



Wealth Management

Greg Harris

SVP & Senior Operating Officer

Kevin Woodard

SVP & Sales and Service Officer

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Investor Day

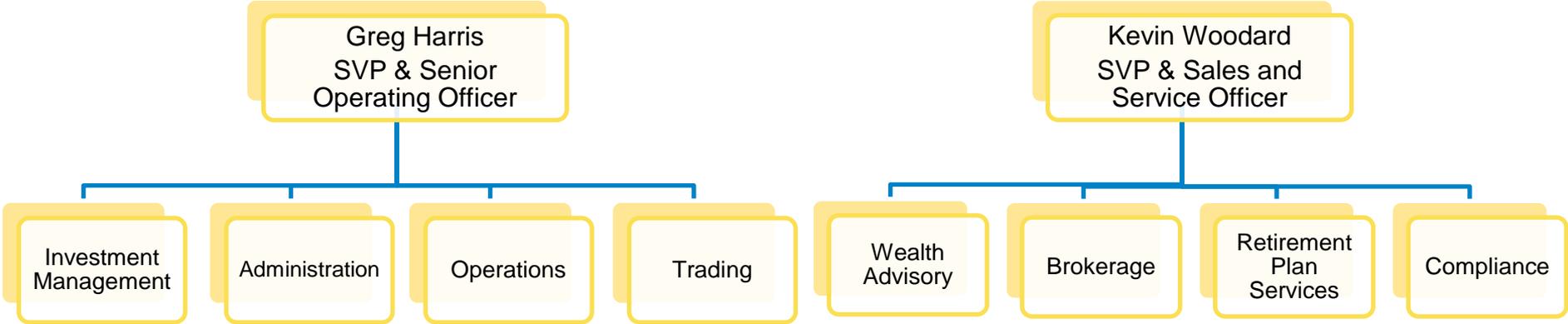
August 15, 2012

Wealth Management

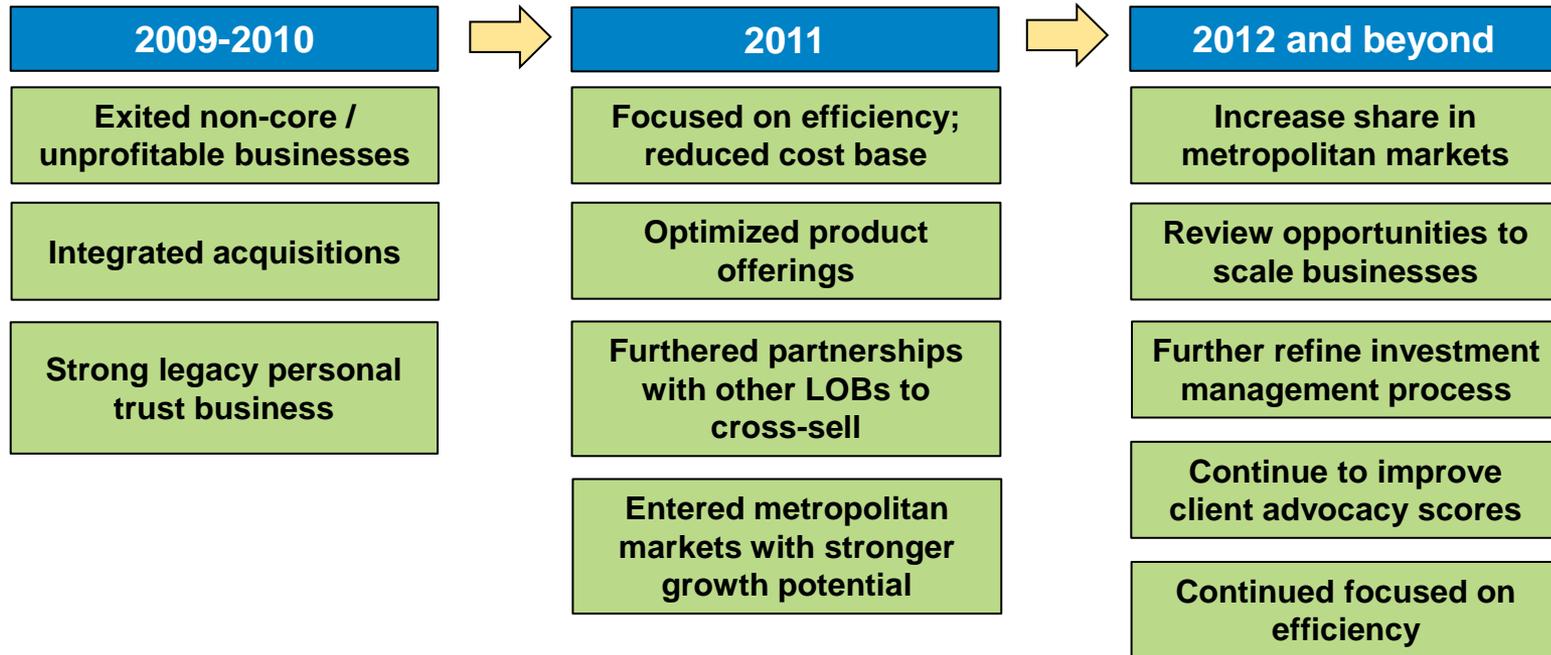
Business Objective

- To become a ***leading regional wealth management firm***. By providing comprehensive wealth management services and fully integrating with the commercial and retail lines of business, we will ***deliver the client experience*** that will further distinguish First Financial as a premier relationship company.

Management Structure



Wealth Management Background

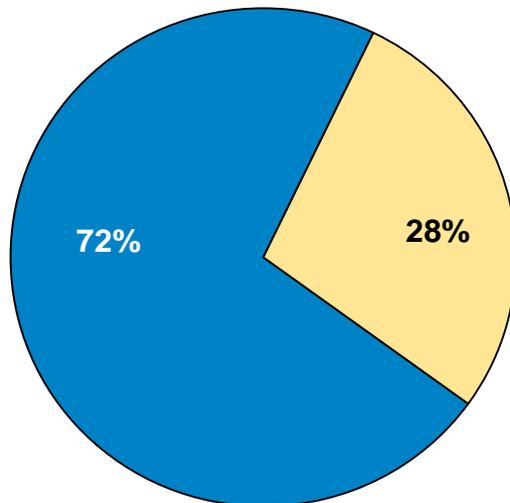


- Exited product lines over the last several years where the appropriate scale and profitability were not achieved
 - Insurance agency
 - Mutual funds

Wealth Management Portfolio

- Product offering includes Wealth Advisory, Brokerage and Retirement Plan Services
- Fee income generated through these products represents 28% of First Financial's 2011 noninterest income
- Serving over 10,700 clients in the Ohio, Indiana and Kentucky markets
- Largest community bank asset manager in Cincinnati

2011 WM Revenue as a % of total Noninterest Income*

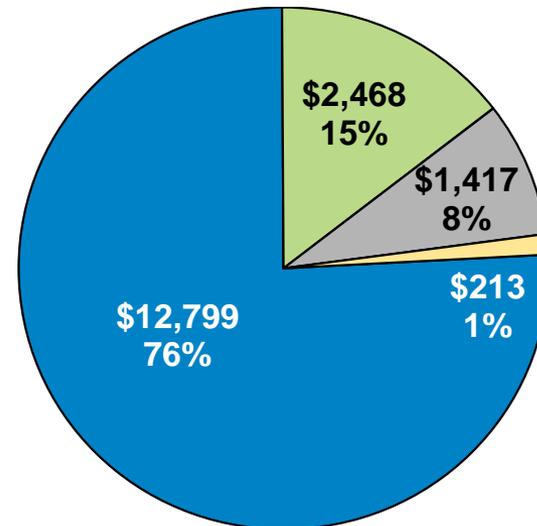


■ Other Noninterest Income ■ WM Fee Revenue

* Excludes FDIC indemnification income and accelerated discount from paid in full loans

2011 Revenue by Primary Unit

Dollars in thousands



■ Wealth Advisory ■ Brokerage
■ Retirement Plan Services ■ Other



Competitive Landscape

vs. Bank Wealth Management Units

- Relationship focus
- Greater personal attention to clients
- Lower minimum account size than larger competitors
- More responsive and efficient

vs. Boutique Investment Firms

- Deeper knowledge of trust administration services
- Comprehensive product set
- Greater resources and capital
- Local market emphasis keeps us close to the client as well

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Wealth Management Businesses

Wealth Advisory Services

- Core business and primary focus
- Comprehensive WM solutions including personal trust and estates, investment management and wealth planning
- Long term relationships with clients, often inter-generational
- Target size >\$250,000
- \$1.7 billion assets managed
- 3,223 client relationships

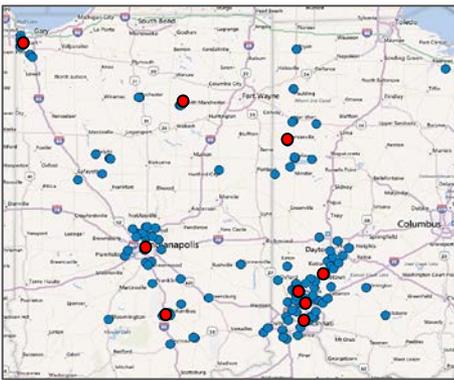
Brokerage

- Investment solutions for individuals
- Full service brokerage, securities and mutual fund asset allocation products
- Compliments retail sales center network
- Target size \$25,000 - \$250,000
- \$754 million in client assets
- 7,400 client relationships

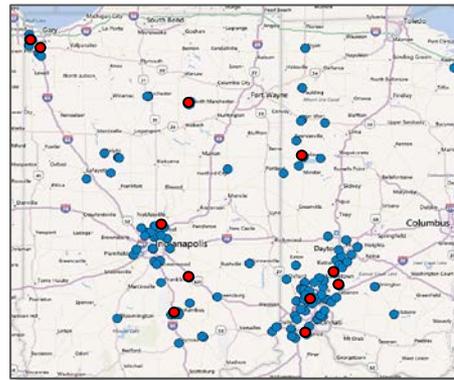
Retirement Plan Services

- Fiduciary investment management plan servicing
- Strategically partnered with commercial line of business
- Target small and mid-sized businesses
- \$188 million assets managed
- 106 client relationships

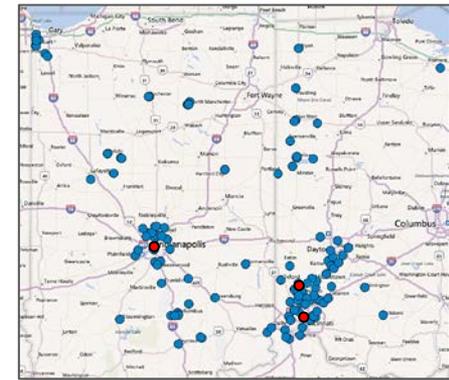
Trust Office Locations



Financial Advisor Locations



RPS Locations

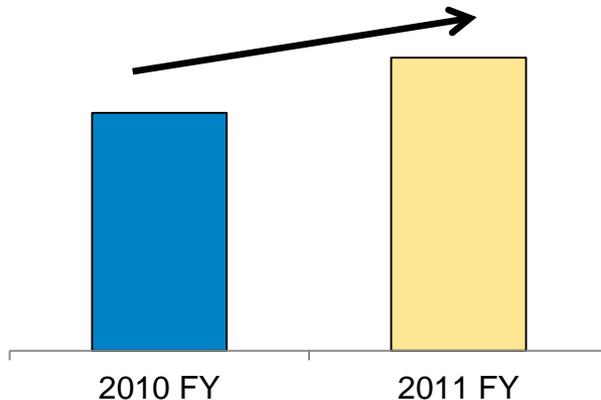


Wealth Advisory Services Strategic Initiatives

- Uniquely positioned to provide services to those who are underserved by larger banks but need a more sophisticated level of advisory services than offered through a brokerage firm
- Opportunity to scale business with limited incremental capital requirements

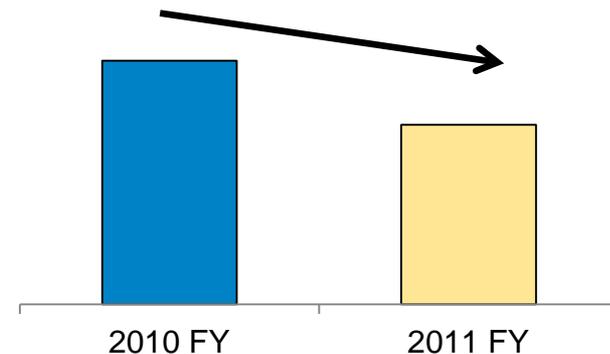
Revenue Growth

8% increase



Reduced Expenses

20% decrease

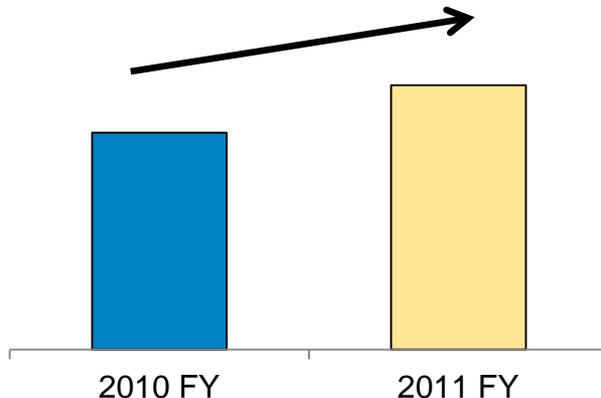


Brokerage Strategic Initiatives

- ↗ Restructured in 2010 and currently focused on a strict management of financial advisor production and sales center growth
- ↗ Revised financial advisor compensation structure to align with organizational goals
- ↗ Recruiting financial advisors to complete geographic coverage

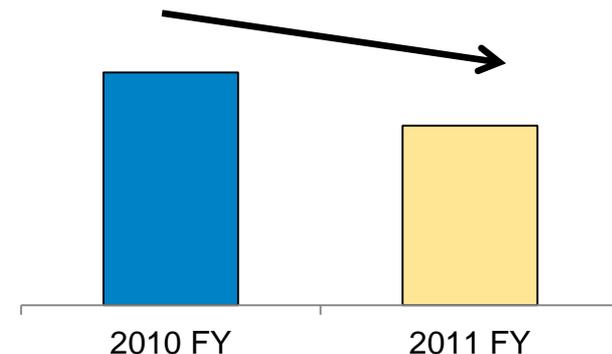
Revenue Growth

7% increase



Reduced Expenses

17% decrease



Retirement Plan Services Initiatives

- Growing business unit that will diversify earnings stream
 - Perpetual revenue stream opportunity; ability to generate ancillary income with other bank products
 - Highly-efficient model with outsourced record-keeping; client still interfaces with First Financial
 - Product offering will benefit from new fee disclosures so we can demonstrate the true value to the client
- Focus on cross-sell opportunities with commercial line of business
- Total fees up 15% in 2011
- Assets under management up 47% since 2010 when product gained momentum
- Expenses well contained due to outsourcing; now delivering a higher quality product to the client while streamlining back office

Strategic Plan

Competitive Advantages

- Knowledge of trust administration
- Industry expertise / focus
- People-led strategy
 - Highly experienced
 - Market knowledge
- High-touch service in under-served demographics
- Scalable business model

Initiatives

- Sales force expansion
 - 2012 YTD new client assets up over 100% from 2011 YTD
 - Recruiting in key metropolitan markets to further expansion in higher growth areas
- Take market share from regionals and local investment boutiques
- Enhanced cross-sell with retail and commercial business lines
- Increase operating leverage by controlling discretionary spending and increasing new asset generation

Biographies

Gregory A. Harris

Senior Vice President & Senior Operating Officer

Mr. Harris joined First Financial Wealth Management, a division of First Financial, in 2009 and currently serves as Senior Vice President and Senior Operating Officer. Mr. Harris has more than 22 years of experience in the financial services industry and currently oversees the corporate, investment management, administrative and operational functions for wealth management. Prior to joining First Financial, he served as the Vice President of Administration for Touchstone Investments. Earlier in his career, Mr. Harris served as the Managing Director of Fund Project Services, Inc., a financial project management and consulting firm he co-founded in 1998.

Kevin S. Woodard

Senior Vice President & Sales and Service Officer

Mr. Woodard is a Senior Vice President and Sales and Service Officer for the wealth management division of First Financial. Prior to joining First Financial, Mr. Woodard was a partner at the Cincinnati based law firm of Graydon Head & Ritchey. In addition, he has served in various business line management, legal and compliance roles with Fifth Third Bank, Calamos Investments, Key Bank and Western National Life Insurance Company. Mr. Woodard joined First Financial in 2007 and has 20 years of experience in the financial services industry.