-Year Goal: \$450 Million Our Progress Through 2019: 112.3% <i>or \$505,396,710 of our \$450 million goal in community development lending and investments</i>
Philanthropy	5-Year Goal: \$8.5 Million Our Progress Through 2019: 72.2% <i>or \$6,135,556 of our \$8.5 million goal in philanthropy across the bank's footprint</i>
Banking Center Locations	5-Year Goal: \$25 Million Our Progress Through 2019: 7.8% <i>or \$1,943,133 of our \$25 million goal in banking center distribution and access (eight new locations) for emerging markets</i>
Dedicated Marketing and Communications for Community Development Products and Services	5-Year Goal: \$1 Million Our Progress Through 2019: 42.4% <i>or \$424,394 of our \$1 million goal in dedicated marketing and communications for community development products and services</i>

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. During 2019, we enhanced and expanded our community development product and service offerings by launching our f1RST Safe Checking and f1RST Paired Savings accounts.

Media

Throughout 2019, we strategically aligned our community development focused media placements to help drive awareness and create deeper relationships.

To help accomplish this, we leveraged census tracts to target emerging market areas. We increased our presence in local, minority newspapers, delivered an out-of-home message on billboards, and used radio, social media and digital display advertising to reach our specified target market.

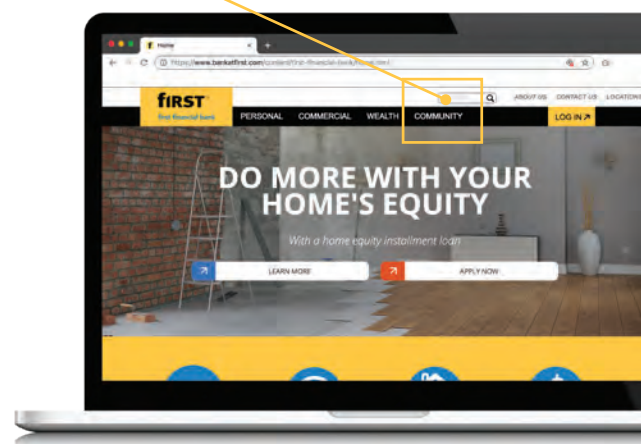
In 2020, we will continue our alignment with additional media placements, driving results and expanding relationships.

Webpages

In 2019, we added new landing pages highlighting the Community Development section, First Financial Foundation and Community Benefits Agreement. To view these pages and learn more about our community development efforts, please visit bankatfirst.com/community.

In late 2020, as part of an effort to redesign our entire website and 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 the products and services we offer to clients. Links to online applications will be highlighted within the site for clients to easily access.

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



first

first financial bank

Community Development

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

bankatfirst.com/community