

first

first financial bank

2024

corporate social
responsibility
report



We help our clients learn, enjoy, and succeed, more. Everyone here genuinely cares. We help our clients live fully in the moment, but we also help them be prepared for the future. After all, helping our clients means helping our communities improve, grow, and thrive.

Who We Are

At First Financial, we are committed to conducting business in accordance with our Corporate Strategy, which defines why we exist, and our Corporate Strategic Intent, which defines what we believe in.

Why We Exist

We exist to be a positive influence to help our clients and communities thrive.

What We Believe In

Our Company

We are confident in our collective abilities and believe that lives are made better by our existence.

Whole-life Balance

Our associates should experience wellbeing in all areas of their lives.

Being In It Together

Our team-based approach means we are all in it together—we collaborate and innovate to improve the lives of others.

Mutual Respect

We seek out, value and respect differences—in opinions, expertise and experiences.

Doing the Right Thing

We do the right thing for each other, our clients, communities, and shareholders.



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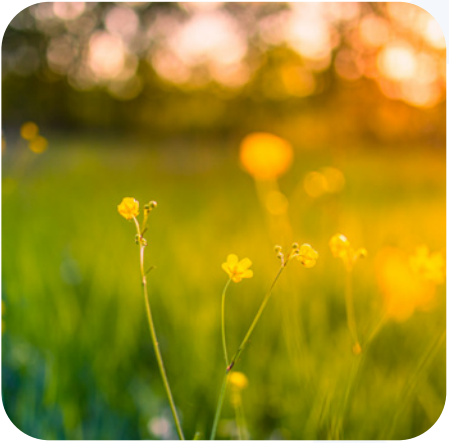
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About First Financial Bank

\$18.6 BILLION

IN ASSETS

\$5.4 BILLION

ASSETS UNDER MANAGEMENT

\$11.8/\$14.3 BILLION

LOANS/DEPOSITS

1.29%

RETURN ON ASSETS



About First Financial Bank

Nasdaq: **FFBC**
Headquarters: **Cincinnati, Ohio**
Founded: **1863**
Financial Centers: **127**
Employees: **2,064**
Market Cap: **\$2.6B** (12/31/24)
Dividend Yield: **3.6%** (12/31/24)
TCE Ratio: **7.73%**
CET1 Ratio: **12.16%**

Lines of Business

- Commercial Banking
 - C&I, O-CRE, Treasury, ABL, ESOP and Equipment Finance
- Retail Banking
 - Consumer, Small Business
- Mortgage Banking
- Wealth Management/Affluent Banking
- Investment Commercial Real Estate
- Commercial Finance

Retail Financial Center Locations and ATMs

-  Retail Financial Center Locations
-  Headquarters

Plus **55,000+** fee-free ATMs
worldwide through Allpoint
Network

Brands

first
first financial bank

first
first franchise capital®

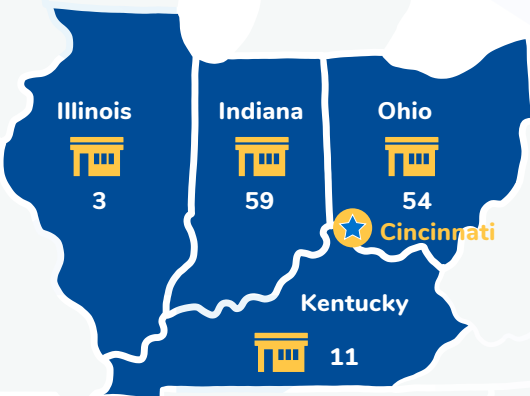
oak street
funding
a first financial bank company

SUMMIT
Funding Group
a first financial bank company


yellow
CARDINAL
ADVISORY GROUP
a first financial company

AGILE
PREMIUM FINANCE
A division of First Financial Bank

 **BANNOCKBURN**
GLOBAL FOREX



Dear Fellow Stakeholders,

We are pleased to present our 2024 Corporate Social Responsibility report.

This year's report details how First Financial is carrying through on our commitment to deliver exceptional business results, while creating opportunities for our clients and communities to thrive. We adhere to the highest ethical business practices as we work toward our vision of being the best bank to do business with, the best place to work, and the best financial partner for our shareholders and communities.

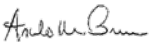
First Financial continues to be a top-tier financial performer in the KBW Regional Banking Index, outperforming our peers on measurements such as return on assets, net interest margin, and stock price. Our team of gifted professionals brings exceptional skill, a spirit of collaboration, and a strong sense of responsibility to everything they do. And our focus on community – along with our deep expertise and comprehensive suite of financial services – is a significant part of First Financial's distinguishing business approach.

In 2024, our associates demonstrated their commitment to community by pledging more than \$938,000 in our annual United Way campaign, a record-breaking total that will support the United Way and its partner agencies. Our team also logged nearly 15,000 hours of volunteer service.

Throughout our four-state footprint, the Bank itself donated a total of more than \$4.5 million last year. We entered into a new \$2.4 billion Community Benefits Agreement with the National Community Reinvestment Coalition, after exceeding our goal of \$1.75 billion in lending and community support in the previous agreement.

As you will see on the pages that follow, we have a strong workplace culture, guided by values of collaboration and innovation. We take every new day as an opportunity to do the right thing for each other and those we serve.

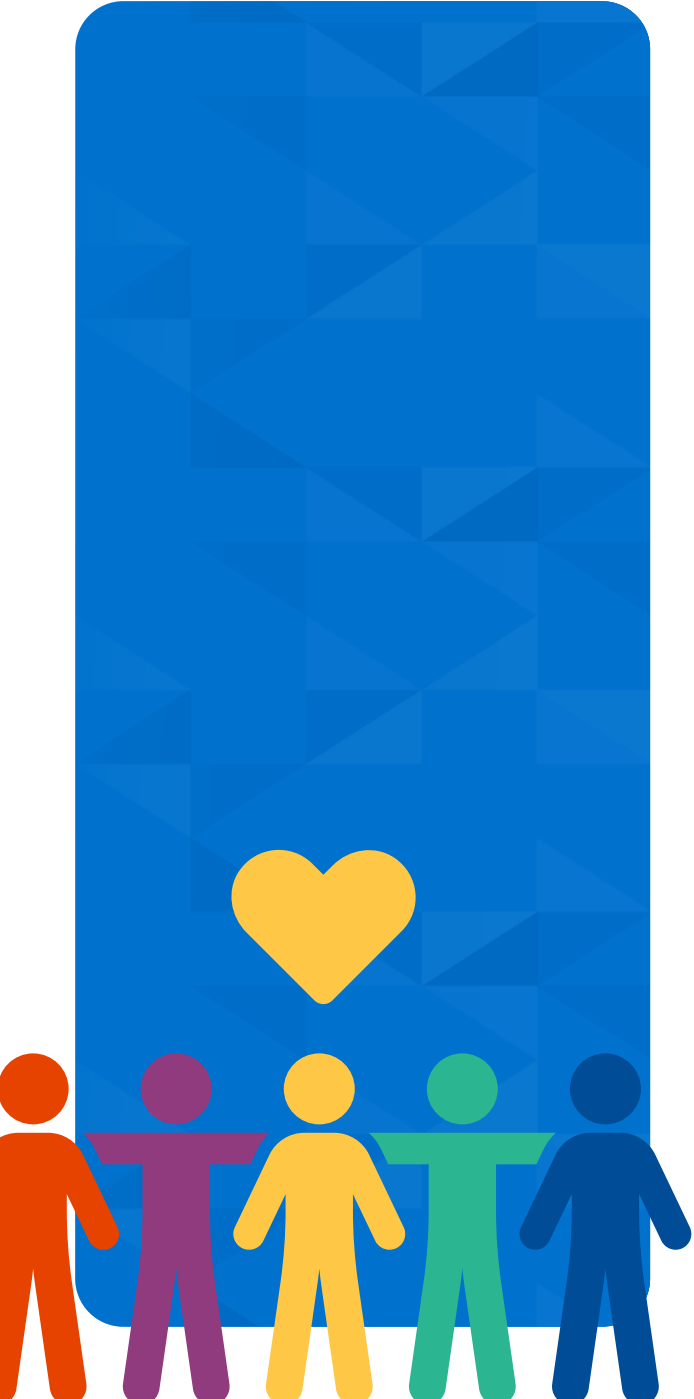
\$4.5+ Million in community support from the Bank and First Financial Foundation in 2024



Archie M. Brown
President & Chief Executive Officer



Roddell McCullough
Chief Corporate Responsibility Officer



2024 Awards and Accolades

Community

- Donald & Marian Spencer Spirit of America Award
- Best of Butler County Ohio: Best Bank, First Financial Bank
- Homestead Resources Corporate Award
- Working in Neighborhoods Hall of Fame Honoree
- Collective Empowerment Group Corporate Partner of the Year Award
- Shelbyville Indiana Best of the Best 2024 (Bank and Mortgage Group)
- United Way of Johnson County
Employee Excellence Award
- United Way of Greater Cincinnati
Top 25 of Workplaces that Care
- Outstanding CRA Rating
First Financial Bank earned the highest overall rating of Outstanding from the Federal Reserve Board for its performance under the Community Reinvestment Act (CRA) to meet the credit needs of the people and businesses in its communities.



Employees

- America’s Engagement Greatest Workplaces for Diversity in 2024, recognized by Newsweek
- Associate Engagement
First Financial Bank finished in the 96th percentile in engagement in the overall Gallup database.



Governance

- Forbes America’s Best Banks
Awarded based on growth, credit quality and profitability of publicly-traded banks and thrifts.
- Bauer Financial
First Financial holds a ★★★★★ rating with Bauer Financial, the highest rating available.
- Kroll Bond Rating Agency (KBRA)
First Financial Bancorp & First Financial Bank are rated Investment Grade by Kroll Bond Rating Agency.



About This Report

The 2024 Corporate Social Responsibility (CSR) report for First Financial Bank covers a wide range of topics including governance and ethics; sustainability and environmental; community engagement; client service; associate growth and development. First Financial works to understand needs and offer financial solutions and resources in order to make lives better.

Foundations of corporate social responsibility are integrated and rooted within the policies, procedures, and principles of First Financial. These help define our culture and inform the decisions we make. The Bank incorporates strong corporate governance, enterprise risk and compliance, audit and enterprise-wide risk management controls. We are excellent managers of risk, responsible corporate citizens, and careful allocators of capital. First Financial exists to be a positive influence to help our clients and communities thrive. We invest in our people by providing them with the tools and support to be their best, and by creating an environment that values different perspectives. Our genuine care for our clients is reflected in providing relevant and customized solutions, responsively and with ease, as we are friends, leaders, and neighbors. We are proudly local, accessible, and knowledgeable, and our bankers and advisors live in, are involved in, and make decisions that positively impact the communities we serve.

The data in this report covers the period of January 1, 2024 through December 31, 2024, unless otherwise noted. In addition, we have been informed by other reporting standards and guidance, such as the Sustainability Accounting Standards Board (SASB). A separate index, available [here](#), maps our disclosures related to SASB indicators and recommendations. First Financial Bank’s financial information is available on our [Investor Relations](#) page at [bankatfirst.com](#).

Additional Resources

- [Corporate Social Responsibility \(CSR\) website](#)
- [Corporate Annual Report](#)
- [Proxy Statement](#)
- [Corporate Governance Principles](#)
- [Code of Ethics for the CEO and Senior Financial Officers](#)
- [Code of Conduct](#)
- [Investing in our Communities \(CRA\)](#)
- [First Financial Foundation](#)

Explore This Report



COMMUNITY →



EMPLOYEES →



ENVIRONMENT →



GOVERNANCE →

Committed to Our Communities

We are friends, leaders, and neighbors. We are accessible and knowledgeable local bankers and advisors who live in, are involved in, and make decisions that positively impact the communities we serve.

In This Section

- ALIVE Community Development Strategy
- 2024 Community Highlights
- Supplier Inclusion
- Philanthropy and Community Investments
- United Way Campaign
- Employee Volunteerism
- Financial Literacy Initiatives
- Community Benefits Plan—Goals and Progress
- Lending
- Community Rooms and Impact Assessments
- 2024 Community Metrics

2024 Highlights

\$4.5+M

in community
support from the
Bank and First
Financial Foundation

\$7.6+M

total diverse
vendor spend

\$938,463

pledged by
associates in the
United Way giving
campaign

14,800+

volunteer
hours





ALIVE

Community Development Strategy

To help lead our community development efforts, First Financial Bank executes its long-standing **ALIVE** community development strategy. 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. Providing access to financial independence is a core value we hold true, which inspires us to support the financial needs of individuals, families, and businesses in the markets we serve.



ACCESS to banking
services and capital



VOLUNTEERING our time



LENDING in the community



EDUCATION through facilitating
opportunities to increase
financial literacy



INVESTING in local initiatives
and the community

2024 Community Highlights

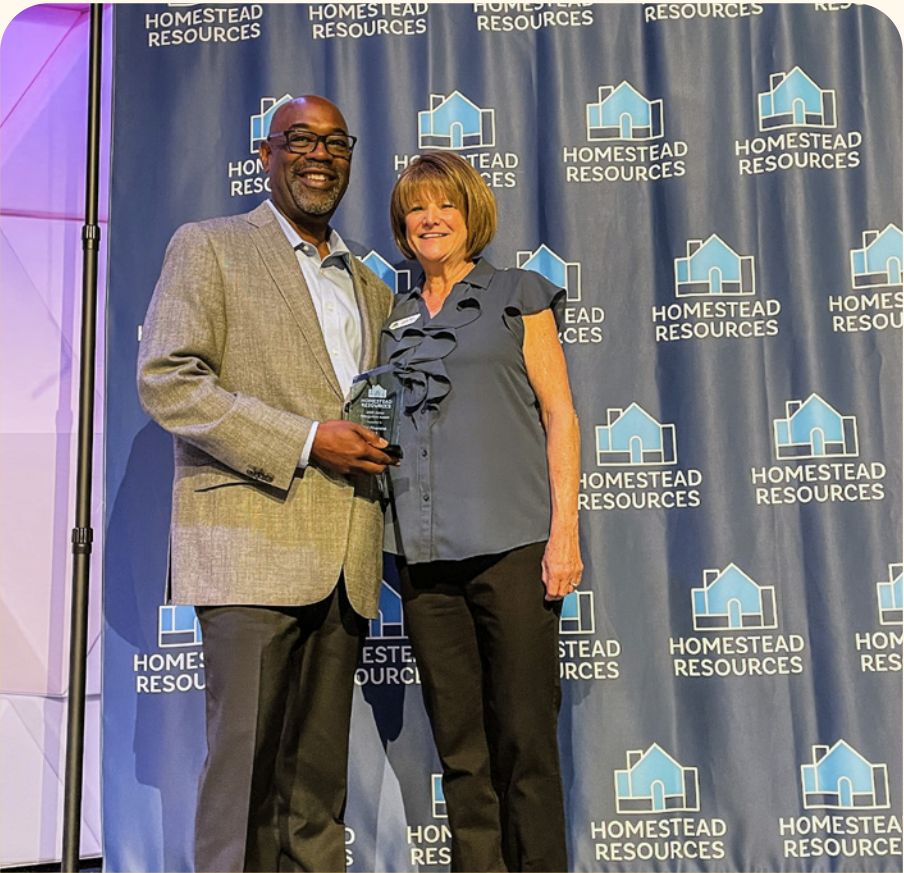


Community Action Agency (Cincinnati, OH)

First Financial Bank donated \$622,488 to the Cincinnati-Hamilton County Community Action Agency (CAA) in April 2024. These funds provided community members with support services programs which help to stabilize individuals and families, delivering assistance that will lead them on a path to self-sufficiency.

United Way of Johnson County (Columbus, IN)

First Financial Bank associates taught the basics of banking to students at the Columbus Learning Center.



Homestead Resources (Lafayette, IN)

First Financial Bank proudly accepted an award from Homestead Resources. This organization, like First Financial, is committed to enhancing community wellbeing through comprehensive housing education and resources. Homestead Resources is a non-profit organization working to ensure every individual and family has the opportunity to live in a safe, affordable home in a well-maintained neighborhood.

CEG Cincinnati (Cincinnati, OH)

Collective Empowerment Group of Cincinnati (CEG) worked with First Financial Bank team members to bring homeownership information to the local community. As a strategic partner of the organization, First Financial is proud to work with CEG as quality goods and services are provided to members while building stronger businesses and relationships.



CoAction (Northwest, IN)

Founded in 1965 with a mission to help people be self-sufficient and to advocate for people who need to be supported and represented, CoAction assists approximately 50,000 individuals annually. In 2024, First Financial Bank donated \$112,065 to assist those efforts in helping others succeed.



Supplier Inclusion

First Financial Bank continues to serve the communities in which we operate by seeking out diverse suppliers to provide products and services to the Bank.

Why It Matters

When everyone in our communities has the opportunity to achieve financial success, then every member of that community wins. This is why First Financial Bank seeks out diverse suppliers that are qualified minority-owned, women-owned, veteran-owned, or disability-owned businesses.

How We Manage It/Who's Responsible

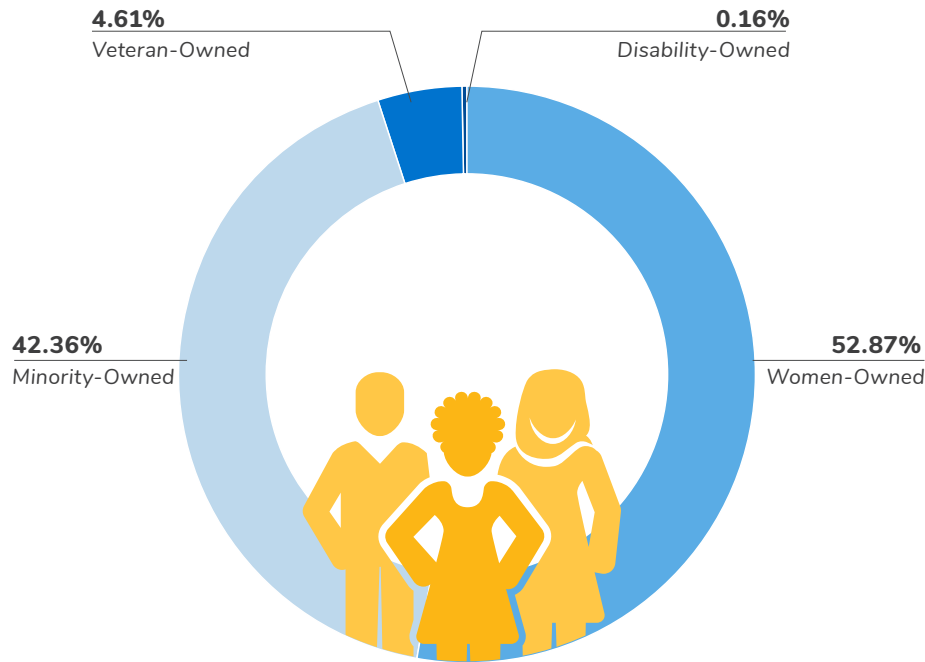
First Financial Bank has built a Supplier Inclusion function that is responsible for identifying qualified suppliers and to match them with our various lines of business for consideration.

Our Community Development team monitors and reports our progress on an ongoing basis. Those results are shared with the executive management team and the Board of Directors.

Our Performance

During 2024, First Financial Bank sourced 32.31% (or \$7,620,017) of sourceable business opportunities with diverse suppliers.

Breakdown of Inclusive Supplier Spend in 2024



\$7,620,017
total spend with
diverse vendors
in 2024

Philanthropy

Serving our communities is part of First Financial Bank’s culture. Philanthropic donations are investments in individuals and communities in order to create positive outcomes.

Why It Matters

When communities thrive, we thrive. Our associates, clients and other stakeholders all benefit from vibrant and productive communities.

How We Manage It/Who’s Responsible

First Financial Bank’s Community Development team monitors the distribution of bank and First Financial Foundation funds in a manner that serves all of the communities in which we do business.

2024 Community Investments

The Foundation

The First Financial Foundation was established in 2017 with the purpose of supporting programs and organizations that enhance and develop the communities we serve. We focus our support on Neighborhood Development, Workforce Development & Education, as well as Culture and Arts, in particular organizations that seek to improve outcomes for low- and moderate-income (LMI) individuals and communities.

\$2,653,201
total donations

first
financial
foundation

The Bank

Through in-kind services, sponsorships, and donations, First Financial Bank invests in organizations and communities to foster economic growth, stability, and neighborhood revitalization.

\$1,856,081
total sponsorships
and donations



United Way Campaign

At First Financial, we strive to be an outstanding community partner that makes a meaningful difference through leadership and involvement in each of our communities. Supporting the United Way through an annual giving campaign is one of the most impactful ways we demonstrate this commitment. United Way’s mission reflects the very core of who we are and what we believe, as First Financial exists to be woven into the communities we serve and to make lives better.

First Financial conducted a two-week United Way campaign in 2024 with 92% associate participation.



Associate Pledges	\$938,463
Bank Donation and Match of Associate Pledges	\$396,581
<hr/>	
2024 Campaign Total	\$1,335,044





Employee Volunteerism

Our Give First program provides our associates with volunteer time to help make lives better for others. First Financial offers up to 8 hours of paid time off to full-time associates for volunteer activities during scheduled work hours and up to 4 hours for part-time associates. 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 and the benefits derived from it.

Board Service

247	294	5,031
number of associates serving on not-for-profit boards	number of not-for-profit boards on which associates serve	number of hours served by our associates

Employee Volunteering

14,871	7.15
total number of associate volunteer hours	average number of volunteer hours per associate



Financial Literacy Initiatives

As part of **First Financial's WORKlife** program, both employees and employers benefit from a relationship with the Bank. Employees of our business clients who are part of WORKlife have access to financial education courses and banking professionals to assist with everyday banking needs, various personal banking solutions, retirement planning, a monthly newsletter, and a one-time bonus. Employers enjoy those same benefits as well as a 401(k)-plan assessment, the ability to offer a Health Savings Account (HSA) to their employees, and a potential non-profit contribution.



Our Financial Wellness Specialists offer education in various areas including budgeting, retirement, banking basics, identity theft, mobile banking, debt management, and so much more. In addition, there are a number of credit products available to clients such as secured credit cards, Drive Ahead loans, and Credit Achiever loans.

First Financial offers financial workshops that address the learning needs for people of all ages, from early education through college, as well as older adults and individuals with special needs. FFB's workshops include:

- **Your Money, Learn to Own It** is a series of free self-guided learning tools at bankatfirst.com that give you confidence to invest in you. Topics include:
 - banking bootcamp
 - budget mastery
 - deciphering debt
 - decoding credit
 - homeownership
 - identity theft

In addition, our Flourish with First blog contains content focused on a broad range of financial topics with frequently updated content.

2024 Financial Literacy Initiatives, by Age

Age Range	Number of Participants	Number of Hours Teaching
12 and under	9,071	388
13-17	17,272	577
18-34	4,586	872
35-54	3,821	765
55 and Older	453	189
Total	35,203	2,791

29,215 individuals participated in financial literacy initiatives for unbanked, underbanked, or underserved clients.



Community Benefits Plan–Goals and Progress

In January 2024, First Financial Bank entered into a new, 5-year \$2.4 billion community benefits agreement (CBA) with the National Community Reinvestment Coalition (NCRC) and related partner organizations, establishing goals for lending and investments to low- and moderate-income (LMI) clients and census tracts. These new commitments will directly improve the conditions of under-resourced neighborhoods within the Bank’s footprint.

The new agreement follows the successful conclusion of First Financial’s previous CBA, during which it achieved 192 percent of its \$1.75 billion goal in lending and investments for 2018-2023.

Current Progress:	5-Year Goal	Progress (%)	Progress (Value)
Mortgage Lending	\$700,000,000	27%	\$188,761,636
Small Business Lending	\$600,000,000	19.4%	\$116,266,000
Community Development Lending and Investments	\$1,075,000,000	25.8%	\$277,290,670
Philanthropy	\$18,000,000	26.5%	\$4,776,889
Marketing	\$1,200,000	13.4%	\$161,025
New LMI Financial Center Locations	3	66.6%	2
Total LMI Financial Center Investment	\$9,000,000	69.2%	\$6,225,273
Total	\$2,400,000,000	24.7%	\$593,481,492



Entered into a new **\$2.4 billion** Community Benefits Agreement in 2024

Lending

Community Development Lending

Our community development lending provides financing to help create and retain employment opportunities, apartment housing projects, and other mixed-use developments.

Small Business Lending

Small businesses are critical to the health of our communities, and that's why we're committed to lending to small businesses in low- and moderate-income (LMI) urban and rural communities.

Mortgage Lending

Our mortgage lending programs 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 closing costs.



Community Development Loans by State

State	Number of Loans	Value of Loans
Ohio	30	\$163,575,416
Illinois	1	\$13,930,000
Indiana	10	\$8,437,824
Kentucky	5	\$13,715,000
Other	–	–
Total	46	\$199,658,240

Mortgages Issued to LMI Borrowers and Census Tracts

State	Number of Mortgages Issued	Value of Mortgages Issued
Ohio	1,153	\$125,015,695
Illinois	45	\$3,516,369
Indiana	1,139	\$94,862,121
Kentucky	640	\$68,086,604
Other	8	\$57,865,221
Total	2,295	\$349,346,010

Small Business Loans by State

State	Number of Loans	Value of Loans
Ohio	1,897	\$170,149,000
Illinois	1,444	\$23,769,000
Indiana	1,285	\$132,193,000
Kentucky	573	\$20,420,000
Other	42,680	\$433,561,000
Total	47,879	\$790,092,000





Community Rooms and Impact Assessments

Community Rooms

First Financial has 30 locations with reservable, community room space available to anyone in the area for business or community meetings. The spaces are free of charge and often utilized by local non-profits and community organizations.

Impact Assessments

The First Financial Community Development team conducts annual needs assessments of each of its CRA assessment areas to ensure the services and support provided by the Bank to the community and with community partners (non-profit 501(c)(3) organizations) is consistent with identified needs.

Community Rooms

30
rooms

5,416
hours reserved
in 2024





2024
Community
Metrics

	Unit of Measure	2024	2023	2022
Woman-owned Supplier Spending	%	52.87%	51.50%	33.32%
Minority-owned Supplier Spending	%	42.36%	41.42%	63.30%
Veteran-owned Supplier Spending	%	4.61%	7.02%	3.21%
Disability-owned Supplier Spending	%	0.16%	0.06%	0.16%
Total Diverse Supplier Spending	%	32.31%	30.46%	38.20%
Total Diverse Supplier Spending	\$	\$7,620,017	\$6,432,549	\$7,981,027
Philanthropic Donations	\$	\$1,856,081	\$1,827,298	\$1,658,047
First Financial Foundation Grants	\$	\$2,653,201	\$2,412,473	\$2,495,483
First Financial Foundation Grants	#	94	88	83
United Way Campaign	\$	\$1,335,044	\$1,287,037	\$1,213,487
Associate Volunteer Hours	#	14,871	14,829	12,193
Financial Education Participants	#	35,203	52,601	30,138
Financial Education Hours	#	2,791	3,643	1,832
Mortgages Issued to LMI Borrowers and Census Tracts	#	2,295	2,819	2,859
Mortgages Issued to LMI Borrowers and Census Tracts	\$	\$349,346,010	\$323,798,465	\$323,977,996
Community Development Lending	#	46	47	55
Community Development Lending	\$	\$199,658,240	\$115,662,146	\$217,710,543
Small Business Lending	#	47,879	2,240	2,079
Small Business Lending	\$	\$790,092,000	\$394,619,000	\$395,285,000
Number of Community Rooms	#	30	30	24
Hours Reserved in Community Rooms	#	5,416	4,365	3,614

Committed to Our People

We gather and listen to our associates’ feedback, which provides valuable input into our workplace and culture. We develop action plans and strategies that contribute to a more engaged workforce. We value the advantages of collaboration while also adopting flexible schedules to create a positive work-life balance.

In This Section

- 2024 Employee Highlights
- Training and Education & Programs for Enhancing Employee Skills
- Programs for Enhancing Leadership and Networking Skills
- Wellbeing, Career Development, and Financial Wellness
- Employee Turnover and Employee Engagement
- Inclusion
- Associate Data
- Pay Equity and Listening Sessions
- 2024 Employee Metrics

2024 Highlights

- | | |
|--|--|
| 91.8%
participation in company-sponsored 401(k) plan | 96%
completion of employee engagement survey |
| 86%
associates satisfied or highly satisfied with First Financial as a place to work | |



2024 Employee Highlights



Internship Program

This program, along with our co-op program, provides opportunities for college students to learn about banking principles and career paths within the industry. Participants engage in a combination of on-the-job learning, in-person training and real-world experiences. The program also exposes interns and co-ops to a local volunteer day, a line-of-business day, and celebrations within the departments.

Leaders Circle Annual Event

First Financial Bank's Leaders Circle is an associate recognition program rooted deeply in our corporate strategic objectives. This program recognizes exceptional effort and elite performance among our associates.



Above
the 96th
percentile in
the Company
Overall
Database for
Engagement

GALLUP®



Training and Education & Programs for Enhancing Employee Skills

Training and Education

At First Financial, our training programs focus on career development, onboarding new associates, security, and compliance. While many training topics are required based on role, we offer a variety of topics associates can access for their own development. In 2024, we offered on-the-job skills, leadership, associate engagement, personal development, and career development training. Our security training comprises both physical and cybersecurity, and our compliance training centers around regulations, policies, and procedures.

Why It Matters

Investing in our people is one of the four pillars of our strategic plan. The Organizational Development team helps create more best days at work by providing opportunities for all associates at First Financial to be developed, engaged, and inspired.

Our Performance

We monitor the success of our programs on a monthly scorecard by recording participation and evaluation results.

98%
compliance training
completion



Programs for Enhancing Employee Skills

IMPACT Mentoring Program

The IMPACT Mentoring Program is open to all associates and is intended to help further their development through networking, skill enhancement, and coaching. These partnerships are peer-to-peer and last, on average, 6-12 months.

Leadership Programs

External Leadership Development Programs: The Bank provides sponsorship and leadership development opportunities to high performing associates interested in growing their leadership acumen.

LEAD (Leadership, Engagement, Accountability, Development): This internal program provides management and leadership training along with development opportunities to selected associates who demonstrate a commitment to furthering their careers as leaders and/or managers at First Financial Bank. In 2024, 27 associates graduated from the program.

14.4%
total percent of
associates who
participated in the
IMPACT program



Programs for Enhancing Leadership and Networking Skills

By championing Business Resource Groups (BRGs), First Financial Bank provides education, leadership, and networking opportunities. Here are the First Financial Bank BRGs available to all associates:



First Professionals

Focused on the development of associates, First Professionals strives to inspire, lead, and offer development/networking opportunities to aid associates in advancing their careers.



Hispanic/Latino + Allies

Our mission is to empower, educate, and advocate for the Hispanic community within First Financial Bank and its affiliates. We aim to foster a culture of inclusion, respect, and diverse perspectives. We celebrate diversity, drive innovation, and cultivate a supportive community that thrives on shared values, experiences, and aspirations.



Military Veterans+ (MVP)

Cultivate a community centered around comradery, veteran support, and community involvement for those who have served in the US military, as well as any FFB employee who has family and/or friends who have served or has a general appreciation of military veterans' service.



Fit Focused Balanced

Committed to encouraging and inspiring associates to embrace challenge and grow themselves physically, socially, and emotionally. We offer learning opportunities through various platforms where associates may interact on subjects such as personal health, financial fitness, and life balance. We work to strengthen commitments for positive growth and change.



Grief & Bereavement

Committed to supporting all associates, co-workers, and leaders experiencing grief as a part of supporting associate wellbeing. Our objectives are to provide education, resource availability, and connections to our associates. When we feel supported during times of grief, we can begin to move forward to creating better days, both personally and professionally.



Women at First

We empower, support, and lead the women in our organization through development, awareness, and learnings inherent to the unique challenges that lie in the advancement of female leaders.



Black + Allies

Embraces a culture of care, trust, integrity, and inclusion for all its employees. We seek to always include the thoughts and voices of those who seek to understand so they may be allies and rally behind our mission and cause. Lastly, we support and maintain the integrity of the mission of FFB, by creating a positive and inclusive environment, and always ensuring that we are exceeding our clients' expectations and satisfying their financial needs.



Pride + Allies

Provide the resources, education, and guidance to promote tolerance, comradeship, social advocacy, volunteerism, acceptance, and understanding throughout First Financial Bank, its affiliates, and within our communities. To acknowledge biasness, judgment, and historical inequities to create a safer and more inclusive place to work and serve. To promote allyship, share a common vision of social equality, and celebrate the many forms of diversity throughout the workplace.



Wellbeing, Career Development, and Financial Wellness

Wellbeing Program

Investing in our people is a key part of our strategic intent. First Financial Bank is pleased to provide a wellbeing program that supports associates in their efforts to be healthy, happy, and prosperous. The program includes different aspects of physical wellbeing, financial wellbeing, social wellbeing, community wellbeing, and purpose wellbeing.

Eligible associates are able to earn wellbeing incentives, including a contribution to an associate's HSA, a PTO day and/or a Live Well reimbursement.



59% of associates participated in the Wellbeing Program

Financial Wellness

401(k) Plan
91.8% of Bank associates participate in the 401(k) plan

Pension Plan
5% all associates receive 5% of eligible annual pay

Minimum Starting Wage
\$18.00

Career Development
226 internal recruitments
39.3% of positions were filled by internal candidates



Employee Turnover and Employee Engagement

Employee Turnover

We continue to assess programs, associate engagement, and other initiatives to help support retention of our associates.

	Total Number	Percentage Rate
Employee Turnover	390	18.5%
Voluntary Employee Turnover		12.4%
Involuntary Employee Turnover		6.1%

Employee Engagement—You First Survey

Associates are asked to complete a voluntary survey that measures associate satisfaction and helps us build better associate engagement. The “You First” survey is administered by Gallup. Overall engagement is in Gallup’s 96th percentile ranking, compared to other companies. First Financial’s Engagement is in the top 5% of all companies within the Gallup database.

2,014
associates
voluntarily
completed the
You First survey

86%
of associates are
satisfied or highly
satisfied with FFB
as a place to work

85%
of associates
indicated they have
the opportunity to
do their best work
everyday

96th
overall
engagement
score ranking
within the
Gallup database





Inclusion

As an employer in our communities,

we want all associates to feel like they belong and have the opportunity to succeed. To us, this means we are an organization that attracts, develops, and engages exceptional people. We provide associates with equal access to resources and development opportunities. Inclusion is more than a policy, it's who we are.

As a financial institution in our communities,

we strive to deliver financial services and financial opportunity equally to all people in our communities. We invest in products and services that are specifically designed to help build and repair those who might be struggling financially. Financial opportunity is critical in achieving and reaching potential, pursuing dreams, and improving lives.

As a member of our communities,

we aim to support organizations and causes that make special efforts to serve and uplift underserved individuals—in an active pursuit of equality for all people in our communities.

Inclusion Council: Our designated council meets regularly with First Financial Bank executives to discuss issues facing our workforce and works with leadership to provide insight and feedback to support our vision, strategies, and tactics.



Associate Data

Associates by Gender

All Associates	Number of Associates	Percentage of Associates*
Female	1,283	61.4%
Male	804	38.5%

Associates by Employment Category, by Gender

Executives/Senior Managers	Number of Associates	Percentage of Associates*
Female	41	22.3%
Male	143	77.7%

Mid-Level Managers	Number of Associates	Percentage of Associates*
Female	69	58.5%
Male	49	41.5%

Non-Managerial Associates	Number of Associates	Percentage of Associates*
Female	1,020	66.5%
Male	512	33.4%

Associates by Self-Identification – Veterans

Number of Associates	Percentage of Associates
40	1.9%

Associates by Ethnic/Racial Group

All Associates	Percentage of Associates*
African American	6.7%
American Indian	0.1%
Asian	2.1%
Caucasian/White	85.9%
Hispanic/Latino	3.3%
Native Hawaiian/Other Pacific Islander	0.2%
Two or More Races	1.5%
Total (Percentage of non-Caucasian/White Associates)	13.8%

Candidate Pool – Job Openings

Candidates	Number of Candidates	Percentage of Candidates
Female	692	54.5%
Minority	358	28.1%

*Percents might not equal 100% due to rounding
This data represents a subset of the Bank's EEO-1 Component 1 Data Collection.
Associates who have left blank or not declared a gender or ethnicity are not counted in the totals.

Associate Data

Associates by Employee Category, by Ethnic/Racial Group

Executive/Senior Managers	Percentage of Associates*
African American	1.1%
American Indian	0.0%
Asian	0.5%
Caucasian/White	96.7%
Hispanic/Latino	1.1%
Native Hawaiian/Other Pacific Islander	0.0%
Two or More Races	0.5%
Total (Percentage of non-Caucasian/White Associates)	3.3%

Mid-Level Managers	Percentage of Associates*
African American	5.1%
American Indian	0.0%
Asian	2.5%
Caucasian/White	90.7%
Hispanic/Latino	0.8%
Native Hawaiian/Other Pacific Islander	0.0%
Two or More Races	0.8%
Total (Percentage of non-Caucasian/White Associates)	9.3%

Non-Manual Associates	Percentage of Associates*
African American	7.6%
American Indian	0.1%
Asian	2.3%
Caucasian/White	83.8%
Hispanic/Latino	4.2%
Native Hawaiian/Other Pacific Islander	0.3%
Two or More Races	1.6%
Total (Percentage of non-Caucasian/White Associates)	16.1%

*Percents might not equal 100% due to rounding
This data represents a subset of the Bank's EEO-1 Component 1 Data Collection.
Associates who have left blank or not declared a gender or ethnicity are not counted in the totals.



Pay Equity and Listening Sessions

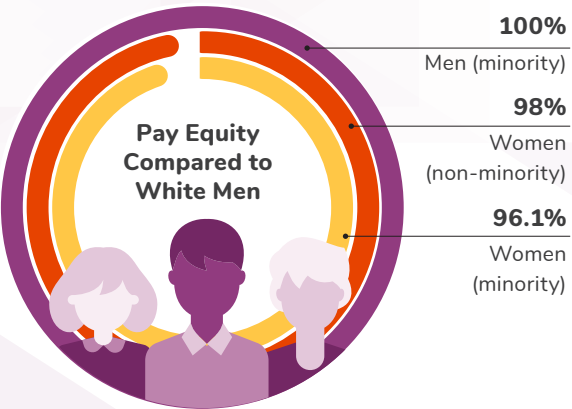
Pay Equity

Why It Matters

At First Financial, we are committed to ensuring compensation is aligned with our overall compensation philosophy and that our associates are paid fairly and equitably for the work they do.

How We Manage It/Who's Responsible

The compensation team at First Financial partners with a third-party vendor to conduct and review testing for gender and race/ethnicity pay gaps within our organization and then identify and remediate any outliers.



Listening Sessions

In 2024, we conducted 20 executive/senior management listening sessions.

During these sessions, discussions were held on Board feedback and involvement; recruitment and retention of diverse talent; career development across our workforce; community involvement; culture engagement; inclusion/belonging opportunities; areas of improvement; and training and education recommendations.

20
listening sessions and executive management meetings





2024
Employee
Metrics

	Unit of Measure	2024	2023	2022
Workforce Diversity— Female	%	61.40%	62.50%	62.90%
Workforce Diversity— Racial/Ethnic Minorities	%	13.80%	13.70%	13.00%
Employee Turnover	%	18.50%	15.73%	21.73%
Voluntary Employee Turnover	%	12.40%	12.87%	18.47%
Involuntary Employee Turnover	%	6.10%	2.86%	3.26%
401(k) Participation	%	91.80%	92.40%	89.10%
IMPACT Mentoring Program Participation	%	14.40%	24.00%	11.00%
Leadership Program Participation— Female	%	48.00%	65.00%	61.00%
Business Resource Group (BRG) Participation	%	16.20%	11.00%	9.00%
Compliance Training Completed	%	98.00%	98.00%	99.00%
Employee Engagement Score (% of Gallup Database)	%	96.00%	94.00%	91.00%
Pay Equity for Women (Non-minority)	%	98.00%	n/a	n/a
Pay Equity for Women (Minority)	%	96.10%	n/a	n/a
Pay Equity for Men (Minority)	%	100.00%	n/a	n/a
Wellbeing Program Participation	%	59.00%	57.00%	54.00%

Committed to Our Environment

First Financial Bank is committed to evaluating the company's impact on the natural environment and our ability to operate sustainably. We are dedicated to a sustainable future, including a focus on environmental stewardship, and values-based and transparent governance. Our environmental commitment and long-term values are rooted within the local communities we serve.

In This Section

- 2024 Environmental Highlights
- Digitalization of Banking Services
- Sustainable Investments
- GHG Emissions (Scope 1 & 2)
- Water
- Commitment to the Environment and Recycling
- 2024 Environment Metrics

2024 Highlights

16,788 lbs
solid waste avoided
through recycling
program

\$1.34B
invested in
sustainable
industries

63.3%
of deposit statements
delivered electronically

2024 Environmental Highlights

During 2024, First Financial Bank was focused on sustainability during new builds and remodels of financial centers.



51%
of the flooring materials are recycled or biobased



25
year Ethylene Propylene Diene Monomer (EPDM) roofing in place which reduces the need to be replaced



62%
of total solar energy is blocked through glazing on the exterior glass, thus reducing the load on the HVAC systems



Low volatile organic compounds (VOC) paint used to reduce the amount of volatile compounds



Timers on irrigation systems to help reduce water usage



Low-flow water closets help to conserve water

Sustainable design principles were followed to optimize building performance and minimize negative impacts on building occupants and the environment.



Novisto 2024 ESG (Environmental, Social, and Governance) Forum

Insights to walk the talk. ESG practitioners share their practical takeaways to help in other organizations.



Digitalization of Banking Services

Why It Matters

First Financial Bank believes that our communities thrive when our environment thrives.

How We Manage It

First Financial Bank has expanded our digital offerings, allowing clients to reduce travel and paper, including enhanced mobile and online banking, online account opening processes, and online remote loan origination capabilities.

Digitalization of Banking Services in 2024

63.8% Out of 240,057 active consumer checking clients, 153,142 conducted banking via digital channels

63.3% Out of the 421,586 client statements processed each month, 266,806 were delivered electronically



Sustainable Investments

Sustainable investing, also called socially responsible investing, involves consideration of environmental, social, and corporate governance factors before contributing money and resources to a particular company or venture. First Financial’s goal, whenever possible, is to use investment dollars to promote positive community impact, corporate responsibility, and long-term financial return.



\$1,348,894,964
invested in sustainable industries

2024 Environmental	\$	197,158,257
Clean Water and Wastewater Management	\$	14,213,175
Green Designation	\$	83,198,055
Green Energy	\$	69,362,502
Green Transportation	\$	30,384,526
2024 Social	\$	1,151,736,707
Access to Quality Education	\$	28,422,764
Affordable Housing and Homebuying Programs	\$	772,928,670
Healthcare Industries	\$	156,362,090
Local Economic Development	\$	16,983,856
Minority Depository	\$	2,500,001
Small Business Investment	\$	174,539,325
2024 Grand Total	\$	1,348,894,964

GHG Emissions (Scope 1 & 2)

Building upon our sustainability work in 2022 with the reporting of First Financial Bank’s Energy Use Intensity (EUI), First Financial Bank engaged industry professionals from Novisto and Green Project to help capture and determine our baseline Scope 1 & 2 Greenhouse Gas (GHG) emissions.

Scope 1 covers “direct GHG emissions” from sources owned or controlled by a company, including fossil gas used for heating, refrigerants, diesel, and fuels used in corporate vehicles.

Scope 2 covers “indirect GHG emissions” from purchased or acquired electricity and similar sources. There are two accounting methods for Scope 2 emissions:

- The location-based method uses average emissions intensity for the electric power grids on which energy consumption occurs.
- The market-based method allows companies to account for power they have contracted to buy, including through the purchase of unbundled renewable energy credits (RECs) or through contractual agreements that lead to new renewable power plants and the bundled RECs they generate.

We report our Scope 2 emissions under both methods to provide greater transparency.

These emissions are generated primarily through operation of our buildings, corporate transport, and business travel.

Emissions (Metric tons CO ₂ e)	2024
Direct Emissions (Scope 1)	1,811.97
Location-Based Indirect Emissions (Scope 2)	6,892.45
Market-Based Indirect Emissions (Scope 2)	0



Water

As part of our sustainability program, First Financial Bank began monitoring water consumption in 2024 to further understand and reduce our impact on the environment. This is the first year of monitoring and as we become more familiar with the data, we will develop a plan to reduce our water usage and explore water efficiency projects in our financial centers and office buildings.

Water Management Data



26,690.34
Water Consumption
(Kilo Gallons)



161.76
Water Intensity
(Kilo Gallons/Financial
Center or Location)



Commitment to the Environment

	<div>Paper Recovered</div> <div>209.85</div> <div>short (US) ton(s)</div>	<div>Trees Preserved</div> <div>5,036</div>	<div>Water Saved</div> <div>398,715</div> <div>gallons</div>	<div>Greenhouse Gases</div> <div>988</div> <div>MTCO2 emissions avoided</div>	<div>Solid Waste</div> <div>16,788</div> <div>pounds avoided</div>	<div>Energy</div> <div>621,160</div> <div>kWh of energy saved</div>
Illinois	17.56	421	667	421	110	211
Indiana	61.30	1,471	2,329	1,471	385	737
Kentucky	27.12	651	1,031	651	170	326
Ohio	103.87	2,493	3,947	2,493	652	1,249

Recycling Program

In the third year of our enhanced recycling program, which includes glass, aluminum, plastic, cardboard, and paper, our recycling efforts resulted in 51,840 total pounds recycled.





	Unit of Measure	2024	2023	2022
Total Pounds Recycled	lbs	51,840	21,260	463
Water Consumption	kilo gallons	26,690.34	n/a	n/a
Paper Shredded and Recycled	tons	209.85	210.35	218.95
Greenhouse Gas Emissions Avoided	MTCO ₂	988	991	1,031
Trees Preserved	#	5,036	5,048	5,255
kWh of Electricity Saved	kWh	621,160	622,640	648,096
Gallons of Water Saved	gallons	398,715	399,665	416,500
Clients Receiving Electronic Deposit Statements	%	63.00%	61.00%	66.00%
Direct GHG Emissions (Scope 1)	t CO ₂ e	1,811.97	2,603.60	n/a
Location-based Indirect Emissions (Scope 2)	t CO ₂ e	6,892.45	6,586.42	n/a
Market-based Indirect Emissions (Scope 2)	t CO ₂ e	0	0	n/a
Environmental Investments	\$	\$197,158,257	\$213,002,023	\$221,910,638
Social Investments	\$	\$1,151,736,707	\$1,427,492,885	\$1,475,498,682
Total Sustainable Investments	\$	\$1,348,894,964	\$1,640,494,908	\$1,697,409,320

Committed to Governance

Being good stewards is something we do every day. It’s an inclusive culture of ethical business, ethical behavior, and of acting responsibly to protect the resources with which we are entrusted. We take all reasonable steps to understand, control, and mitigate risk, both inside the company and from outside sources.

In This Section

- Culture
- Risk Management, Whistleblower Policy, and Code of Conduct/Ethics Training
- Board Committees
- Governance Best Practices and Shareholder Engagement
- Data Security and Data Security Risks
- 2024 Governance Metrics

2024 Highlights

90.9% independent Board members	36.6% female Board members
99.3% associates who completed Code of Conduct/Ethics training	27.3% ethnically diverse Board members

Culture

Corporate Vision Statement

Vision Statement

To be the best bank to do business with, best place to work, and best financial partner for our shareholders and communities.

Purpose

Creating opportunities for clients and communities to thrive.

What do we aspire to be? The best of the best!

- A highly desired place to work
- Valued experts advocating for our clients
- Outstanding community partner
- Top-quartile financial performer
- Prudent managers of risk

A Nimble, All-In Culture

Our culture and size allow us to be nimble, flexible, able to respond faster, make decisions quickly, and get things done for our clients, our communities and each other. This is our competitive advantage. Being nimble means each of us is more involved in our business, and more empowered to positively influence the work we do and the successful outcomes our clients enjoy. We collaborate on solutions, resolve issues, and drive innovation from the financial center to the back office and all points in between. Every one of us contributes, and every one of us matters.

We're our clients' financial ally for all aspects of life; from everyday banking needs to milestone moments. We have the expertise and strength to meet our clients' investment and lending needs, without sacrificing the personal attention it takes to collaborate and respond quickly.

At First Financial Bank, we invest in our people, we are proudly local, client focused, and good stewards.

By investing in our people, we provide them with the support to be their very best. By creating an inclusive workplace that encourages engagement and development, we help our associates to have more best days at work.

Proudly local means we are friends, leaders, and neighbors. We are accessible and knowledgeable. We are local bankers and advisors who live in, are involved in, and make decisions that positively impact the communities we serve.

Our genuine care for clients is reflected in providing relevant and customized solutions, responsively and with ease.

We are excellent managers of risk, responsible corporate citizens, and careful allocators of capital, proud of our heritage and connected to the concerns of today, making a positive impact on the clients and communities we serve.

Why it Matters

We are confident in our collective abilities and believe that lives are made better by our existence. By seeking out, valuing, and respecting differences—in opinions, expertise, and experiences—we do the right thing for each other, our clients, communities, and shareholders.

We are an employer of choice, an expert financial resource, and a good corporate citizen. This is our identity...It's who we are and why we're here.

How We Manage It/Who's Responsible

Our team-based approach means we are all in it together—we collaborate and innovate. Every one of us contributes, and every one of us matters.

Our Performance

First Financial Bank is the sum of our associates' talents, creativity, and experience. Each of us has the opportunity to make a positive impact every day on our coworkers, clients, and communities. We stay true to our brand promise and our priorities to achieve our primary goals.

Providing a full spectrum of core banking and specialty financial services enables us to meet the needs of consumers and businesses and makes us an attractive asset for current and potential investors. Our diversified specialty business offerings expand our ability to capitalize on opportunities during strong market conditions, while reducing our exposure to downturns and economic headwinds.



Risk Management, Whistleblower Policy, and Code of Conduct/Ethics Training

Risk Management

First Financial manages risks through a structured Enterprise Risk Management (ERM) approach that routinely identifies specific risks and their controls, assesses the overall residual level of risk relative to our appetite, and evaluates the steps being taken to mitigate and effectively manage risk. First Financial continues to enhance its risk management capabilities and has, over time, embedded risk awareness into the Company’s culture.

Stress Testing

Stress testing involves simulating hypothetical scenarios to assess how a bank’s balance sheet and other key financial metrics would be impacted under adverse conditions. First Financial Bank uses a variety of stress tests to assess its ability to withstand adverse economic conditions from a capital, liquidity, and/or credit perspective. The goal of stress testing is to help the Bank identify potential vulnerabilities in its operations and to ensure that it has sufficient capital, liquidity, and risk management strategies in place to withstand adverse conditions. Conducting regular stress tests is a critical tool for the Bank to assess its resilience in the face of risks and uncertainties, to promote financial stability, and to demonstrate its commitment to sound risk management.

Whistleblower Policy

Our Whistleblower Policy establishes a procedure for associates of First Financial Bank and its affiliates to report concerns without fear of retaliation. The basic principles of the Whistleblower Policy are as follows:

- Associates have a choice between a number of channels for reporting incidents and communication, and, in some cases, they are able to bypass the main channels for reporting incidents if these prove inappropriate;
- Associates are not, under any circumstances, subject to reprisals for reporting incidents;
- Associates who report incidents in good faith are protected and their identity, insofar as possible, remains confidential;
- Reported incidents are verified in the appropriate manner and in accordance with the policy, and, if they are confirmed, the Company takes all necessary steps to identify appropriate remedies;
- The basic rights of any person implicated by the reported incidents are respected, while ensuring that the procedures provided for are effective. The chief internal auditor monitors submissions to the whistleblower hotline and whistleblower website, and responds to every allegation and reports the status of all submissions to the Audit Committee on a quarterly basis. For 2024, First Financial had one submission that met the definition of a whistleblower allegation.

Code of Conduct

Annual acknowledgment and training for associates and Board members on the Bank’s code of conduct and ethics expectations.

1,721
Number of existing associates that completed the Annual Code of Conduct Acknowledgment

276
Number of new associates that completed the Code of Conduct Acknowledgment during onboarding

63
Number of associates that completed the Mortgage Sales Associate Code of Ethics Acknowledgment

99.3%
Percentage of associates who completed the Code of Conduct/ethics training



Board Committees

Audit Committee

The Audit Committee reviews our internal control systems to manage and monitor financial reporting and accounting risk with management and our internal audit department.

Risk & Compliance Committee

The Risk and Compliance Committee assists the Board of Directors in fulfilling their oversight responsibilities with respect to the existence, operation, and effectiveness of the compliance, risk management and cybersecurity programs, policies, and practices.

Governance & Nominating Committee

The Corporate Governance and Nominating Committee oversees our corporate governance functions.

Compensation Committee

The Compensation Committee evaluates, with our senior officers, risks posed by our incentive compensation programs and seeks to limit any unnecessary or excessive risks these programs may pose to us, in order to avoid programs that might encourage compensation risks.

Capital Markets Committee

The Capital Markets Committee assists the Board of Directors with respect to oversight of the Company's risks regarding corporate treasury, including significant strategies, policies, and practices used in managing the Company's investment portfolio, capital planning, and asset and liability management.

100% independent
committee members

First Financial Bank Board of Directors



Archie M. Brown



Claude E. Davis



Anne L. Arvia
(Joined May 28, 2024)



William G. Barron
(Retired May 28, 2024)



Vincent A. Berta



Cynthia O. Booth



Susan L. Knust
(Retired May 28, 2024)



William J. Kramer



Dawn C. Morris



Thomas M. O'Brien



Andre T. Porter



Maribeth S. Rahe



Gary W. Warzala



Governance Best Practices and Shareholder Engagement

Corporate Governance

Our corporate governance policies and structures, summarized below and discussed in more detail in the Company’s Proxy Statement for the 2024 annual meeting of shareholders, reflect our commitment to strong ethical practices while producing excellent results for shareholders.



2024 Governance Summary

Size of Board	11
Number of Independent Directors	10
Average Age of Directors	63
Average Board Tenure (years)	7.5
Number of Female Directors	4
Number of Ethnically Diverse Directors	3
Meetings of the Board in 2024	10
Meetings of the Independent Directors in 2024	7
Annual Election of Directors	Yes
Majority Voting in Uncontested Director Elections	Yes
Separate Chair, CEO and Lead Independent Director	Yes
Corporate Governance Standards Reviewed Annually	Yes
Annual Board and Committee Evaluations	Yes
Director Over-Boarding Limits	Yes
Board Orientation and Director Education Programs	Yes
Independent Board Compensation, Governance and Audit Committees	Yes
Board Oversight of Environmental, Social and Governance Programs	Yes
Codes of Conduct for Board and all Associates	Yes
Stock Ownership Guidelines for Board and Executive Officers	Yes
Anti-Hedging and Pledging Policy	Yes
Clawback Policy	Yes
Whistleblower Policy	Yes

Board Diversity

Board Gender Diversity

4/36.4%
female Board members

Board Ethnic/Racial Diversity

3/27.3%
ethnically diverse Board members

Shareholder Engagement

We reached out to our largest shareholders to request feedback.

66.5%
the Company proactively reached out to holders of 66.5% of our common shares in the fall of 2024, including 27 of the largest shareholders of the Company

24%
we held 4 meetings with shareholders representing approximately 24% of our shareholder base

Data Security and Data Security Risks

Data Security

Within the Information Security organization, there are two teams that manage data security. These teams are Threat and Vulnerability Management and Architecture and Engineering. Each team works to protect all First Financial Bank data by managing the data security tools, classifying the data, and preventing data loss.

Why It Matters

Data security matters to First Financial Bank and is a critical component to our security program. Our focus on data security allows our clients and associates to trust First Financial Bank to safeguard their personal information. First Financial Bank is able to keep our clients' data safe and therefore keep the data from being compromised.

How We Manage It/Who's Responsible

The First Financial Bank culture makes data security a responsibility of all associates, contractors, and third parties. Each associate is committed to ensuring we handle our clients' data as if it was our own personal information.

Data Security Risks

Approach to Identifying and Addressing Data Security Risks

The Information Security (IS) team addresses data security risks through the Vulnerability Management program that runs scans on a regular basis to identify vulnerabilities in the environment. The Information Technology (IT) team works to patch these vulnerabilities in a timely manner based on their severity to ensure our environment is safe. Information Security also performs an annual risk assessment to identify existing risks, and the output of this is used to drive the Information Security strategy and program.

Approach to Identifying and Addressing Data Security Risks in (1) Company Operations and (2) Products

Information Security manages the Customer Information Security (CIS) program that identifies ways to protect our client data in our company operations. This program is reviewed on an annual basis to keep maturing the program. All First Financial Bank products are put through a risk review. The risk rating process at the Bank is managed by Vendor Management and our Operational Risk teams.

Approach to Identifying and Addressing Data Security Risks in Products

The First Financial Bank Information Technology team has a change management process that is followed before any changes are allowed in production. Also, the Enterprise Project Management Office (EPMO) has a process to ensure all new tools and products are onboarded through a risk review process so that any risks are identified and remediated before being put into the First Financial Bank production environment.

Approach to Identifying and Addressing Data Security Risks, Including Use of Third-Party Cybersecurity Standards

Before a third party vendor is onboarded, the Bank follows a vendor management process that includes completion of an Activity Risk Determination (ARD) form and a risk review to determine the risk rating. The EPMO has a process to ensure the proper steps are followed before moving any third-party tool/product into the First Financial Bank production environment.

Policies and Practices Relating to Client Information

Information Security owns a Privacy policy and a Privacy handbook. These documents outline the collection and usage of client data. There is also a Customer Information Security program that outlines how client data should be used. A First Financial Bank retention policy and schedule specifically outlines how long data should be kept and when it should be destroyed. All policies and procedures are reviewed annually for updates or changes.

Policies and Practices to Secure Clients' Protected Health Information (PHI) Records and Other Personally Identifiable Information (PII)

We outline how PHI and PII should be protected in our privacy notice and data classification policy. We review our National Institute of Standards and Technology (NIST) and Gramm-Leach-Bliley Act (GLBA) processes on a quarterly basis. We also have a data retention policy that covers the First Financial Bank retention and storage requirements.



	Unit of Measure	2024	2023	2022
Board Diversity— Female	%	36.36%	33.33%	36.36%
Board Diversity— Ethnically Diverse	%	27.27%	16.67%	9.09%
Independent Audit Committee Members	%	100.00%	100.00%	100.00%
Independent Risk and Compliance Committee Members	%	100.00%	100.00%	75.00%
Independent Compensation Committee Members	%	100.00%	100.00%	100.00%
Independent Corporate Governance Committee Members	%	100.00%	100.00%	100.00%
Independent Capital Markets Committee Members	%	100.00%	100.00%	100.00%
Average Board Tenure	years	7.50	8.60	10.20
Average Board Tenure of Independent Board Members	years	7.80	8.20	10.00
Completion of Code of Conduct/Ethics Training	%	99.30%	99.70%	99.90%
Shareholder Engagement— % of Shares Contacted	%	66.00%	65.00%	44.50%
Shareholder Engagement— % of Shares Met With	%	24.00%	17.00%	16.00%

Sustainability Accounting Standards Board (SASB) Index 2024

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, 2024.

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.

Reporting Status:

Fully Reporting

Partially Reporting

Not Reporting

Commercial Banks

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	<div></div>	Any material cybersecurity incidents would be reported in a periodic, annual or quarterly report. (1) 0 (2) 0.00% (3) 0	2024 Annual Report
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	<div></div>	Please refer to pages 18-19 of our Form 10-K	2024 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	<div></div>	(1) 48,040 (2) \$1,008,104,240 USD Note: Includes small business, small farm and community development loans originated in 2024 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	<div></div>	(1) 51 (2) \$2,012,959.23 USD Note: Reporting reflects activity for microlending and community development loans.	

SASB Index—Commercial Banks

Reporting Status:

Fully Reporting

Partially Reporting

Not Reporting

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	<div></div>	<div>2,401</div> <div>First Financial offers two programs designed to assist unbanked and underbanked clients in saving for an objective:<div><div>1. Individual Development Accounts (personal finance, home repair/purchase, higher education, small business)—active accounts as of 12/31/24 = 178 accounts</div><div>2. First Paired Savings (car purchase and job related expenses)—active accounts as of 12/31/24 = 348 accounts</div></div>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 12/31/24, First financial had a total of 1,875 active client accounts.</div>	
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<div></div>	29,215	CSR/ESG Report
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	<div></div>	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	<div></div>	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	<div></div>	\$0 USD	
FN-CB-510a.2	Description of whistleblower policies and procedures	<div></div>	Please refer to page 38 of our CSR/ESG Report	CSR/ESG Report

SASB Index—Commercial Banks

Reporting Status:

Fully Reporting

Partially Reporting

Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
Systemic Risk Management				
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	<div></div>	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	<div></div>	Please refer to page 38 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	<div></div>	<div><div>(a) Personal</div><div>(1) 280,475 (checking 280,475; savings 109,348)</div><div>(2) \$2,008,000,000 USD (checking \$2,008,000,000; savings \$2,691,000,000)</div><div>(b) Small business, relationships through financial center channel under \$5 million in annual revenues</div><div>(1) 40,477 (checking 40,477; savings 4,494)</div><div>(2) \$1,099,000,000 USD (checking \$1,099,000,000; savings \$471,000,000)</div></div>	
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	<div></div>	<div><div>(a) Personal</div><div>(1) 103,738</div><div>(2) \$2,649,499,185 USD</div><div>(b) Small business, relationships through financial center channel under \$5 million in annual revenues</div><div>(1) 5,861</div><div>(2) \$362,563,844 USD</div><div>(c) Corporate</div><div>(1) 8,519</div><div>(2) \$8,969,624,613 USD</div></div>	

SASB Index—Consumer Finance

Reporting Status:

Fully Reporting

Partially Reporting

Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
Customer Privacy				
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes		0	First Financial Bank Privacy Notice
	Description of the bank policies and practices regarding the manner in which it discloses the use of customer data for third party use	<div></div>	First Financial does not share client data with non-affiliated third parties.	
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy		\$0.00 USD	
	Description of the nature, context, and any corrective actions taken as a result of the monetary losses	<div></div>	First Financial does not have any monetary losses associated with client privacy.	
Data Security				
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	<div></div>	Not disclosed	
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	<div></div>	Refer to page 41 of the CSR/ESG report	CSR/ESG Report
Selling Practices				
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold (1) Aggregate amount of the variable remuneration linked to the amount of products and services sold of covered employees (2) Percentage of remuneration for covered employees that is variable and linked to the amount of products and services sold (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	<div></div>	Not disclosed	

SASB Index—Consumer Finance

Reporting Status:

Fully Reporting

Partially Reporting

Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
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	<div></div>	<div><div>(1) Credit products</div><div>FICO scores above 660</div><div>Number of applications received: 15,979</div><div>Number of applications approved: 11,563</div><div>Approval rate: 72.36%</div><div>FICO scores below or equal to 660</div><div>Number of applications received: 13,682</div><div>Number of applications approved: 1,371</div><div>Approval rate: 10.02%</div></div> <div><div>(2) Pre-paid products</div><div>FICO scores above 660</div><div>Number of applications received: 145</div><div>Number of applications approved: 123</div><div>Approval rate: 84.82%</div><div>FICO scores below or equal to 660</div><div>Number of applications received: 1,630</div><div>Number of applications approved: 1,081</div><div>Approval rate: 66.32%</div></div>	
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	<div></div>	<div><div>(1) FFB does not receive fees from any add-on products.</div><div>(2) Not disclosed</div><div>(3) Clients with FICO scores above 660</div><div>Average age of accounts: 93 months</div><div>Clients with FICO scores below or equal to 660</div><div>Average age of accounts: 88 months</div><div>(4) Clients with FICO scores above 660</div><div>Total number of trade lines held by client: 67,853</div><div>Total number of clients: 51,281</div><div>Average number of trade lines: 1.32</div><div>Clients with FICO scores below or equal to 660</div><div>Total number of trade lines held by client: 37,343</div><div>Total number of clients: 30,116</div><div>Average number of trade lines: 1.24</div><div>(5) First Financial does not collect any fees/revenue from pre-paid products.</div></div>	

SASB Index—Consumer Finance

Reporting Status:

Fully Reporting

Partially Reporting

Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
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	<div></div>	(1) 10 (2) 10% (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	<div></div>	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 Joint Accounts—Number of customers whose personally identifiable information (PII) the organization collects	<div></div>	(1) 25,144 (2) 0 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	<div></div>	(1) 25,853 (2) 0	