First Financial Bancorp

Investor Presentation

Fourth Quarter 2012

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Another step on the path to success

FFBC NASDAQ GLOBAL SELECT

Forward Looking Statement Disclosure

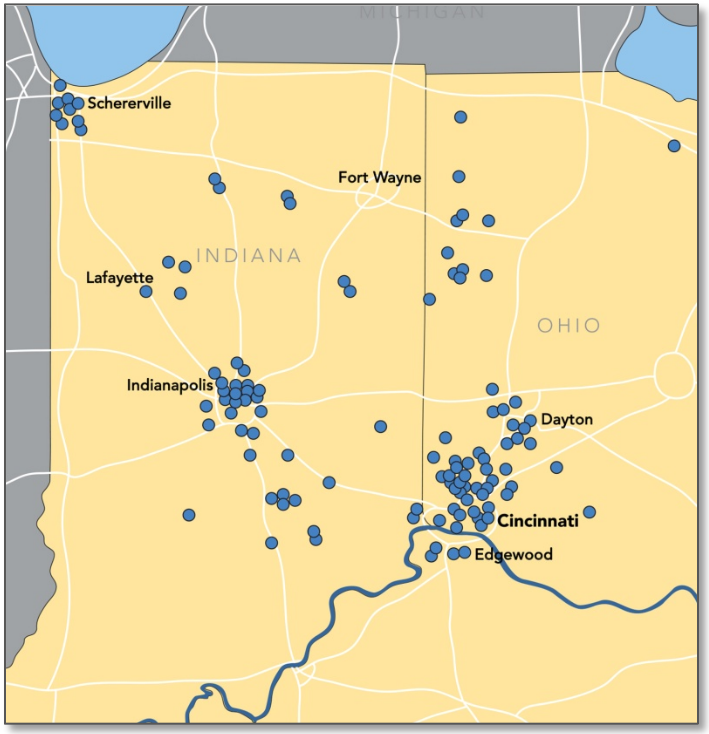
Certain statements contained in this presentation which are not statements of historical fact constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act (the ''Act''). In addition, certain statements in future filings by First Financial with the SEC, in press releases, and in oral and written statements made by or with the approval of First Financial which are not statements of historical fact constitute forward-looking statements within the meaning of the Act. Examples of forward-looking statements include, but are not limited to, projections of revenues, income or loss, earnings or loss per share, the payment or non-payment of dividends, capital structure and other financial items, statements of plans and objectives of First Financial or its management or board of directors, and statements of future economic performances and statements of assumptions underlying such statements. Words such as ''believes,'' ''anticipates,'' "likely," "expected," ''intends,'' and other similar expressions are intended to identify forward-looking statements but are not the exclusive means of identifying such statements. Management's analysis contains forward-looking statements that are provided to assist in the understanding of anticipated future financial performance. However, such performance involves risks and uncertainties that may cause actual results to differ materially. Factors that could cause actual results to differ from those discussed in the forward-looking statements include, but are not limited to:

- management's ability to effectively execute its business plan;
- the risk that the strength of the United States economy in general and the strength of the local economies in which we conduct operations may continue to deteriorate resulting in, among other things, a further deterioration in credit quality or a reduced demand for credit, including the resultant effect on our loan portfolio, allowance for loan and lease losses and overall financial performance;
- U.S. fiscal debt and budget matters;
- the ability of financial institutions to access sources of liquidity at a reasonable cost;
- the impact of recent upheaval in the financial markets and the effectiveness of domestic and international governmental actions taken in response, and the effect of such governmental actions on us, our competitors and counterparties, financial markets generally and availability of credit specifically, and the U.S. and international economies, including potentially higher FDIC premiums arising from increased payments from FDIC insurance funds as a result of depository institution failures;
- the effect of and changes in policies and laws or regulatory agencies (notably the recently enacted Dodd-Frank Wall Street Reform and Consumer Protection Act);
- the effect of the current low interest rate environment or changes in interest rates on our net interest margin and our loan originations and securities holdings;
- our ability to keep up with technological changes;
- failure or breach of our operational or security systems or infrastructure, or those of our third party vendors and other service providers;
- our ability to comply with the terms of loss sharing agreements with the FDIC;
- mergers and acquisitions, including costs or difficulties related to the integration of acquired companies and the wind-down of non-strategic operations that may be greater than expected, such as the risks and uncertainties associated with the Irwin Mortgage Corporation bankruptcy proceedings and other acquired subsidiaries;
- the risk that exploring merger and acquisition opportunities may detract from management's time and ability to successfully manage our company;
- expected cost savings in connection with the consolidation of recent acquisitions may not be fully realized or realized within the expected time frames, and deposit attrition, customer loss and revenue loss following completed acquisitions may be greater than expected;
- our ability to increase market share and control expenses;
- the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies as well as the Financial Accounting Standards Board and the SEC;
- adverse changes in the creditworthiness of our borrowers and lessees, collateral values, the value of investment securities and asset recovery values, including the value of the FDIC indemnification asset and related assets covered by FDIC loss sharing agreements;
- adverse changes in the securities, debt and/or derivatives markets;
- our success in recruiting and retaining the necessary personnel to support business growth and expansion and maintain sufficient expertise to support increasingly complex products and services;
- monetary and fiscal policies of the Board of Governors of the Federal Reserve System (Federal Reserve) and the U.S. government and other governmental initiatives affecting the financial services industry;
- unpredictable natural or other disasters could have an adverse effect on us in that such events could materially disrupt our operations or our vendors' operations or willingness of our customers to access the financial services we offer;
- our ability to manage loan delinquency and charge-off rates and changes in estimation of the adequacy of the allowance for loan losses; and
- the costs and effects of litigation and of unexpected or adverse outcomes in such litigation.

In addition, please refer to our Annual Report on Form 10-K for the year ended December 31, 2012, as well as our other filings with the SEC, for a more detailed discussion of these risks and uncertainties and other factors. Such forward-looking statements are meaningful only on the date when such statements are made, and First Financial undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date on which such a statement is made to reflect the occurrence of unanticipated events.

Focused Business Strategy

- Client intimate strategy focused on long-term, profitable relationships with clients
- Strong sales culture across all business lines
- Lines of business
  - Commercial
  - Retail
  - Wealth Management
- Target clients – individuals and small / mid-size businesses located in-market
- Ohio, Indiana and Kentucky
  - 114 locations[1] with focus on metro and near-metro markets
- Primary focus and value creation is through organic growth in key regional markets
- Key initiatives for additional revenue growth
  - Specialty finance
  - Mortgage



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[1] Includes announced locations consolidated during the first quarter 2013

Strategy and Execution – Recent History

Franchise Repositioning 2005 – 2008

While the industry was pursuing growth via high-priced acquisitions and real estate lending, First Financial:

- Consolidated 14 charters, implemented one brand and updated IT infrastructure to drive efficiency
- Sold NPAs in a strong pricing environment
- Exited non-strategic business lines such as insurance, indirect auto and mortgage servicing
- Consolidated / sold non-strategic and underperforming branch locations
- Moved headquarters to Cincinnati and expanded operations in this market
- Recruited key additions to management team

FDIC Acquisitions 2009

While the industry was dealing with credit and operational issues, First Financial capitalized on FDIC-assisted acquisitions in a non-competitive environment:

- Completed $103.5 million common equity offering
- Peoples Community
  - Asset discount of approximately 7%
- Irwin Union Bank & Trust / Irwin Union FSB
  - Asset discount of approximately 25%
  - Pre-tax bargain purchase gain of $342.5 million
- Both transactions substantially increased branch presence within strategic operating footprint
- Strategic core deposit retention, covered loan performance and subsequent growth have exceeded initial expectations

Integration / Operational Execution 2010

As competition heated up for FDIC acquisitions and deal pricing increased, First Financial focused internally on operations:

- Completed $96.5 million common equity offering
- Completed the operational integration of the 2009 FDIC-assisted transactions
- Exited non-strategic markets associated with the acquisitions
- Invested in business lines identified for future growth opportunities
- Used liquidity to prepay $232 million of FHLB advances, enhancing net interest margin in future periods
- Implemented efficiency initiatives designed to lower operating costs

Capital Mgmt. / Redeployment 2011 – 2012

While the M&A market remains slow and the industry struggles with capital deployment, First Financial:

- Acquired 16 branches from Liberty Savings Bank, 12 of which are located in the Dayton market
- Acquired 22 branches from Flagstar Bank, 18 of which are located in the Indianapolis market
- Both transactions expected to drive growth across all business lines in strategic metro markets
- Implemented variable dividend / 100% payout ratio
- Announced share repurchase plan target of one million shares annually
- Announced long-term target of returning 60% - 80% of earnings to shareholders through dividends and share buybacks

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Investing for Long Term Growth

- Significant investments have been made to create franchise value and drive long-term growth
- Focusing on positive operating leverage while investing in growth and innovation

Strategic Initiative	2012 Results
2011 banking center acquisitions in Indianapolis and Dayton	• 44% of annual uncovered loan growth came from these markets • Contributed to 9.6% annual growth in deposit-related fee revenue
Addition of specialty finance product set	• ABL and equipment finance balances increased 83% • Responsible for 24% of annual uncovered loan growth
Mortgage origination platform	• Mortgage originations increased 67% • Mortgage-related fee revenue increased 51%
Online and mobile banking	• Significant increase in number of users • Will help drive long-term core deposit growth as customer preferences continue to shift

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Disciplined Cost Management

- Completed a comprehensive efficiency study during 2012 across all business lines and support functions
- Long-term positive operating leverage through delivering superior client solutions in cost-effective manner

Programs

- Banking center rationalization
  - Increased use of online / mobile banking enables consolidation
  - Super ATM capabilities
- Non-banking center real estate efficiencies
- Streamlining staffing models
- Vendor management / contract renegotiation
- Professional services spend
- Outsourcing support services

Targets

- All initiatives in place by end of second quarter 2013
- Approximately 85% of total annualized savings expected to be realized in full year 2013 results
- 100% realization in 2014 and thereafter
- Continuous review of operating structure and building culture of efficiency within the Company

$17.1 million - annualized savings

Full phase in - first quarter 2014

Franchise Summary Comparison

- **Consistent and solid profitability**
  - LTM ROAA of 1.07% compared to peer median of 0.96%
  - LTM ROAE of 9.43% compared to peer median of 8.34%
  - LTM net interest margin of 4.37% compared to peer median of 3.69%
- **Capital levels extremely robust and have capacity to support significant asset growth**
  - Tangible common equity of 9.50% compared to peer median of 8.66%
  - Total capital ratio of 17.60% compared to peer median of 14.80%
  - Estimated asset growth capacity of approximately $1.4 billion under current regulatory guidelines
- **Dividend payout ratio of 100% and yield of 7.2%**
  - Peer median LTM dividend payout ratio of 37.8%
  - Peer median dividend yield 2.5%
- **Low risk balance sheet**
  - Risk weighted assets / total assets of 60% compared to peer median of 70%
  - Quarterly return on average risk weighted assets of 1.68% compared to peer median of 1.37%

Peer Group comprised of the component banks within the KBW Regional Bank Index (49 total companies excluding First Financial); peer median data as of December 31, 2012. Dividend valuation data as of February 21, 2013.

Source: Peer Group median data obtained from SNL Financial

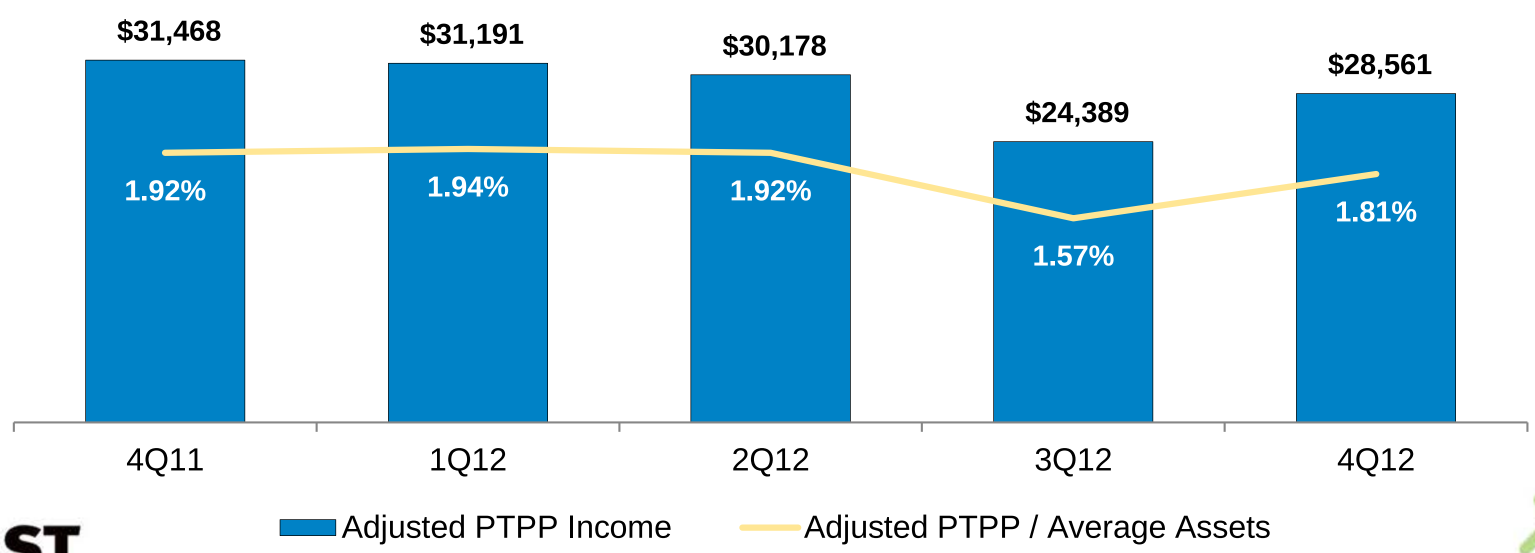
Fourth Quarter 2012 Financial Highlights

- Quarterly net income of $16.3 million, or $0.28 per diluted common share
- Adjusted pre-tax, pre-provision income increased $4.2 million, or 17.1%, to $28.6 million
- Continued solid profitability
  - Return on average assets of 1.03%
  - Return on average risk-weighted assets of 1.68%
  - Return on average shareholders' equity of 9.06%
- Quarterly net interest margin increased to 4.27% from 4.21% for the linked quarter
  - Excluding a $2.2 million prepayment fee, net interest margin declined 10 bps to 4.11%
  - Cost of deposit funding continues to improve as a result of strategic initiatives
- Uncovered loan balances increased $113.0 million, or 14.7% on an annualized basis
  - Strong growth in C&I, commercial real estate, specialty finance and residential mortgage
  - Uncovered loan growth exceeded covered loan decline by $35.6 million
- Significant core deposit growth as non-time deposit balances increased 15.1% on an annualized basis
- Classified assets declined $4.3 million, or 3.3%, compared to the linked quarter and $33.3 million, or 20.5%, compared to December 31, 2011

Pre-Tax, Pre-Provision Income Trend

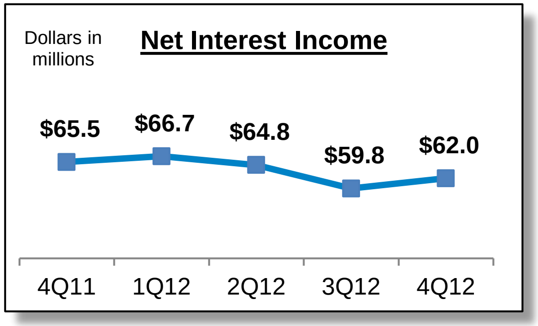
- Adjusted pre-tax, pre-provision income represents income before taxes plus provision for all loans less FDIC loss share income and accelerated discount adjusted for significant nonrecurring items
- The increase in fourth quarter 2012 adjusted PTPP income was driven primarily by an increase in net interest income, including a $2.2 million prepayment fee, and improvements in noninterest income and expense

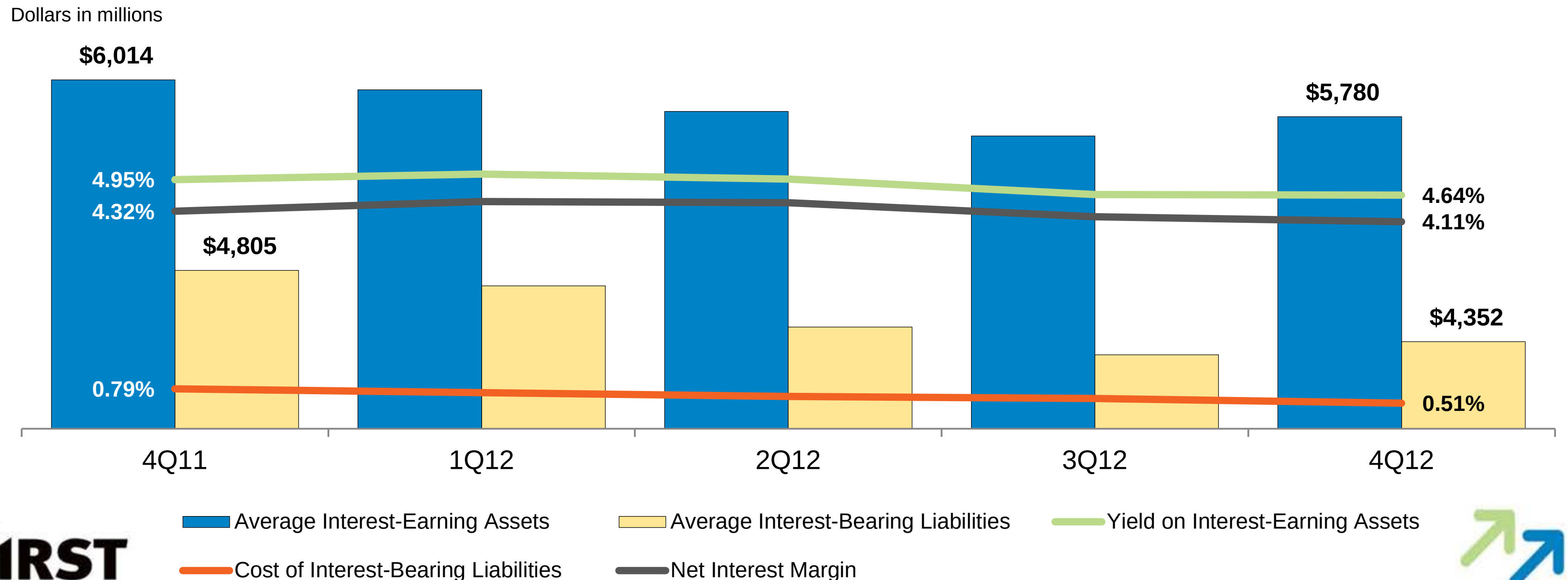
(Dollars in thousands)



Components of Net Interest Income

- Net interest margin decreased 10 bps during the fourth quarter to 4.11% after excluding impact of $2.2 million prepayment fee
- Quarterly average balance of covered loans declined 8.3% and average balance of uncovered loans increased 2.6%
- Quarterly average investment balances increased 8.8% while portfolio yield declined 10 bps to 1.99%
- Cost of interest bearing deposits declined 8 bps to 0.49%





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Commercial Lending

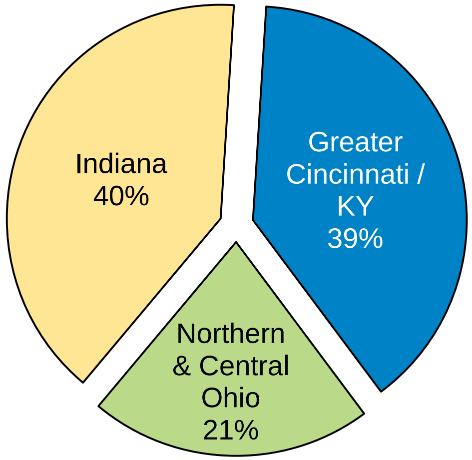
Commercial & Industrial

- Target loan size is $1 million to $15 million
- Increased focus on middle market business clients (generally up to $30 million revenue)
- Specialty finance designed to expand product set and increase client base
- Business banking and SBA lending for smaller businesses

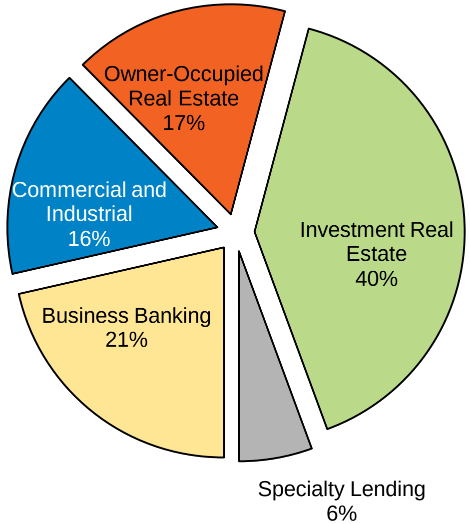
Real Estate

- Target loan size is $1 million to $15 million
- Regional and local developers and investors
- Dedicated ICRE sales team of experts
- Owner occupied real estate is a critical part of relationship building & retention
- Interest rate risk management tools

Loan Portfolio by Geography



Loan Composition



Loan Portfolio by Industry

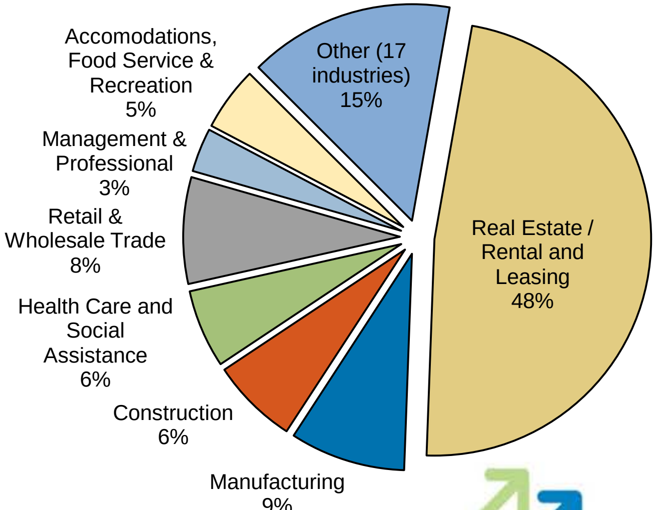


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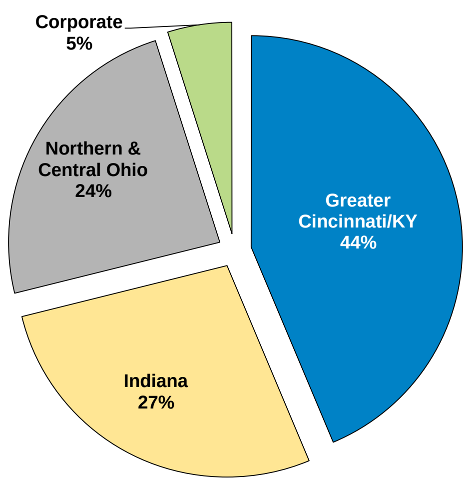
Chart data based on strategic balances which include both covered and uncovered loans

“By Industry” graph excludes equipment leasing

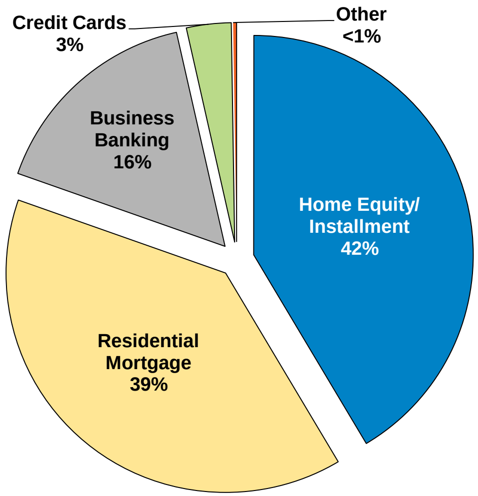
Retail Lending

- $1.1 billion in total strategic loans, including home equity, mortgage, business banking and credit cards
- Serving retail households in Ohio, Indiana and Kentucky markets
- Mortgage loan originators located across footprint with concentrations in Cincinnati, Dayton and Indianapolis
- Business banking sales managers located in sales centers

Loan Portfolio by Geography



Loan Composition



Revenue Contribution

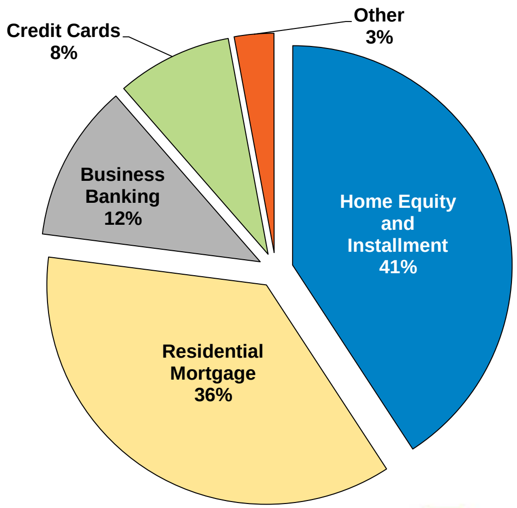


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Chart data based on strategic balances which include both covered and uncovered loans

Credit Product Diversity

- The addition of specialty finance products and renewed focus on mortgage provides a comprehensive set of credit products, driving loan and revenue growth through multiple channels

Category *(Dollars in thousands)*		**As of December 31, 2008**	**Percent of Portfolio**		**As of December 31, 2012 [1]**	**Percent of Portfolio**
Commercial and CRE	$	1,887,382	70.3%	$	2,102,383	58.8%
Franchise finance		-	0.0%		498,362	13.9%
Business credit		-	0.0%		55,647	1.6%
Equipment finance		50	0.0%		55,288	1.5%
Total commercial lending		**1,887,432**	**70.3%**		**2,711,680**	**75.8%**
Residential mortgage		383,599	14.3%		419,963	11.7%
Home equity		286,110	10.7%		402,986	11.3%
Other consumer		126,119	4.7%		101,905	2.8%
Total consumer lending		**795,828**	**29.7%**		**924,854**	**25.9%**
Loan mark / other		-	0.0%		(60,148)	(1.7%)
Total loans	$	2,683,260	100.0%	$	3,576,386	100.0%

[1] Represents strategic balances which includes all uncovered loans and unpaid principal balance of strategic covered loans

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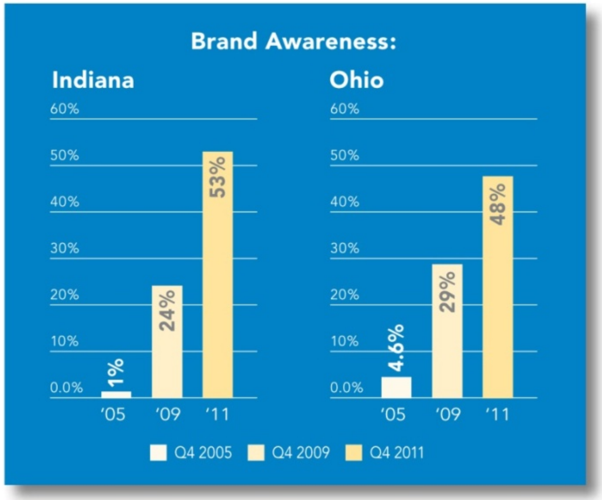
Building the "fIRST" Brand

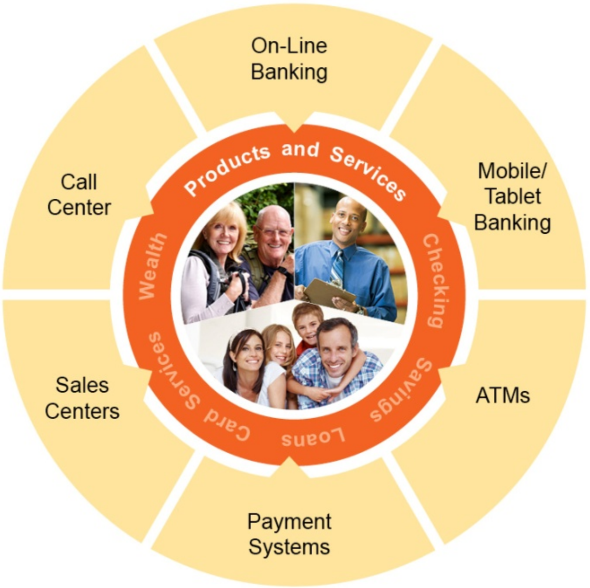
- Significant growth in brand awareness
- Award-winning sales center prototype
- Proactive marketing and media relations
- Expands presence and market share
- Deeper relationships and differentiated client experience

2012 Metropolitan Brand Awareness	
Cincinnati	64%
Dayton	47%
Indianapolis	40%



Delivery Channels and Product Innovation

- Launched new online banking platform
- Enhanced mobile apps to accommodate client preferences
- Sales centers focused on relationship vs. transactions
- Deployed image-capture ATMs
- Launching Snap Deposit and online account opening
- Deliver a consistent brand experience in a cost-effective manner



Ping Pay
by first financial bank

fIRST Mobile Apps

Panorama
by first financial bank

Snap Deposit
by first financial bank

e-Statements

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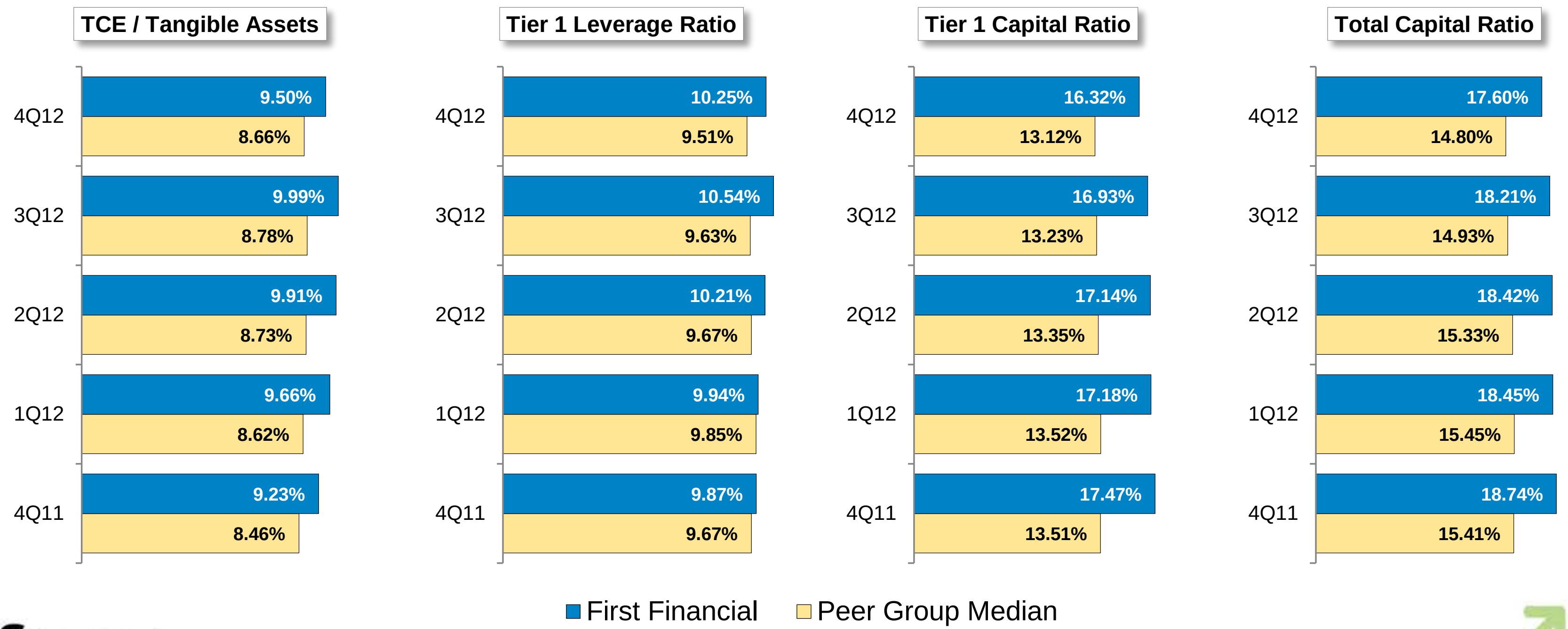
Capital Management

- Current dividend policy consists of a 100% payout ratio comprised of two components:
  - Regular dividend based on payout of between 40% - 60% of earnings; currently $0.15 per share
  - Variable dividend based on the remainder of quarterly EPS; $0.13 per share based on fourth quarter results
  - Variable dividend will continue through 2013 unless the Company's capital position changes materially or capital deployment opportunities arise
- Announced a share repurchase plan targeting one million shares annually beginning in the fourth quarter
  - Repurchased 460,500 shares during the fourth quarter and an additional 84,000 shares during the first quarter 2013
  - When combined with the dividend policy, returned 110.8% of 2012 full year net income to shareholders during 2012
- As both the variable dividend and the share repurchase plan are expected to remain in place during 2013, the return of capital to shareholders is expected to exceed 100% of earnings throughout the year
- On a long term basis, expectation is to return to shareholders a target range of 60% - 80% of earnings through combination of the regular dividend and share repurchases
- Despite strong capital return levels, the Company expects to maintain capital ratios that exceed internal target thresholds, current regulatory requirements and the proposed requirements under Basel III – while retaining capital to support growth opportunities

Capitalization

- Primary component of capital is common equity
- Capital ratios declined during the fourth quarter due to increases in tangible and risk weighted assets combined with lower shareholders' equity resulting from share repurchases
- Capitalization levels still remain among industry leaders despite the strong return of capital to shareholders



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Peer Group comprised of the component banks within the KBW Regional Bank Index (49 total companies excluding First Financial); based on most recent financial information as of February 21, 2013.

Source: Peer Group median data obtained from SNL Financial

Credit Quality (Excluding Covered Assets)

- Classified assets have declined for nine consecutive quarters
- Fourth quarter net charge-offs totaled $5.3 million, including a cumulative effect of $1.1 million resulting from recent OCC guidance related to consumer loans discharged in bankruptcy
- Nonaccrual loans, including nonaccrual TDRs, increased 4.2% to $65.0 million resulting from the OCC guidance as well as one relationship where the total exposure is collateralized well in excess of the outstanding balance

Select Credit Metrics *(Dollars in thousands)*	4Q12	3Q12	2Q12	1Q12	4Q11
NPLs / total loans	2.39%	2.41%	2.76%	2.79%	2.57%
NPAs / total assets	1.36%	1.41%	1.57%	1.52%	1.31%
Allowance for loan & lease losses / total loans	1.50%	1.60%	1.69%	1.67%	1.77%
Annualized NCOs / average loans & leases	0.68%	0.71%	0.93%	0.87%	0.95%
Total classified assets	$ 129,040	$ 133,382	$ 145,621	$ 154,684	$ 162,372
% decline	*(3.3%)*	*(8.4%)*	*(5.9%)*	*(4.7%)*	*(5.9%)*

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Selective Acquisitions

- Supplements organic growth strategy through expansion in strategic markets
- Transactions met all internal criteria for acquisitions
- Loss sharing arrangements provide significant protection on acquired loans
- Developed scalable covered asset and loss share management team comprised of credit, legal, accounting and finance

Loan Portfolio
June 30, 2009

- $145 mm select performing commercial and consumer loans

Peoples (FDIC)
July 31, 2009

- 19 banking centers
- $521mm deposits
- $331mm in loss share covered loans[1]
- No first loss position

Banking Centers
August 28, 2009

- Three banking centers in Indiana
- $85mm deposits
- $41mm in select performing commercial and consumer loans

Irwin (FDIC)
September 18, 2009

- 27 banking centers
- $2.5B deposits
- $1.8B in loss share covered loans[1]
- No first loss position

Banking Centers
September 23, 2011

- 16 banking centers, primarily Dayton MSA
- $342mm deposits
- $127mm in select in-market performing loans

Banking Centers
December 2, 2011

- 22 banking centers, primarily Indianapolis MSA
- $342mm retail deposits

[1] Estimated fair market value of loans

We will continue to evaluate opportunities but never lose sight of the core franchise

Core philosophy and strategy remain unchanged

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Franchise Highlights

1. Strong operating fundamentals – 89 consecutive quarters of profitability
2. Investments to create long-term growth are beginning to produce results
3. Comprehensive portfolio of credit products to drive loan and revenue growth
4. Strong capital levels with ability to support significant asset growth
5. Dividend yield in excess of 7%; capital return exceeding 100% of earnings when combined with share repurchase plan
6. Solid market share in strategic operating markets
7. Continual focus on improving efficiency, operating processes and service delivery

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Appendix

Investor Presentation

Fourth Quarter 2012

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Another step on the path to success

Pre-Tax, Pre-Provision Income

(Dollars in thousands)	For the three months ended December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012	December 31, 2011
Pre-tax, pre-provision income [1]	$ 28,869	$ 26,894	$ 32,636	$ 30,020	$ 33,015
Less: accelerated discount on covered loans	2,455	3,798	3,764	3,645	4,775
Plus: loss share and covered asset expense [2]	2,251	3,559	4,317	3,043	2,521
Pre-tax, pre-provision income, net of accelerated discount and loss on covered OREO	28,665	26,655	33,189	29,418	30,761
Less: gain on sales of investment securities	1,011	2,617	-	-	2,541
Less: gain on sales of non-mortgage loans [3]	45	-	171	66	290
Less: gain related to litigation settlement	-	-	5,000	-	-
Plus: One-time expenses related to branch acquisitions	-	-	-	-	1,037
Plus: One-time other employee benefit, exit and and retention costs	952	351	2,160	-	2,501
Plus: One-time pension, trust and other costs	-	-	-	1,839	-
Adjusted pre-tax, pre-provision income	$ 28,561	$ 24,389	$ 30,178	$ 31,191	$ 31,468

[1] Represents income before taxes plus provision for all loans less FDIC loss sharing income
[2] Reimbursements related to losses on covered OREO and other credit-related costs are included in FDIC loss sharing income, w hich is excluded from the pre-tax, pre-provision income above
[3] Represents gain on sale of loans originated by franchise finance business

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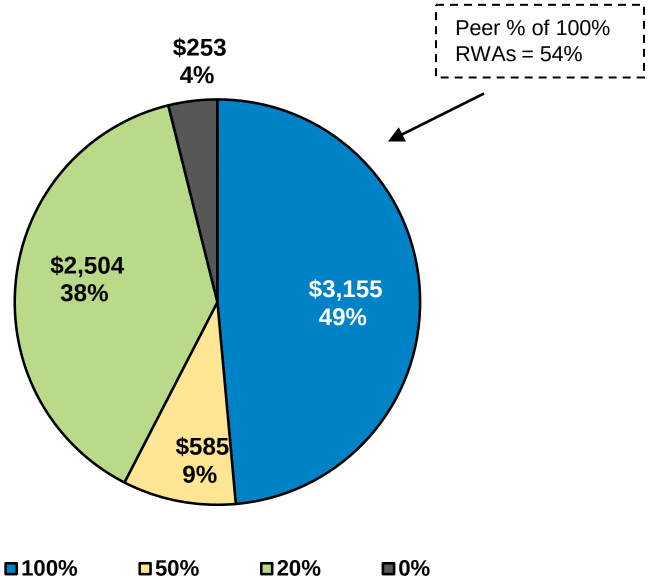
Low Risk Balance Sheet

- 49% of First Financial's total assets are 100% risk-weighted assets compared to the peer group median of 54%
- First Financial's percentage of total risk-weighted assets to total assets is 60.1% compared to the peer group median of 69.7%
- The lower percentages are driven by the meaningful balance of high-yielding loans covered under loss share agreements with the FDIC
- Return on risk-weighted assets significantly exceeds peer median performance
- ***First Financial generates higher returns on a lower risk balance sheet relative to the peer group***

Total Assets by Risk Weighting %

As of December 31, 2012

(Dollars in millions)



- Return on Avg. Risk Weighted Assets = 1.68% (Peer Median = 1.37%)
- Risk Weighted Assets / Total Assets = 60.1% (Peer Median = 69.7%)

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Peer Group comprised of the component banks within the KBW Regional Bank Index (49 total companies excluding First Financial); based on financial information as of December 31, 2012

Source: Peer Group median data obtained from SNL Financial

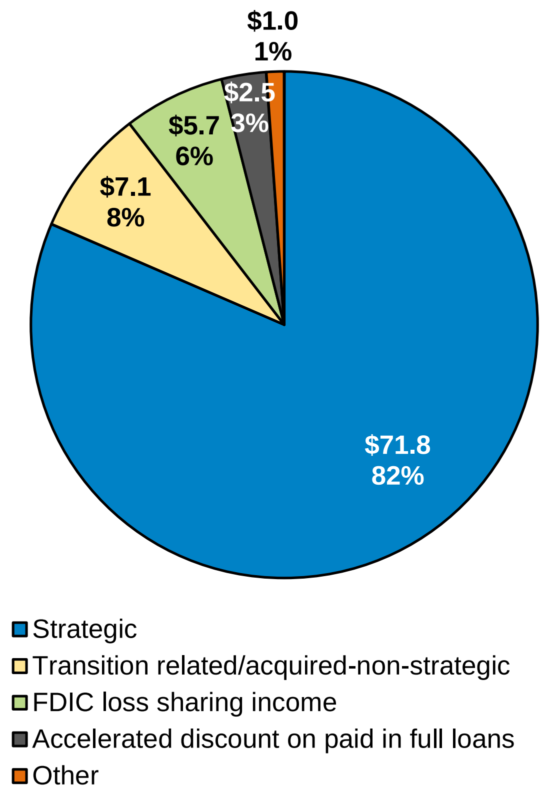
Revenue by Source

- **Strategic** – Elements of the business that either existed prior to the acquisitions or were acquired with the intent to retain and grow. On a reported basis, approximately 82% of total revenue is derived from strategic businesses. Not including the FDIC loss sharing income and other non-recurring items, strategic operations represents 88% of total revenue.
- **Acquired-Non-Strategic** – Elements of the business that the Company intends to exit but will continue to support to obtain maximum economic value. No growth or replacement is expected. Revenue will decrease over time as loans and deposits will not be renewed when they mature.
- **FDIC Loss Sharing Income** – In accordance with guidance provided by the SEC, amounts recoverable from the FDIC related to credit losses on covered loans under loss sharing agreements are recorded as noninterest income.
- **Accelerated Discount on Loan Prepayments and Dispositions** – The acceleration of the unrealized valuation discount. Noninterest income results from the prepayment or sale of covered loans. This item will be ongoing but diminishing as covered loan balances decline over time.

Total Revenue – $88.1 million

For the Three Months Ended December 31, 2012

(Dollars in millions)



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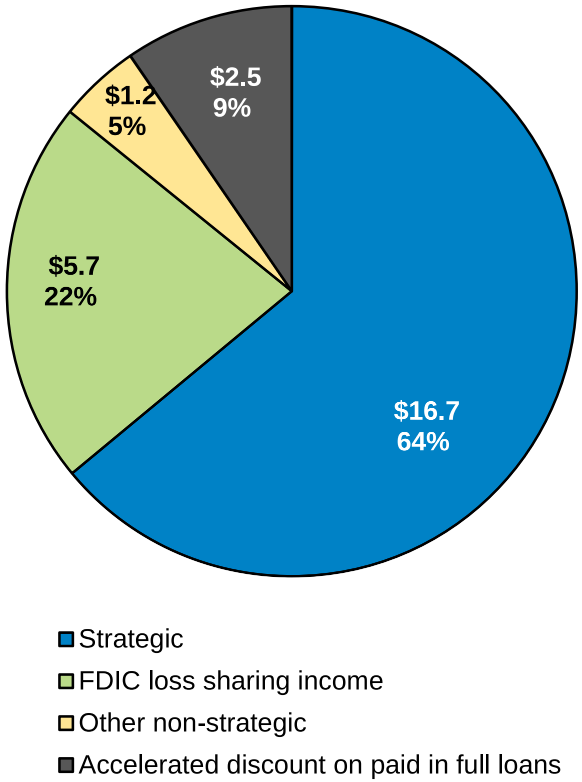
Noninterest Income and Expense

Components of Noninterest Income

For the Three Months Ended December 31, 2012

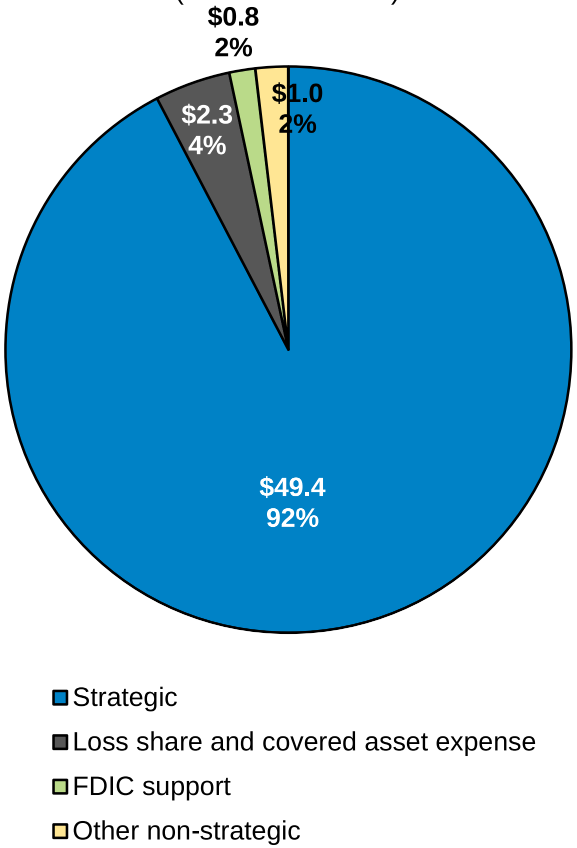
(Dollars in millions)



Components of Noninterest Expense

For the Three Months Ended December 31, 2012

(Dollars in millions)



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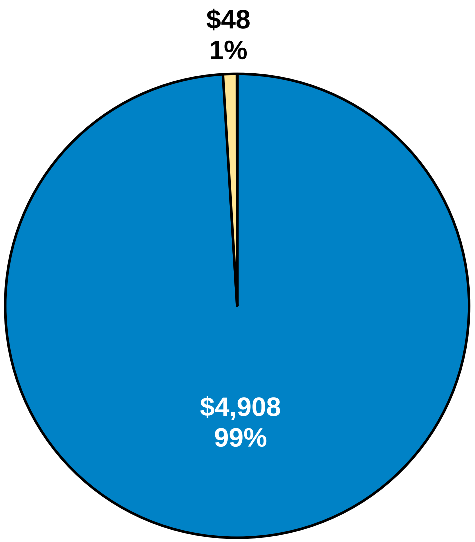
Deposit and Loan Composition

Total Deposits – $5.0 billion

As of December 31, 2012

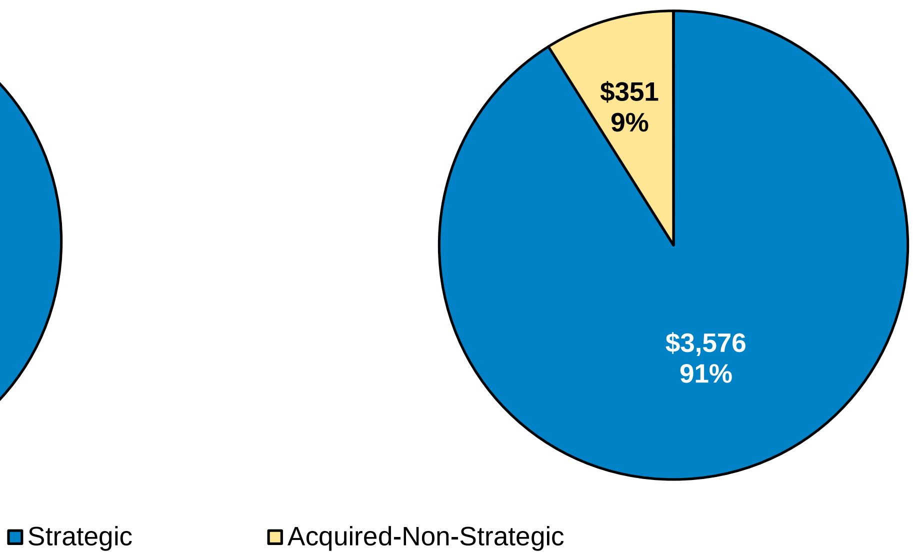
(Dollars in millions)



Gross Loans – $3.9 billion

As of December 31, 2012

(Dollars in millions)



- Market exits are complete; acquired-non-strategic deposits consist primarily of time deposits in Western, Michigan and Louisville markets and brokered CDs.

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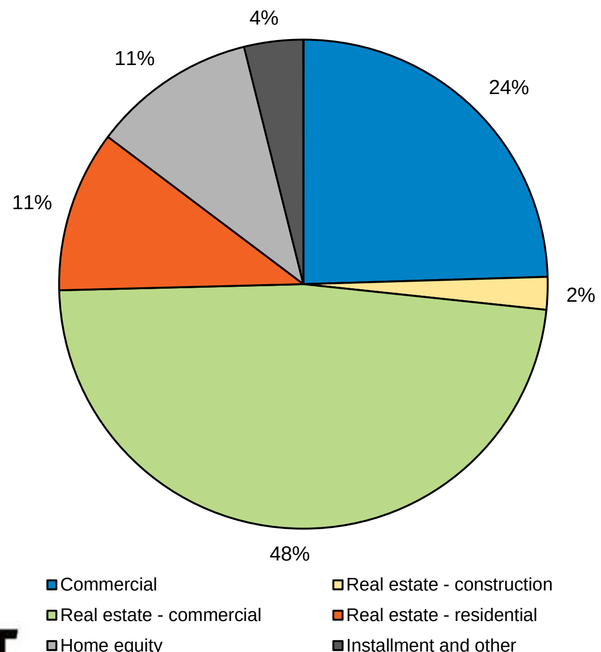
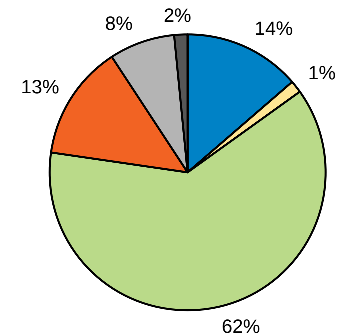
Loan Composition

- 19.0% of total loans covered under FDIC loss share agreements
- Total uncovered loans increased $113.0 million, or 14.7% on an annualized basis, compared to the linked quarter driven by growth in commercial, CRE, specialty finance and residential mortgage

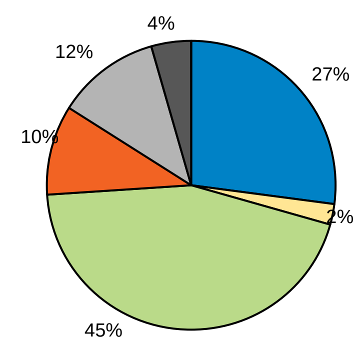
Total Loan Portfolio – $3.9 billion
December 31, 2012



Covered Loans - $0.7 billion



Uncovered Loans - $3.2 billion



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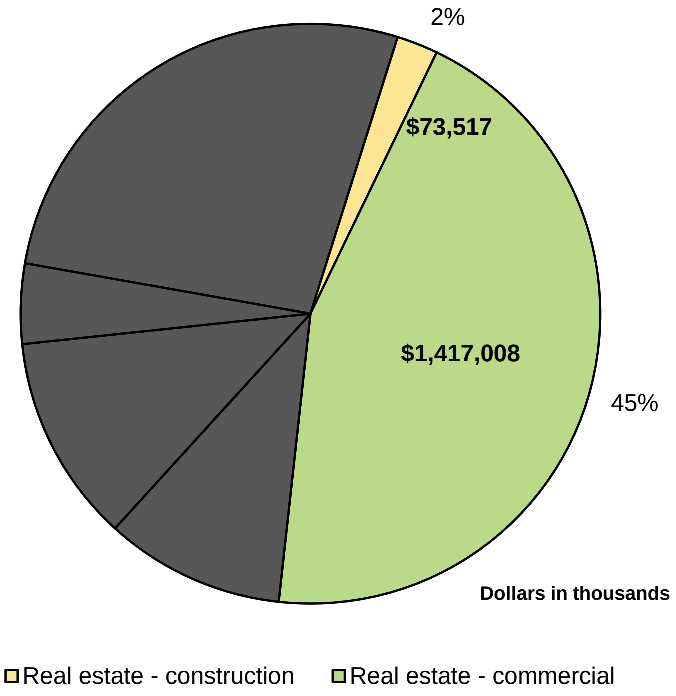
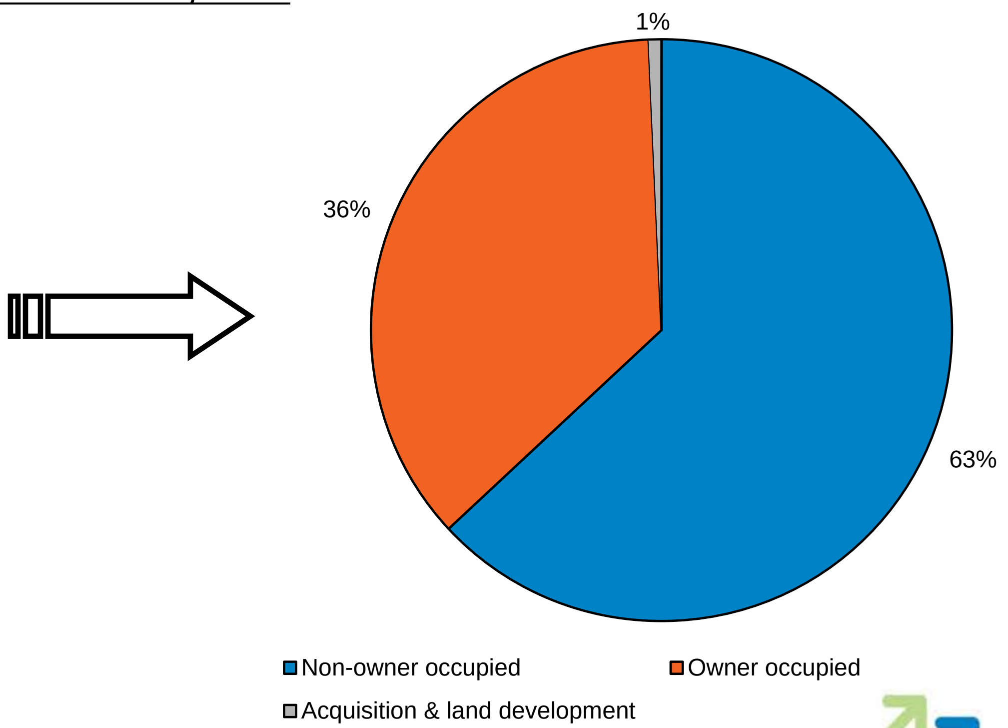
Uncovered Loans – Real Estate Collateral

- Construction and acquisition and land development loans represent small portion of overall portfolio
- Commercial real estate and constructions loans located primarily in Ohio and Indiana markets

Total Uncovered Loan Portfolio – $3.2 billion
December 31, 2012





Investment Portfolio

- Investment portfolio represents 28.8% of total assets
- Average balance of investments increased $140.6 million, or 8.8%, during the fourth quarter
- Yield earned on portfolio was 1.99% for the fourth quarter

	As of December 31, 2012					
Category *(Dollars in thousands)*	**Securities HTM**	**Securities AFS**	**Other Investments**	**Total Securities**	**Percent of Portfolio**	**Tax Equiv. Yield**
Agency	$ 20,512	$ 15,895	$ -	$ 36,407	1.9%	2.75%
CMO - fixed rate	471,780	451,182	-	922,962	49.2%	1.96%
CMO - variable rate	-	167,582	-	167,582	8.9%	0.77%
MBS - fixed rate	111,896	196,351	-	308,247	16.4%	2.82%
MBS - variable rate	157,215	52,115	-	209,330	11.2%	2.17%
Asset-backed securities	-	57,089	-	57,089	3.0%	0.83%
Municipal	9,352	35,997	-	45,349	2.4%	4.41%
Corporate	-	43,949	-	43,949	2.3%	2.84%
Other	-	11,936	-	11,936	0.6%	2.84%
Regulatory stock	-	-	71,492	71,492	3.8%	4.28%
	$ 770,755	$ 1,032,096	$ 71,492	$ 1,874,343	100.0%	2.15%

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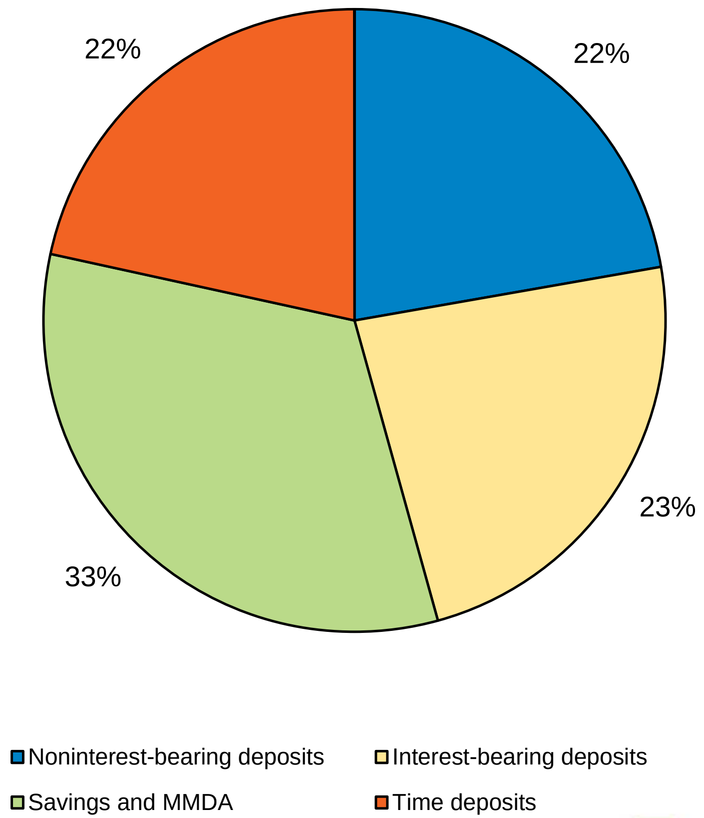
Deposit Composition

- Non-time deposit balances increased $141.9 million, or 15.1% on an annualized basis, during the fourth quarter
- Time deposit balances decreased $130.7 million during the fourth quarter
- The total cost of deposit funding declined to 38 bps, or 15.6%, compared to the third quarter
- Approximately 30% of total time deposits represent single service relationships with a weighted average cost of 1.61%
  - During 2013, $215 million of these deposits will mature with a weighted average cost of 1.62%
  - Current CD rates are no higher than 35 bps on a weighted average basis
  - Retention experience with single service products has been approximately 41%
- Rationalization strategies are improving the quality of the deposit base and resulting in a stronger, core-funded balance sheet

Total Deposits – $5.0 billion
December 31, 2012



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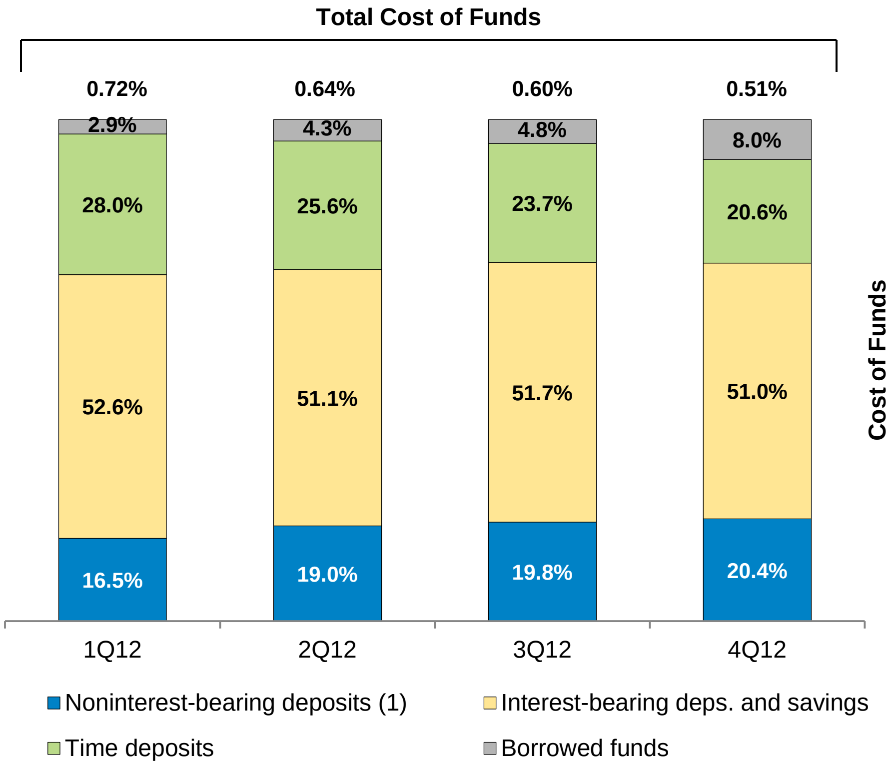
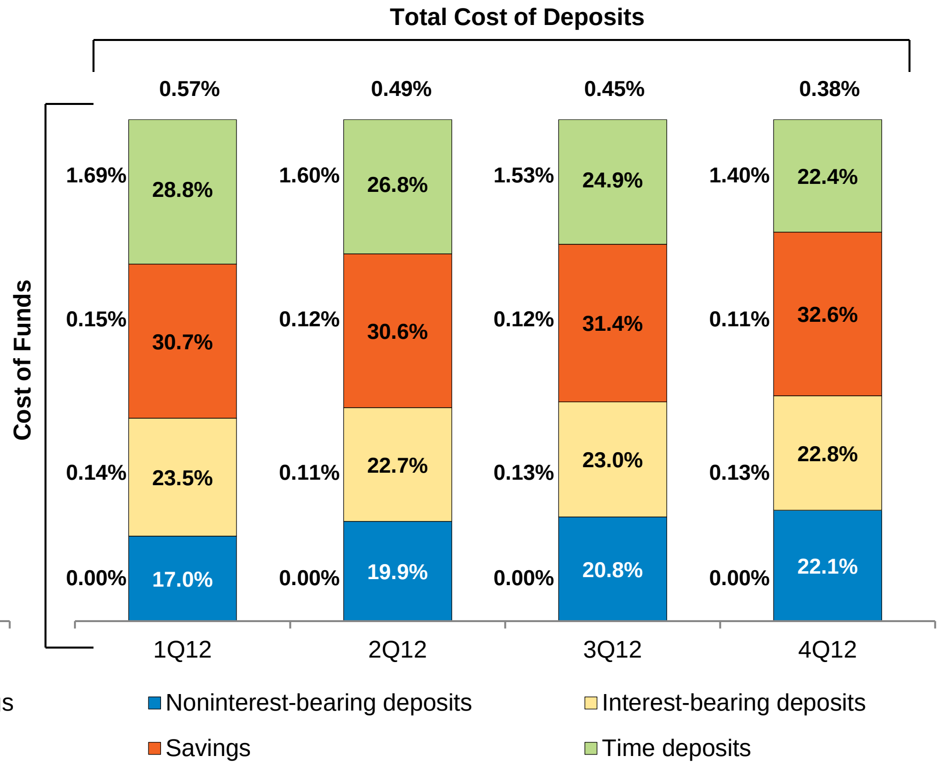
Funding Structure and Cost of Funds

Average Balances – Total Interest Bearing Liability Composition



Average Balances – Deposit Composition



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(1) Not included in cost of funds calculation

Covered Loan Activity

- The majority of the loans acquired as part of the FDIC-assisted transactions are accounted for under ASC Topic 310-30 which requires the Company to periodically update its forecast of expected cash flows from these loans.
- As of December 31, 2012, the allowance for loan and lease losses attributed to the valuation of loans accounted for under ASC Topic 310-30 was $45.2 million, a decrease of $3.7 million from the third quarter 2012. Expected payments from the FDIC, in the form of FDIC loss sharing income, offset approximately 80% of the recorded impairment and charge-offs.
- Covered loans continue to maintain yields significantly higher than the Company's uncovered loan portfolio.

		Fourth Quarter 2012 Results						
(Dollars in thousands)	Balance as of Dec. 31, 2012	Current Period Impairment	(Impairment Recapture / Relief)	Net Current Period Impair. / (Relief)	Improvement	Projected Wtd. Avg. Rate	Life-to-Date Avg. Rate	Day 1 Projected Rate
Total loans	$ 687,530	$ 4,765	$ (8,470)	$ (3,705)	$ 1,010	10.85% [1]		
Allowance for loan and lease losses	(45,190)	-	-	-	-	0.76%		
Total net loans	$ 642,340	$ 4,765	$ (8,470)	$ (3,705) [3]	$ 1,010	11.61% [2]	10.87%	9.10%
FDIC indemnification asset	$ 119,607	NA	NA	NA	NA	(5.17%)	0.53%	6.50%
				Weighted average yield		8.98%	9.47%	8.75%

[1] The actual yield realized may be different than the projected yield due to activity that occurs after the periodic valuation.
[2] Accretion rates are applied to the net carrying value of the loan which includes the allowance for loan and lease losses.
[3] Covered loan provision expense of $5.3 million was comprised of net charge-offs during the period of $9.0 million and net impairment / (relief) of $(3.7) million.

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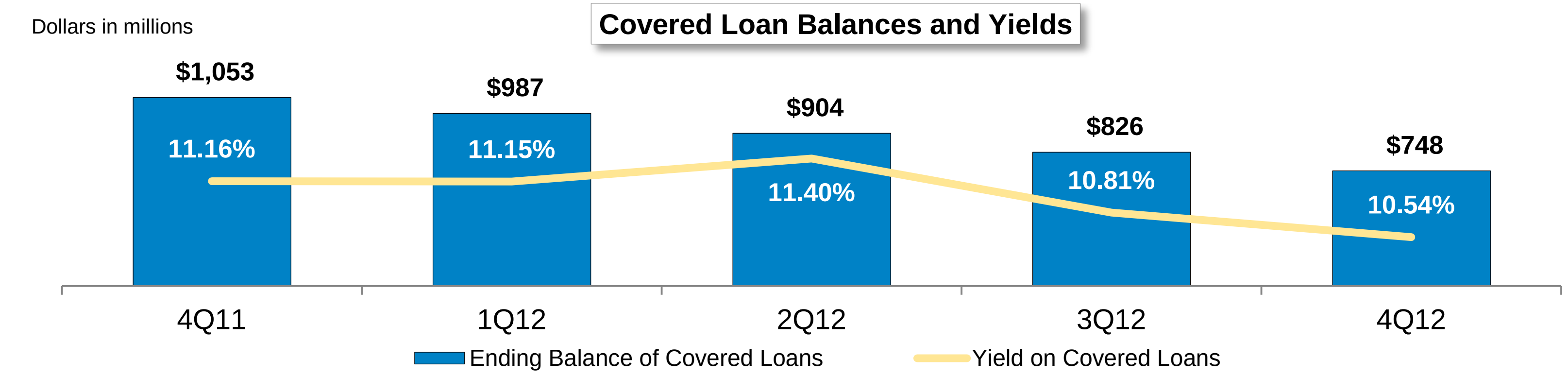
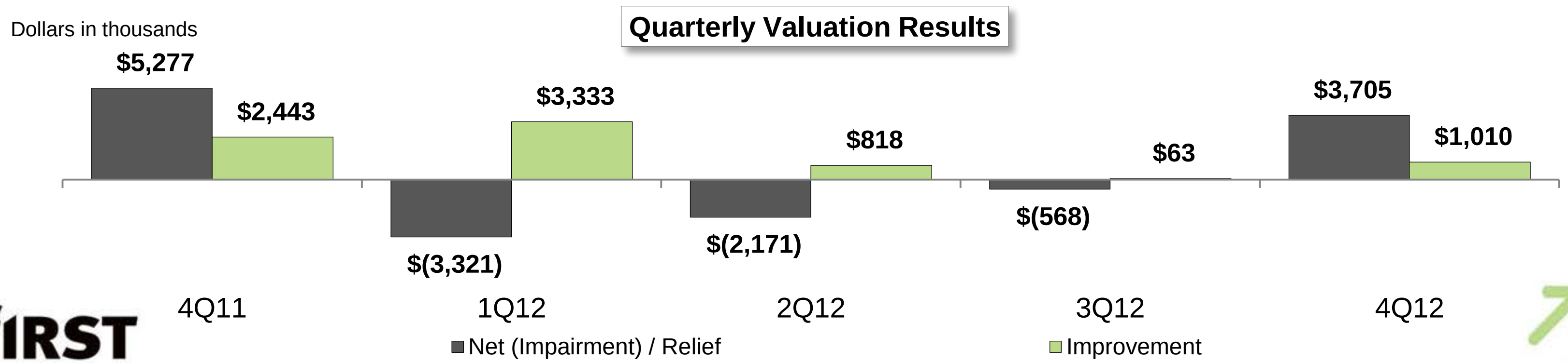
Covered Loan Performance

- While covered loans continue to decline, better than expected performance has resulted in a consistently high yield on the portfolio
- Improvement and impairment result from quarterly re-estimation of cash flows expectations; net present value of expected cash flows are influenced by the amount and timing of such cash flows





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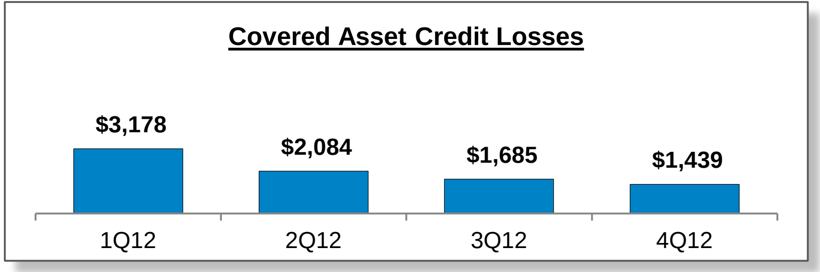
Components of Covered Asset Credit Losses

(Dollars in thousands)	For the three months ended December 31, 2012	Description
Net incremental impairment / (relief) for period	($3,705)	Reduction in expected cash flows related to certain loan pools net of prior period impairment relief / recapture
Net charge-offs	8,988	Represents actual net charge-offs of the recorded investment in covered loans during the period [1]
Provision for loan and lease losses - covered	5,283	
(Gain) / loss on sale - covered OREO	(54)	
Other credit-related expenses [2]	1,964	
Total gross credit losses	$7,193	
FDIC loss share income (Noninterest income)	$5,754	Represents receivable due from the FDIC on estimated credit losses; calculated as approximately 80% of gross credit losses related to covered assets
	$1,439	Difference between these two amounts represents actual credit costs for the period



[1] Investment in covered loans originally recorded at less than unpaid principal balance to reflect anticipated credit losses at time of acquisition

[2] Represents credit related expenses of $2.3 million net of $0.3 million of rental income on covered OREO properties

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Reinvestment of Covered Loan Proceeds

Dollars in thousands	As of December 31, 2012
Recorded investment [1]	$748,116
Unamortized discount	94,905
Unpaid principal balance	$843,021

[1] Total balance of loans covered under loss share agreements.

What happens when the covered loan portfolio pays down?

If all covered loans repaid today at 100% UPB, this is the amount of cash that would be received and reinvested in other interest-earning assets

Interest Income Comparison

- *The "Bear Case" assumes cash proceeds from repayment of covered loans are used to purchase investment securities. The "Bull Case" assumes proceeds are used to fund loan growth.*

			"Bear Case"	"Bull Case"
Dollars in thousands	Covered Loans	FDIC Indemn. Asset	Reinvested in Investments	Reinvested in New Loans
Balance	$748,116	$119,607	$843,021	$843,021
Yield on asset [2]	10.54%	(4.99%)	1.55%	3.90%
Annualized interest income			$13,067	$32,878
Annualized after-tax interest income per diluted share [3]			**$0.14**	**$0.36**

[2] Based on current or prospective asset yields as of the date of this presentation; "Bear Case" investment yield assumes purchases of securities consistent w ith current portfolio

[3] Based on fourth quarter 2012 average diluted common shares outstanding of 58,670,666; tax rate of 35% applied

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Comparison of Financial Impact

The tables below present a comparison of the impact on diluted earnings per share under various scenarios

Extreme Cases

- If all acquired loans were to prepay immediately, diluted EPS would benefit by **$0.38** per share as of the fourth quarter 2012
- The absolute worst case scenario – a 100% loss on all acquired loans – would negatively impact diluted EPS by **$1.20** per share as of the fourth quarter 2012

Best Estimate

If only ASC Topic 310-30 loans were to pay as expected, the benefit to after-tax revenue per diluted share would be **$2.39**, earned over the *remaining* life of the portfolio. Current *weighted average* life is approximately 3.3 years.

Extreme Scenarios - All Acquired Loans

Recognition of Noninterest Income – Assumes All Acquired Loans Prepay Immediately

Dollars in millions	As of 12/31/12	As of 9/30/12
Unamortized discount	$95	$110
FDIC indemnification asset [1]	(106)	(116)
Allowance for loan losses - covered	45	49
Discount net of indemnification asset and allowance	$34	$43
Impact of immediate recognition of unamortized discount on after-tax diluted earnings per share [2]	**$0.38**	**$0.47**

Estimated Maximum Credit Loss Exposure – Assumes 100% Loss on Total UPB

Dollars in millions	As of 12/31/12	As of 9/30/12
FFBC share of stated loss threshold	$104	$107
FFBC share of max. additional losses	38	42
Maximum possible credit loss	142	149
FDIC indemnification asset [1]	106	116
Unamortized discount	(95)	(110)
Allowance for loan losses - acquired	(45)	(49)
Adjusted max. possible credit loss	$108	$106
Impact of immediate recognition of additional credit losses on after-tax diluted earnings per share [2]	**($1.20)**	**($1.17)**

Payment as Expected

Recognition of Interest Income – Assumes Loans Amortize Over Expected Life

Dollars in millions	As of 12/31/12	As of 9/30/12
Total expected cash flows	$913	$1,013
Recorded investment	689	762
Total accretable difference	224	251
FDIC indemnification asset [3]	(8)	(8)
Total net accretable difference	$216	$243
Impact of accretable difference on after-tax revenue per diluted share over the expected life of the loans [2]	**$2.39**	**$2.68**

[1] Represents the amount presented on the balance sheet less claims submitted to the FDIC but not yet received and FDIC indemnification related to OREO

[2] Based on fourth quarter 2012 average diluted common shares outstanding of 58,670,666 and third quarter 2012 average diluted common shares outstanding of 58,940,179; tax rate of 35% applied

[3] Projected amortization of FDIC indemnification asset over average expected life of portfolio

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Investor Presentation

Fourth Quarter 2012

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