



First Financial Bancorp

Investor Day

August 15, 2012

first

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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 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;
- 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, 2011, 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.

Agenda

Time	Topic	Presenters
12:00 p.m.	Registration and lunch	
12:45 p.m.	Introductory comments / strategic overview	Claude Davis, President & CEO
1:00 p.m.	Financial Management	Frank Hall, EVP, Chief Financial Officer & Chief Operating Officer
1:30 p.m.	Commercial Banking	Doug Lefferson, EVP & Chief Banking Officer
1:55 p.m.	Retail Banking	Jill Wyman, EVP & Co-Chief Retail Banking Officer Jill Stanton, EVP & Co-Chief Retail Banking Officer
2:35 p.m.	Wealth Management	Greg Harris, SVP & Senior Operating Officer Kevin Woodard, SVP & Sales and Service Officer
3:00 p.m.	Break	
3:15 p.m.	Technology and Innovation	Kevin Langford, EVP & Chief Administrative Officer
3:30 p.m.	Credit Management	Richard Barbercheck, EVP & Chief Credit Officer
3:50 p.m.	Risk Management	Tony Stollings, EVP & Chief Risk Officer
4:10 p.m.	Q&A session	All presenters
4:55 p.m.	Closing remarks	Claude Davis, President & CEO



Strategic Overview

Claude Davis
President & CEO

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First Financial Bancorp Overview

Corporate Summary – Second Quarter 2012:

- \$6.3 billion in total assets
- \$3.9 billion total loans
 - \$3.5 billion - Strategic
 - \$0.4 billion – Non-strategic
- \$5.1 billion in total deposits
 - \$5.0 billion - Strategic
 - \$0.1 billion – Non-strategic
- \$951 million market capitalization ⁽¹⁾
- Community banking business model serving individuals and small and mid-sized businesses
- Ohio, Indiana and Kentucky



First Financial Bancorp Overview

Business Units

Commercial

- ↗ Commercial & industrial
- ↗ Commercial real estate
- ↗ Business banking
- ↗ Specialty finance
- ↗ Franchise finance
 - ↗ Quick service restaurants
 - ↗ Nationwide platform
- ↗ Treasury management
- ↗ \$2.4 billion in strategic loan balances (UPB)
- ↗ 8,600+ client relationships

Retail

- ↗ 122 branches and 153 ATMs
- ↗ \$3.6 billion in deposits
- ↗ 229,000 households served
- ↗ Mortgage
- ↗ Consumer lending
- ↗ Small business banking
- ↗ \$1.1 billion in strategic loan balances (UPB)

Wealth Management

- ↗ Wealth planning
- ↗ Investment management
- ↗ Trust and estate
- ↗ Brokerage
- ↗ Retirement plan services
- ↗ 10,700+ client relationships

Support Functions

CFO Group

Credit
Mgmt.

Talent
Mgmt.

Legal

Technology
&
Operations

Risk
Mgmt.

Audit

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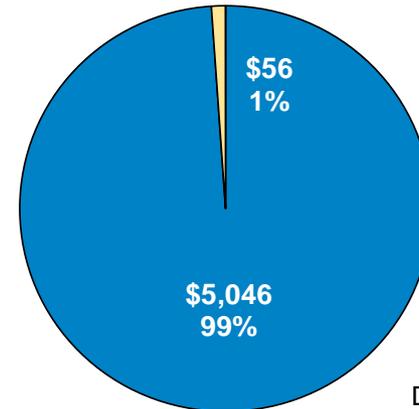


How Loans and Deposits are Managed

- Focus is on strategic balances representing client relationships managed for long-term profitable growth
- Strategic loan balances and relationships are managed based on the unpaid principal balance (ex. credit mark)

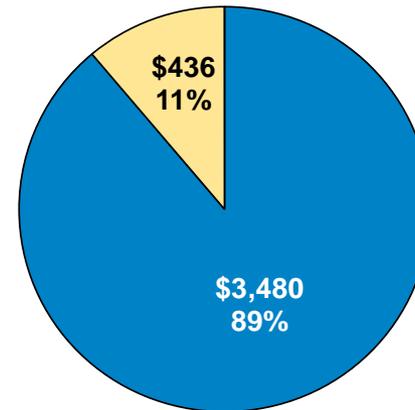
As of June 30, 2012

\$5.1 billion in Total Deposits



Dollars in millions

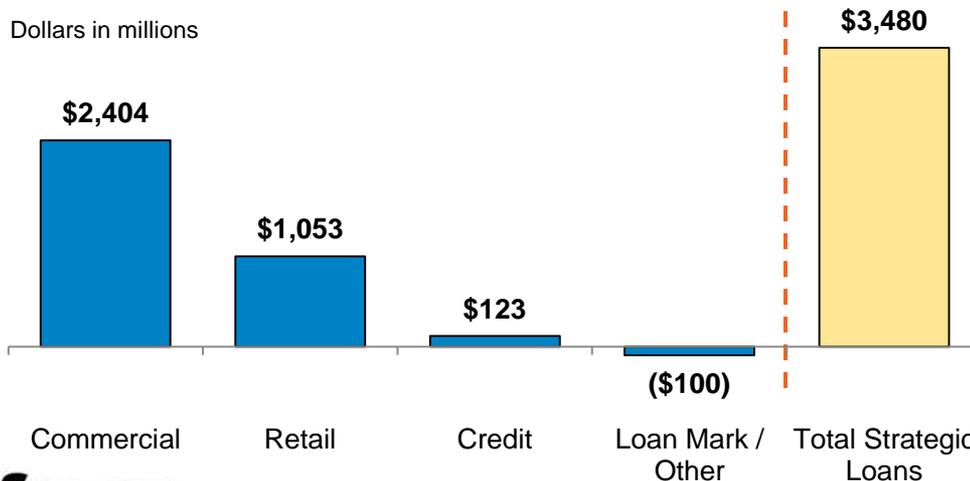
\$3.9 billion in Gross Loans



■ Strategic ■ Non-strategic

Strategic Loan Composition

Dollars in millions



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Strategic Competitive Advantages

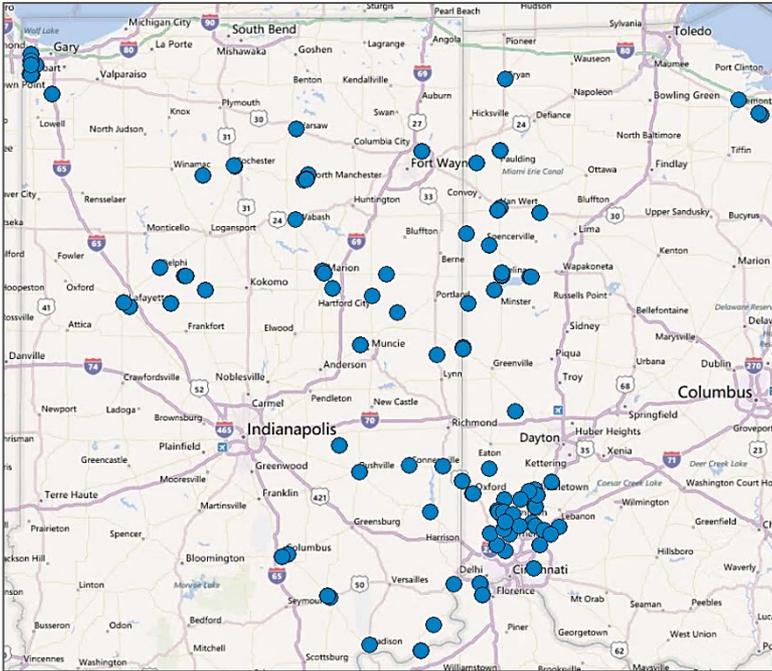
- Our primary competitive advantage must be our people
- Utilizing a consultative approach that provides integrative financial solutions across all products for our target clients
- Responsive and appropriate decision making for our clients
- Offering the products and services of the large regional banks with the local focus to customize when appropriate for the client
- Having a sales culture that is aggressive in attracting business with the appropriate risk and return
- Retaining solid market share in strategically important markets with ability to leverage position for further growth
- Maintaining a strong risk management culture
- Utilizing our size to develop best practice support processes and technology in a cost-effective manner

2012 Strategic Priorities

- Attract and develop deeper client relationships with a strong focus on our metropolitan markets of Cincinnati, Dayton and Indianapolis
- Continue to enhance the delivery of our products and services, including online and mobile financial management tools
- Remain focused on streamlining processes to drive greater efficiency
- Manage risks effectively in light of the ever-changing economic and regulatory environment
- Deploy capital in an opportunistic, risk-appropriate manner
- Continue to actively manage our balance sheet and produce consistently strong earnings

Focus on Metropolitan Markets

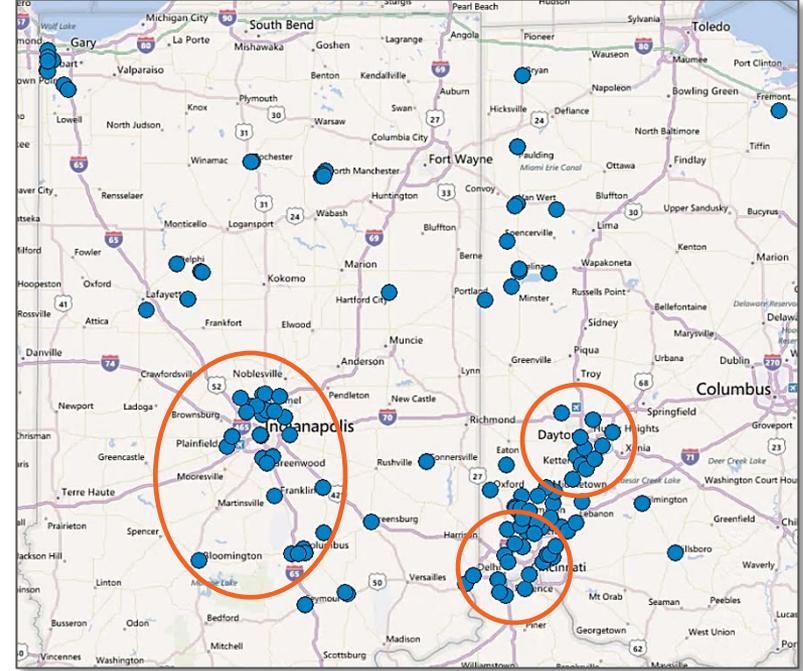
Branch Franchise – 2004



Select Metropolitan Market Deposits (in millions)

↗ Cincinnati MSA	\$1,230
↗ Dayton MSA	39
↗ Central Indiana (1)	7

Branch Franchise – 2012



Select Metropolitan Market Deposits (in millions)

↗ Cincinnati MSA	\$2,014
↗ Dayton MSA	373
↗ Central Indiana (1)	1,134

Building the Brand

➤ Award-winning sales center prototype

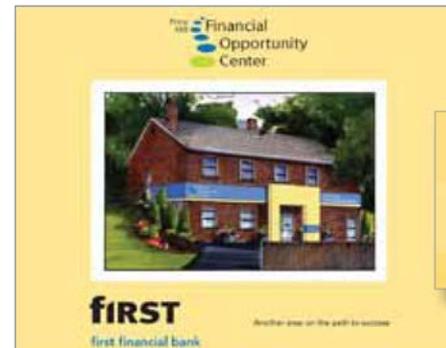
- Strong visual merchandising
- Open and inviting environment

➤ Proactive marketing and media relations

- Targeted
- Consistent
- Strategic

➤ Community engagement

- Strategic partnerships
- Targeted philanthropy
- Positive community impact



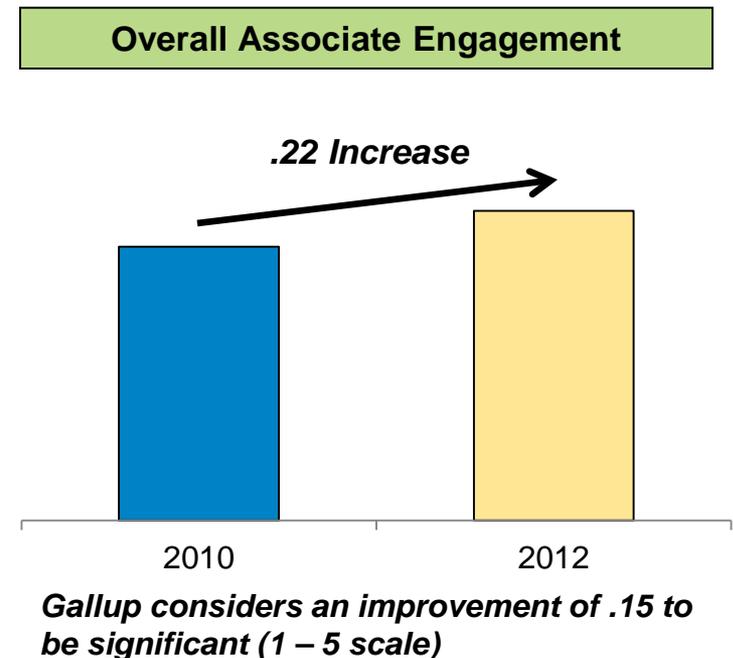
Building the Brand

- Significant growth in brand awareness
- Creates understanding and consideration
- Expands presence and market share
- Deepens client relationships
- Differentiated client experience



Associate Engagement

- Why associate engagement is important
 - Research links stronger business results to higher associate engagement
 - Vision is to be an “Employer of Choice” for high-performing associates
- “Top Q” associate engagement survey facilitated by Gallup
 - Performed in 2010 and 2012
 - 95% participation rate
 - Significant overall improvement
 - Meaningful improvement on every survey item
- Key areas of focus for continued improvement
 - Connection to mission, values and strategy
 - Investment in management development
 - Improved feedback and recognition



Biography

Claude E. Davis **President & Chief Executive Officer**

Mr. Davis joined First Financial in 2004 as President, Chief Executive Officer and a member of the Board of Directors. Mr. Davis also serves as Chairman of the Board of Directors of First Financial Bank. Prior to joining the Company, he served as Senior Vice President at Irwin Financial Corporation and Chairman of Irwin Union Bank and Trust, the Company's lead bank, positions he held since 2003. Earlier in his career, he served as President of Irwin Union Bank and Trust for seven years. Mr. Davis began his career as a Certified Public Accountant with the public accounting firm Coopers & Lybrand.