

Facts About First

FIRST

first financial bancorp

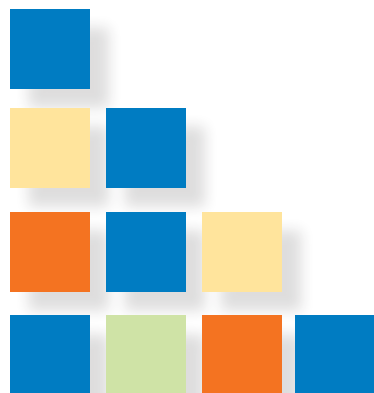
First Financial Bancorp, the parent company of First Financial Bank, is a bank holding company with a disciplined approach to credit and risk management. We can offer you the products, services, delivery systems and comprehensive capabilities you need to be successful in today's economic environment.

Financial Data

(as of December 31, 2015)

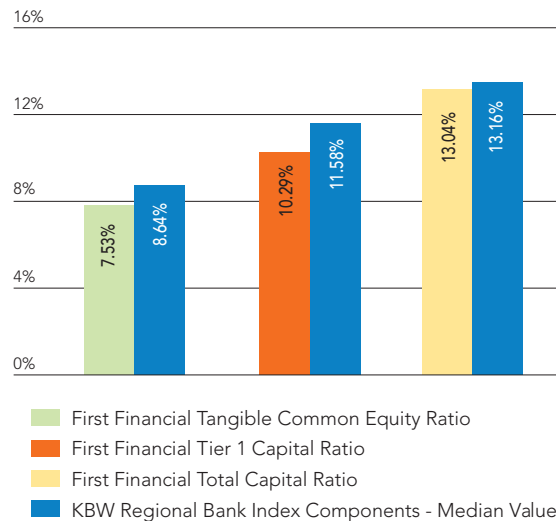
Total Assets	\$8.1 billion
Total Loans	\$5.4 billion
Total Deposits	\$6.2 billion
Shareholders' Equity	\$809 million
Market Capitalization	\$1.1 billion

First Financial Bancorp has paid a cash dividend every quarter since its formation in April 1983. To see our dividend history, visit Investor Relations on our website at bankatfirst.com/investor.



Strong Capital Position

First Financial has sufficient capital to endure the current economic conditions and is ready to benefit as economic conditions improve. As shown below, as of December 31, 2015, we have performed well relative to our peers. First Financial also has an adequate capital cushion if needed for a more severe and/or prolonged downturn, and is well positioned to continue to capitalize on growth opportunities.



Recent Initiatives

In the fourth quarter of 2015, First Financial recorded its 101st consecutive quarter of profitability. The Company announced a quarterly dividend of \$0.16 per share payable on April 1, 2016. Additionally, new Client Satisfaction Survey results from JD Power now rate the company number four in North Central Region.

Strong operating fundamentals, including healthy capital and liquidity levels, continue to produce solid financial results despite ongoing challenges in the current economy. To support our client-centered banking model, as well as our revenue and earnings goals, we are working on the following initiatives to grow our business and increase our visibility:

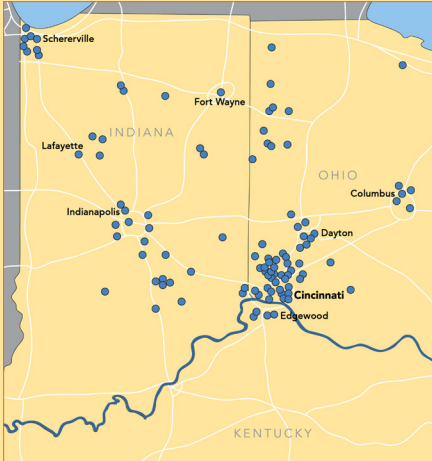
- Strong loan and deposit growth momentum driven by our comprehensive portfolio of products
- Well-positioned in current markets and executing on new market expansion strategies with Commercial, Wealth Management, and Small Business client segments
- Balanced long-term capital management strategy returning 60% - 80% of earnings through dividends and share repurchases
- Investments in expanding digital banking and marketing capabilities continue to enable improved access for our clients and an improved client experience
- Increasing focus on community development and process improvement
- Strong capital levels with ability to support further organic growth and acquisition opportunities

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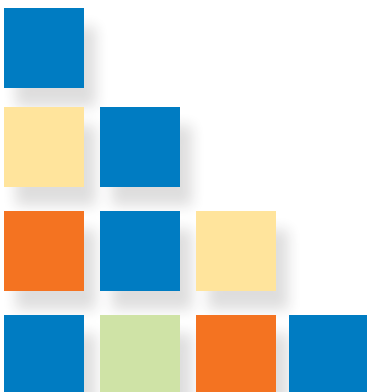
Our Locations



The company's strategic operating markets are in Ohio, Indiana and Kentucky, with more than 100 banking centers.

Mission Statement

We will exceed our clients' expectations and satisfy their financial needs by building long-term relationships using a client-centered, value-added approach.



February 2016
bankatfirst.com
877.322.9530

About Us

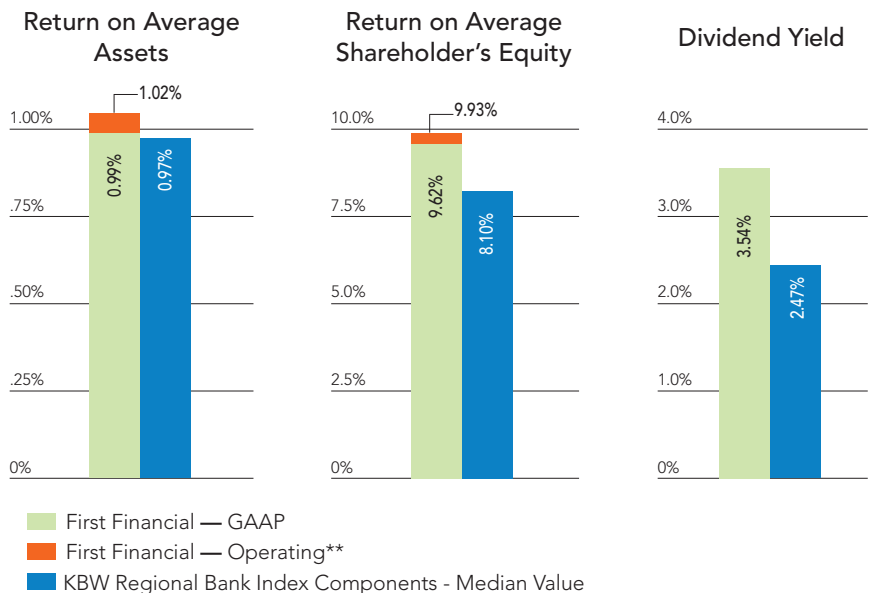
First Financial Bancorp is a Cincinnati, Ohio-based bank holding company with \$8.1 billion in assets. Founded in 1863, the company's banking subsidiary, First Financial Bank, N.A., provides banking and financial service products through its four lines of business: commercial, consumer, mortgage and wealth management*. The commercial, consumer and mortgage lines of business provide traditional banking services to business and retail clients. The wealth management line of business provides wealth planning, portfolio management, trust and estate administration and retirement plan services, and has approximately \$2.3 billion in assets under management.

Additional information about the company, including its products, services and banking locations, is available at bankatfirst.com.

Safety & Soundness

- First Financial holds a ★★★★★ rating with Bauer Financial, using data from the third quarter of 2015.
- First Financial is rated "Superior" by IDC Financial Publishing. IDC uses data from the third quarter of 2015.

Key Financial Results



* First Financial Wealth Management, a division of First Financial Bank, N.A., provides investment advisory, wealth management and fiduciary services. First Financial Wealth Management does not provide legal, tax or accounting advice. The products and services made available by First Financial Wealth Management: • Are Not FDIC Insured. • Have No Bank or Federal Government Guarantee. • May Lose Value

** Operating returns exclude acquisition-related expenses, expenses associated with efficiency initiatives and other expenses not expected to occur.