

FIRST FINANCIAL BANCORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1071276	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,686	\$6,672	81.0%	
Loans	\$2,683	\$4,829	80.0%	
Construction & development	\$266	\$370	39.1%	
Closed-end 1-4 family residential	\$502	\$776	54.5%	
Home equity	\$297	\$412	38.6%	
Credit card	\$28	\$31	11.9%	
Other consumer	\$79	\$79	0.2%	
Commercial & Industrial	\$395	\$900	127.5%	
Commercial real estate	\$890	\$1,836	106.4%	
Unused commitments	\$767	\$1,069	39.4%	
Securitization outstanding principal	\$87	\$65	-25.4%	
Mortgage-backed securities (GSE and private issue)	\$573	\$422	-26.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$90	\$64	-28.6%	
Cash & balances due	\$101	\$606	500.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$16	\$26	66.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$45	\$22	-50.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$3,389	\$6,065	79.0%	
Deposits	\$2,871	\$5,427	89.0%	
Total other borrowings	\$446	\$442	-0.8%	
FHLB advances	\$233	\$340	45.7%	
Equity				
Equity capital at quarter end	\$297	\$579	94.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$72	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	8.2%	--	
Tier 1 risk based capital ratio	10.9%	14.5%	--	
Total risk based capital ratio	12.4%	16.0%	--	
Return on equity ¹	4.6%	9.6%	--	
Return on assets ¹	0.4%	0.8%	--	
Net interest margin ¹	3.8%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	197.9%	22.2%	--	
Loss provision to net charge-offs (qtr)	212.5%	132.9%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.5%	19.5%	0.0%	1.8%
Closed-end 1-4 family residential	1.2%	4.7%	0.1%	0.1%
Home equity	0.4%	1.5%	0.1%	0.3%
Credit card	0.5%	1.4%	1.4%	1.5%
Other consumer	0.5%	7.0%	0.5%	0.3%
Commercial & Industrial	0.3%	3.9%	0.1%	0.1%
Commercial real estate	0.8%	3.3%	0.4%	0.1%
Total loans	0.7%	5.5%	0.2%	0.2%