

sustainability accounting standards board (SASB)

Index–2022

This is First Financial Bank's disclosure pursuant to the Industry Standards Version 2018-10 issued by the Sustainability Accounting Standards Board (SASB), an independent standards-setting organization that supports reporting for companies to identify, manage, and communicate financially material sustainability information to their investors. We have determined that the Commercial Banks and Consumer Finance standards are most applicable to our core business. We do not currently disclose all metrics included in the Financials sector standards but will continue to evaluate them in the future. Our commitment is to provide investors with useful, relevant, and meaningful sustainability information and we may evolve our disclosures on these SASB topics over time. All data and descriptions are as of or for the year ended December 31, 2022.

For additional information about First Financial Bank's financial performance, please refer to our quarterly earnings materials as well as quarterly and annual reports on Form 10-Q and Form 10-K, respectively.

Commercial Banks

Reporting Status: ● Fully Reporting ◐ Partially Reporting ○ Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
Data Security				
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	●	Any material cybersecurity incidents would be reported in a periodic, annual or quarterly report. (1) 0 (2) 0.00% (3) 0	2022 Annual Report
FN-CB-230a.2	Description of approach to identifying and addressing data security risks		Please refer to pages 17-18 of our Form 10-K	2022 Form 10-K
Financial Inclusion and Capacity Building				
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	●	(1) 2,306 (2) \$639,990,543 USD Note: Includes small business, small farm and community development loans originated in 2022 in accordance with FFIEC guidelines to CRA data collection and reporting.	
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	◐	(1) 41 (2) \$2,423,166 USD Note: Reporting reflects activity for microlending and community development loans.	

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SASB Code	Accounting Metric	Reporting Status	Response	Source
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	●	<p>2,862</p> <p>First Financial offers two programs designed to assist unbanked and underbanked clients in saving for an objective:</p> <ol style="list-style-type: none"> 1. Individual Development Accounts (personal finance, home repair purchase, higher education, small business) = 164 accounts 2. First Paired Savings (car purchase and job related expenses) = 363 accounts <p>First Financial Bank also offers two low cost checking accounts that are also Bank On certified (No Worry and No Worry Rebuild). These two accounts are particularly focused on unbanked and underbanked clients and designed to prevent the accumulation of overdraft fees by not allowing overdrafts to occur. As of 12/31 First financial had a total of 2,335 client accounts in this category.</p>	
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	●	20,046	CSR/ESG Report
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	●	Please refer to page 29 of our Q4 Investor Presentation	Q4 Investor Presentation
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	○	Not disclosed	
Business Ethics				
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	●	\$0 USD	
FN-CB-510a.2	Description of whistleblower policies and procedures	●	Please refer to page 31 of our CSR/ESG Report	CSR/ESG Report

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Systemic Risk Management				
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	●	According to the Basel Committee on Banking Supervision's assessment methodology, First Financial Bank is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.	
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	●	Please refer to page 31 of our CSR/ESG Report	CSR/ESG Report
Activity Metrics				
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	●	<p>(a) Personal</p> <p>(1) 385,385 (checking 277,429; savings 107,956)</p> <p>(2) \$4.9 Billion USD (checking \$2.475 billion; savings \$2.429 billion)</p> <p>(b) Small business, relationships through financial center channel under \$5 million in annual revenues</p> <p>(1) 43,439 (checking 39,861; savings 3,578)</p> <p>(2) \$1.7 Billion USD (checking \$1.383 billion; savings \$2.79 million)</p>	
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	◐	<p>(a) Personal</p> <p>(1) Not Disclosed</p> <p>(2) Refer to pg. 17 of the 2022 Form 10-K for disclosure of loans and leases (Loan and Lease Portfolio table)</p> <p>(b) Small business, relationships through financial center channel under \$5 million in annual revenues</p> <p>(1) 5,201</p> <p>(2) \$292,015,668 USD</p> <p>(c) Corporate</p> <p>(1) 4,615</p> <p>(2) \$6,561,938,491 USD</p>	2022 Form 10-K

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SASB Code	Accounting Metric	Reporting Status	Response	Source
Customer Privacy				
FN-CF-220a.1	<p>Number of account holders whose information is used for secondary purposes</p> <p>Description of the bank policies and practices regarding the manner in which it discloses the use of customer data for third party use</p>	●	<p>0</p> <p>First Financial does not share client data with non-affiliated third parties.</p>	First Financial Bank Privacy Notice
FN-CF-220a.2	<p>Total amount of monetary losses as a result of legal proceedings associated with customer privacy</p> <p>Description of the nature, context, and any corrective actions taken as a result of the monetary losses</p>	●	<p>\$0.00 USD</p> <p>First Financial does not have any monetary losses associated with client privacy.</p>	
Data Security				
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	○	Not disclosed	
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	●	Refer to page 34 of the CSR/ESG report	CSR/ESG Report
Selling Practices				
FN-CF-270a.1	<p>Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold</p> <p>(1) Aggregate amount of the variable remuneration linked to the amount of products and services sold of covered employees</p> <p>(2) Percentage of remuneration for covered employees that is variable and linked to the amount of products and services sold</p> <p>(3) Remuneration policies for covered employees, including the link to products sold, process for setting sales targets, and benefits/penalties associated with meeting/missing the targets</p>	○	Not disclosed	

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Selling Practices				
FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	●	<p>(1) Credit products FICO scores above 660 Number of applications received: 17,773 Number of applications approved: 11,575 Approval rate: 65% FICO scores below or equal to 660 Number of applications received: 13,282 Number of applications approved: 733 Approval rate: 5.5%</p> <p>(2) Pre-paid products FICO scores above 660 Number of applications received: 160 Number of applications approved: 124 Approval rate: 78% FICO scores below or equal to 660 Number of applications received: 1,237 Number of applications approved: 1,009 Approval rate: 82%</p>	
FN-CF-270a.3	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	◐	<p>(1) FFB does not receive fees from any add-on products. (2) Not disclosed (3) Clients with FICO scores above 660 Average age of accounts: 92 months Clients with FICO scores below or equal to 660 Average age of accounts: 114 months (4) Clients with FICO scores above 660 Total number of trade lines held by client: 69,598 Total number of clients: 53,753 Average number of trade lines: 1.29 Clients with FICO scores below or equal to 660 Total number of trade lines held by client: 28,908 Total number of clients: 24,621 Average number of trade lines: 1.17 (5) First Financial does not collect any fees/revenue from pre-paid products.</p>	

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Selling Practices				
FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	●	(1) 14 (2) 21.43% (3) 0% (4) 0%	
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	○	Not disclosed	
Activity Metric, no disclosure topic				
FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	●	(1) 12,168 (2) 580	
	Joint Accounts— Number of customers whose personally identifiable information (PII) the organization collects		The bank does not track the number of joint cardholders captured as part of the application process.	
FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	●	(1) 14,285 (2) 532	