

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Archie M. Brown

Name of the Holding Company Director and Official

Chief Executive Officer

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Archie M. Brown

Signature of Holding Company Director and Official

9/12/2022

Date of Signature

For holding companies *not* registered with the SEC—
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2021

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First Financial Bancorp

Legal Title of Holding Company

255 East Fifth Street

(Mailing Address of the Holding Company) Street / P.O. Box

<u>Cincinnati</u>	<u>OH</u>	<u>45202</u>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kimberly Mueller Corp Reporting Accountant

Name Title

513-979-5795

Area Code / Phone Number / Extension

513-458-6493

Area Code / FAX Number

kimberly.mueller@bankatfirst.com

E-mail Address

www.bankatfirst.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<u>0</u>
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

FR Y-6
FOR PERIOD ENDED DECEMBER 31, 2021
FIRST FINANCIAL BANCORP.

Report Item 1: Annual report to shareholders

N/A

Report Item 2a: Organization Chart

Exhibit 1 is the organization chart that indicates the top tier organization and its holdings of all companies.

Report Item 2b: Domestic Branch Listing

Exhibit 2 list of domestic branches

Report Item 3: Securities holders

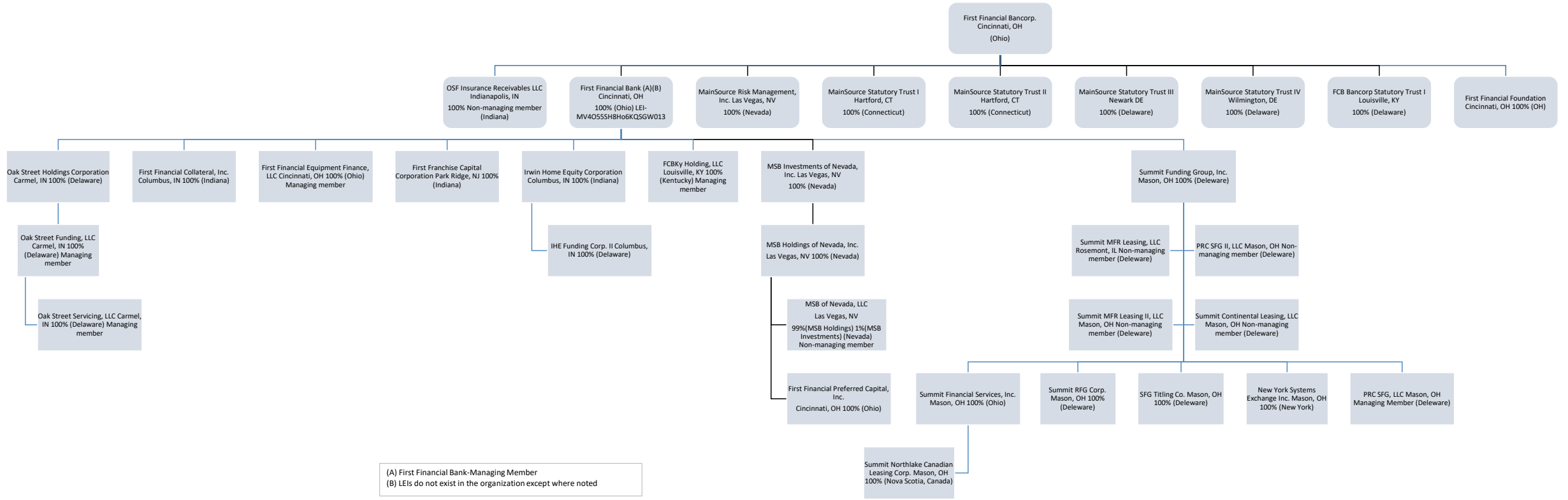
(1) The following shareholder, of record, directly or indirectly owns, controls, or holds with power to vote five percent or more of any class of voting securities of First Financial Bancorp as of December 31, 2021.

<u>Name and Address</u>	<u>Country Of Citizenship Or Incorporation</u>	<u>Number Of Shares</u>	<u>Percent Of Class</u>
BlackRock Inc. New York, NY	United States	13,773,979	14.63%
The Vanguard Group Malvern, PA	United States	10,348,071	10.99%
Dimensional Fund Advisors LP Austin, TX	United States	5,609,483	5.96%
Macquarie Group Limited Sydney, New South Wales	Australia	6,005,634	6.38%

(2) Not applicable

Report Item 4: Directors and Officers

Exhibit 3 lists each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, of the Bank Holding Company.



Results: A list of branches for your holding company: **FIRST FINANCIAL BANCORP (1071276) of CINCINNATI, OH.**
 The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/12/2022**.

Exhibit 2

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Popular Name	Street Address	City	State	Zip Code	County	Comments
ok		Full Service (Head Office)	FIRST FINANCIAL BANK	1 EAST 4TH STREET	CINCINNATI	OH	45202	HAMILTON	
ok		Full Service	323 EAST MAIN STREET OFFICE	323 EAST MAIN STREET	HOOPESTON	IL	60942	VERMILION	
ok		Full Service	2000 WEST COURT STREET BRANCH	2000 WEST COURT STREET	KANKAKEE	IL	60901	KANKAKEE	
ok		Full Service	WATSEKA BRANCH	216 SOUTH 4TH STREET	WATSEKA	IL	60970	IROQUOIS	
ok		Full Service	202 NORTH HARRISON STREET OFFICE	202 NORTH HARRISON STREET	ALEXANDRIA	IN	46001	MADISON	
ok		Full Service	104 LINKS WAY	104 LINKS WAY	AURORA	IN	47001	DEARBORN	
ok		Full Service	AVON BRANCH	9554 EAST HIGHWAY 36	AVON	IN	46123	HENDRICKS	
ok		Full Service	136 EAST HARRIMAN OFFICE	136 EAST HARRIMAN	BARGERSVILLE	IN	46106	JOHNSON	
ok		Full Service	1053 STATE ROAD 229 OFFICE	1053 STATE ROAD 229	BATESVILLE	IN	47006	FRANKLIN	
ok		Full Service	BLOOMINGTON BRANCH	536 NORTH COLLEGE AVENUE	BLOOMINGTON	IN	47404	MONROE	
ok		Full Service	BLOOMINGTON EAST	3205 EAST THIRD STREET	BLOOMINGTON	IN	47401	MONROE	
ok		Full Service	9014 SR 101 OFFICE	9014 SR 101	BROOKVILLE	IN	47012	FRANKLIN	
ok		Full Service	CARMEL BRANCH	751 CITY CENTER DRIVE	CARMEL	IN	46032	HAMILTON	
ok		Full Service	COLUMBUS CENTRAL AVENUE	2737 CENTRAL AVENUE	COLUMBUS	IN	47201	BARTHOLOMEW	
ok		Full Service	COLUMBUS DT BRANCH	125 THIRD STREET	COLUMBUS	IN	47201	BARTHOLOMEW	
ok		Full Service	CREEKVIEW BRANCH	707 CREEKVIEW DRIVE	COLUMBUS	IN	47201	BARTHOLOMEW	
ok		Full Service	WEST HILL BRANCH	3950 JONATHAN MOORE PIKE	COLUMBUS	IN	47201	BARTHOLOMEW	
ok		Full Service	CONNERSVILLE BRANCH	630 CENTRAL AVENUE	CONNERSVILLE	IN	47331	FAYETTE	
ok		Full Service	221 EAST MAIN STREET OFFICE	221 EAST MAIN STREET	CRAWFORDSVILLE	IN	47933	MONTGOMERY	
ok		Full Service	SUMMIT CROSSING BRANCH	936 NORTH MAIN STREET	CROWN POINT	IN	46307	LAKE	
ok		Full Service	DELPHI BRANCH	215 EAST MAIN STREET	DELPHI	IN	46923	CARROLL	
ok		Full Service	3880 WEST PRESIDENTIAL WAY OFFICE	3880 WEST PRESIDENTIAL WAY	EDINBURGH	IN	46124	BARTHOLOMEW	
ok		Full Service	FLORA BRANCH	817 EAST COLUMBIA STREET	FLORA	IN	46929-1412	CARROLL	
ok		Full Service	50 BRANIGAN ROAD OFFICE	50 BRANIGAN ROAD	FRANKLIN	IN	46131	JOHNSON	
ok		Full Service	GARY BRANCH	5974 W RIDGE ROAD	GARY	IN	46408	LAKE	
ok		Full Service	7700 STATE ROAD 64 OFFICE	7700 STATE ROAD 64	GEORGETOWN	IN	47122	FLOYD	
ok		Full Service	GOODLAND OFFICE	220 SOUTH NEWTON STREET	GOODLAND	IN	47948	NEWTON	
ok		Full Service	GREENSBURG BRANCH	1901 NORTH LINCOLN STREET	GREENSBURG	IN	47240	DECATUR	
ok		Full Service	GREENSBURG MAIN	201 NORTH BROADWAY STREET	GREENSBURG	IN	47240	DECATUR	
ok		Full Service	HAGERSTOWN	102 WEST MAIN STREET	HAGERSTOWN	IN	47346	WAYNE	
ok		Full Service	HESSVILLE BC	2705 169TH STREET	HAMMOND	IN	46323	LAKE	
ok		Full Service	136 THORNTON ROAD OFFICE	136 THORNTON ROAD	HANOVER	IN	47243	JEFFERSON	
ok		Full Service	HARTFORD CITY MAIN BRANCH	101 WEST WASHINGTON	HARTFORD CITY	IN	47348	BLACKFORD	
ok		Limited Service	JEFFERSON STREET BRANCH	117 SOUTH JEFFERSON STREET	HARTFORD CITY	IN	47348	BLACKFORD	

Data Action	Effective Date	Branch Service Type	Popular Name	Street Address	City	State	Zip Code	County	Comments
ok		Full Service	45TH STREET BRANCH	2750 45TH STREET	HIGHLAND	IN	46322	LAKE	
ok		Full Service	DT HIGHLAND BRANCH	2611 HIGHWAY AVENUE	HIGHLAND	IN	46322	LAKE	
ok		Full Service	555 EAST THIRD STREET BRANCH	555 EAST THIRD STREET	HOBART	IN	46342	LAKE	
ok		Full Service	HOPE BRANCH	8475 NORTH STATE ROAD 9, SUITE 4	HOPE	IN	47246	BARTHOLOMEW	
ok		Full Service	86TH STREET BRANCH	1180 WEST 86TH STREET	INDIANAPOLIS	IN	46260	MARION	
ok		Full Service	EMERSON AVENUE BRANCH	8740 SOUTH EMERSON AVENUE	INDIANAPOLIS	IN	46237	MARION	
ok		Full Service	HARRISON CROSSING	9050 EAST 56TH STREET	INDIANAPOLIS	IN	46216	MARION	
ok		Full Service	INDY DT BRANCH	11 SOUTH MERIDIAN STREET	INDIANAPOLIS	IN	46204	MARION	
ok		Full Service	INDY NORTH BRANCH	3535 E 96TH STREET	INDIANAPOLIS	IN	46240	MARION	
ok		Full Service	JEFFERSONVILLE	3539 E 10TH STREET	JEFFERSONVILLE	IN	47130	CLARK	
ok		Full Service	BRIGHT BRANCH	24004 STATELINE ROAD	LAWRENCEBURG	IN	47025	DEARBORN	
ok		Full Service	LAWRENCEBURG	41 WEST EADS PARKWAY	LAWRENCEBURG	IN	47025	DEARBORN	
ok		Full Service	2253 HIGHWAY 54 E OFFICE	2253 EAST STATE HIGHWAY 54	LINTON	IN	47441	GREENE	
ok		Full Service	417 JEFFERSON STREET OFFICE	417 JEFFERSON STREET	MADISON	IN	47250	JEFFERSON	
ok		Full Service	501 CLIFTY DRIVE OFFICE	501 CLIFTY DRIVE	MADISON	IN	47250	JEFFERSON	
ok		Full Service	MADISON HILLTOP OFFICE	1315 CLIFTY DRIVE	MADISON	IN	47250	JEFFERSON	
ok		Full Service	100 EAST SPRING STREET OFFICE	100 EAST SPRING STREET	NEW ALBANY	IN	47150	FLOYD	
ok		Full Service	3610 GRANT LINE ROAD OFFICE	3610 GRANT LINE ROAD	NEW ALBANY	IN	47150	FLOYD	
ok		Full Service	600 SOUTH MEMORIAL DRIVE OFFICE	600 SOUTH MEMORIAL DRIVE	NEW CASTLE	IN	47362	HENRY	
ok		Full Service	NORTH MANCHESTER MAIN BRANCH	106 NORTH MARKET STREET	NORTH MANCHESTER	IN	46962	WABASH	
ok		Full Service	521 N STATE STREET	521 N STATE STREET	NORTH VERNON	IN	47265	JENNINGS	
ok		Full Service	112 NORTH MERIDIAN OFFICE	112 NORTH MERIDIAN	PORTLAND	IN	47371	JAY	
ok		Full Service	RICHMOND EAST SIDE BRANCH	3433 EAST MAIN STREET	RICHMOND	IN	47374	WAYNE	
ok		Full Service	RISING SUN OFFICE	230 MAIN STREET	RISING SUN	IN	47040	OHIO	
ok		Full Service	ROSSVILLE BRANCH	358 WEST MAIN STREET	ROSSVILLE	IN	46065	CLINTON	
ok		Full Service	202 NORTH MAIN STREET OFFICE	202 NORTH MAIN STREET	RUSHVILLE	IN	46173	RUSH	
ok		Full Service	SCHERERVILLE BRANCH	450 WEST LINCOLN HIGHWAY	SCHERERVILLE	IN	46375-1736	LAKE	
ok		Full Service	1130 E. TIPTON	1130 E. TIPTON	SEYMOUR	IN	47274	JACKSON	
ok		Full Service	SHELBYVILLE BRANCH	1850 MARKET PLACE BOULEVARD	SHELBYVILLE	IN	46176	SHELBY	
ok		Full Service	1012 SOUTH ADAMS STREET OFFICE	1012 SOUTH ADAMS STREET	VERSAILLES	IN	47042	RIPLEY	
ok		Full Service	102 WEST MAIN STREET OFFICE	102 WEST MAIN STREET	VEVAY	IN	47043	SWITZERLAND	
ok		Full Service	28287 SR-1 OFFICE	28287 SR-1	WEST HARRISON	IN	47060	DEARBORN	
ok		Full Service	120 NORTH MONROE STREET OFFICE	120 NORTH MONROE STREET	WILLIAMSPORT	IN	47993-1141	WARREN	
ok		Full Service	OAKBROOK BRANCH	6081 LIMABURG ROAD	BURLINGTON	KY	41005	BOONE	
ok		Full Service	COVINGTON	601 MADISON AVENUE	COVINGTON	KY	41011	KENTON	
ok		Full Service	EDGEWOOD BRANCH	3580 MADISON PIKE	EDGEWOOD	KY	41017	KENTON	
ok		Full Service	HARRODSBURG BRANCH	104 SOUTH CHILES STREET	HARRODSBURG	KY	40330	MERCER	
ok		Full Service	HEBRON BRANCH	2652 NORTH BEND ROAD	HEBRON	KY	41048	BOONE	
ok		Full Service	LAWRENCEBURG KY BRANCH	1012 BYPASS NORTH ROUTE 127	LAWRENCEBURG	KY	40342	ANDERSON	
ok		Full Service	BARDSTOWN ROAD BRANCH	6512 BARDSTOWN ROAD	LOUISVILLE	KY	40291	JEFFERSON	
ok		Full Service	JEFFERSONTOWN BRANCH	9306 TAYLORSVILLE ROAD	LOUISVILLE	KY	40299	JEFFERSON	
ok		Full Service	LOUISVILLE BRANCH	293 NORTH HUBBARDS LANE	LOUISVILLE	KY	40207	JEFFERSON	
ok		Full Service	MIDDLETOWN OFFICE	13704 SHELBYVILLE ROAD	LOUISVILLE	KY	40245	JEFFERSON	
Delete		Limited Service	MOBILE BRANCH	293 NORTH HUBBARDS LANE	LOUISVILLE	KY	40207	JEFFERSON	Filed Y-10 7/25/22
ok		Full Service	STRATHMOOR BRANCH	2735 BARDSTOWN ROAD	LOUISVILLE	KY	40205	JEFFERSON	
ok		Full Service	1734 MIDLAND TRAIL	1734 MIDLAND TRL	SHELBYVILLE	KY	40065	SHELBY	
ok		Full Service	CELINA HARBOR SQUARE BRANCH	1942 HAVEMAN ROAD	CELINA	OH	45822	MERCER	
ok		Full Service	CENTERVILLE PLACE BRANCH	1015 S MAIN ST	CENTERVILLE	OH	45458	MONTGOMERY	
ok		Full Service	CORNERSTONE BRANCH	5361 CORNERSTONE NORTH BLVD	CENTERVILLE	OH	45440	MONTGOMERY	
ok		Full Service	CHEVIOT BRANCH	3723 GLENMORE AVENUE	CHEVIOT	OH	45211	HAMILTON	
ok		Full Service	4TH STREET	1 EAST 4TH STREET	CINCINNATI	OH	45202	HAMILTON	
ok		Full Service	6300 HARRISON AVENUE	6300 HARRISON AVENUE	CINCINNATI	OH	45247	HAMILTON	
ok		Full Service	ANDERSON BRANCH	7637 BEECHMONT AVENUE	CINCINNATI	OH	45255	HAMILTON	
ok		Full Service	BRIDGETOWN BRANCH	5712 BRIDGETOWN ROAD	CINCINNATI	OH	45248	HAMILTON	
ok		Full Service	COLLEGE HILL BRANCH	6001 HAMILTON AVENUE	CINCINNATI	OH	45224	HAMILTON	
ok		Full Service	DELHI BRANCH	585 ANDERSON FERRY ROAD	CINCINNATI	OH	45238	HAMILTON	
ok		Full Service	HYDE PARK BRANCH	3442 EDWARDS ROAD	CINCINNATI	OH	45208	HAMILTON	
ok		Full Service	KENWOOD BRANCH	7735 MONTGOMERY ROAD	CINCINNATI	OH	45236	HAMILTON	
ok		Full Service	MADEIRA BRANCH	6801 MIAMI AVENUE	CINCINNATI	OH	45243	HAMILTON	
ok		Full Service	MADISON SQUARE	5396 MEDPACE WAY	CINCINNATI	OH	45227	HAMILTON	
ok		Full Service	MONFORT HEIGHTS BRANCH	5550 CHEVIOT ROAD	CINCINNATI	OH	45247	HAMILTON	

Data Action	Effective Date	Branch Service Type	Popular Name	Street Address	City	State	Zip Code	County	Comments
ok		Full Service	MONTGOMERY OFFICE	10100 MONTGOMERY ROAD	CINCINNATI	OH	45242	HAMILTON	
ok		Full Service	MT. HEALTHY BRANCH	7522 HAMILTON AVENUE	CINCINNATI	OH	45231	HAMILTON	
ok		Full Service	NORTHGATE BRANCH	3669 SPRINGDALE RD	CINCINNATI	OH	45251	HAMILTON	
ok		Electronic Banking	ONLINE BANKING	WWW BANKATFIRST COM	CINCINNATI	OH	45246	HAMILTON	
ok		Full Service	ROSELAWN BRANCH	7615 READING ROAD	CINCINNATI	OH	45237	HAMILTON	
ok		Full Service	SHORT VINE	2712 VINE STREET	CINCINNATI	OH	45219	HAMILTON	
ok		Full Service	WALNUT HILLS	926 EAST MCMILLAN STREET	CINCINNATI	OH	45206	HAMILTON	
ok		Full Service	BEXLEY BRANCH	2680 EAST MAIN ST.	COLUMBUS	OH	43209	FRANKLIN	
ok		Full Service	COLUMBUS COMMONS	139 S. HIGHT STREET, SUITE 204	COLUMBUS	OH	43215	FRANKLIN	
ok		Full Service	PARSONS AVENUE	1865 PARSONS AVENUE	COLUMBUS	OH	43207	FRANKLIN	
ok		Full Service	ALEX BELL BRANCH	2891 W. ALEX BELL ROAD	DAYTON	OH	45459	MONTGOMERY	
ok		Full Service	DAYTON NORTH MAIN	4801 NORTH MAIN STREET	DAYTON	OH	45405	MONTGOMERY	
ok		Full Service	LIBERTY TOWER BRANCH	120 W. SECOND STREET	DAYTON	OH	45402	MONTGOMERY	
ok		Full Service	DELPHOS BRANCH	202 NORTH MAIN STREET	DELPHOS	OH	45833	ALLEN	
ok		Full Service	ENGLEWOOD BRANCH	330 W NATIONAL RD	ENGLEWOOD	OH	45322	MONTGOMERY	
ok		Full Service	FAIRFIELD SOUTH GILMORE OFFICE	6060 SOUTH GILMORE	FAIRFIELD	OH	45014	BUTLER	
ok		Full Service	FAIRFIELD TOWN CENTER BRANCH	5300 PLEASANT AVE	FAIRFIELD	OH	45014	BUTLER	
ok		Full Service	ROSS BRANCH	4079 HAMILTON CLEVES ROAD	FAIRFIELD	OH	45014	BUTLER	
ok		Full Service	FT. RECOVERY BRANCH	220 NORTH WAYNE ST.	FORT RECOVERY	OH	45846	MERCER	
ok		Full Service	DOWNTOWN HAMILTON BRANCH	300 HIGH STREET	HAMILTON	OH	45011	BUTLER	
ok		Full Service	HAMILTON PLAZA BRANCH	2344 SOUTH ERIE HIGHWAY	HAMILTON	OH	45015	BUTLER	
ok		Full Service	WASHINGTON BOULEVARD BRANCH	720 N.W. WASHINGTON BLVD.	HAMILTON	OH	45013	BUTLER	
ok		Full Service	HARRISON BRANCH	10425 HARRISON AVENUE	HARRISON	OH	45030	HAMILTON	
ok		Full Service	HUBER HEIGHTS BRANCH	6325 BRANDT PIKE	HUBER HEIGHTS	OH	45424	MONTGOMERY	
ok		Full Service	KETTERING BRANCH	4391 FAR HILLS AVENUE	KETTERING	OH	45429	MONTGOMERY	
ok		Full Service	NORTH LEBANON BRANCH	1101 COLUMBUS AVE	LEBANON	OH	45036	WARREN	
ok		Full Service	LIBERTY COMMONS BRANCH	6945 SOUTH LIBERTY DRIVE	LIBERTY TOWNSHIP	OH	45044	BUTLER	
ok		Full Service	LANDEN BRANCH	8601 LANDEN DRIVE	MAINEVILLE	OH	45039	WARREN	
ok		Full Service	MASON-MONTGOMERY BRANCH	7470 SOUTH MASON MONTGOMERY ROAD	MASON	OH	45040	WARREN	
ok		Full Service	BREIEL BRANCH	815 S. BREIEL BLVD.	MIDDLETOWN	OH	45044	BUTLER	
ok		Full Service	DOWNTOWN MIDDLETOWN BRANCH	300 NORTH MAIN STREET	MIDDLETOWN	OH	45042	BUTLER	
ok		Full Service	MONROE OFFICE	108 SOUTH MAIN ST.	MONROE	OH	45050	BUTLER	
ok		Full Service	BISHOP SQUARE BRANCH	411 SOUTH LOCUST STREET	OXFORD	OH	45056	BUTLER	
ok		Full Service	PAULDING BANKING CENTER BRANCH	201 NORTH MAIN STREET	PAULDING	OH	45879	PAULDING	
ok		Full Service	ROCKFORD BRANCH	166 S. MAIN ST	ROCKFORD	OH	45882	MERCER	
ok		Full Service	ST. MARY'S BRANCH	130 E. SPRING STREET	SAINT MARYS	OH	45885	AUGLAIZE	
ok		Full Service	SPRINGBORO BRANCH	260 W CENTRAL AVE	SPRINGBORO	OH	45066	WARREN	
ok		Full Service	TRENTON BRANCH	125 EAST STATE STREET	TRENTON	OH	45067	BUTLER	
Change		Full Service	1590 WEST MAIN STREET BRANCH	1580 WEST MAIN STREET	TROY	OH	45373	MIAMI	Filed Y-10 7/25/22
ok		Full Service	TROY BRANCH	635 SOUTH MARKET ST.	TROY	OH	45373	MIAMI	
ok		Full Service	UNION CITY BRANCH	101 EAST ELM STREET	UNION CITY	OH	45390	DARKE	
ok		Full Service	UPPER ARLINGTON BRANCH	3005 NORTHWEST BOULEVARD	UPPER ARLINGTON	OH	43221	FRANKLIN	
ok		Full Service	SUMMIT BRANCH	1163 S SHANNON ST	VAN WERT	OH	45891	VAN WERT	
ok		Limited Service	VAN WERT BRANCH-DRIVE-THRU	113 EAST CENTRAL AVE	VAN WERT	OH	45891	VAN WERT	
ok		Full Service	PISGAH-KINGSGATE BRANCH	7795 TYLERSVILLE RD	WEST CHESTER	OH	45069	BUTLER	
ok		Full Service	UNION CENTRE OFFICE	9120 UNION CENTRE BOULEVARD	WEST CHESTER	OH	45069	BUTLER	
ok		Full Service	FIFE AVENUE BRANCH	647 FIFE AVE	WILMINGTON	OH	45177	CLINTON	
ok		Full Service	DOWNTOWN WORTHINGTON BRANCH	547 HIGH STREET	WORTHINGTON	OH	43085	FRANKLIN	
ok		Full Service	WORTHINGTON BRANCH	150 W WILSON BRIDGE RD	WORTHINGTON	OH	43085	FRANKLIN	

Report Item 4: Directors and Officers

Name and Address (1)	Principal Occupation Other Than Bank Holding Company Organization (2)	Title or Position Bank Holding Company (3)(a)	Title or Position Bank Holding Company Subsidiaries (3)(b)	Title or Position Other Business Companies (3)(c)	Percentage of Voting Shares in Bank Holding Company (4)(a)	No. of Shares (% of Class) Subsidiaries (4)(b)	Number of Shares (% of Class) Of Other Business Companies If Over 25% of Class (4)(c)
1.) William G. Barron Owensboro, Kentucky/USA	N/A	Director	N/A	N/A	0.87%	N/A	N/A
2.) Vincent A. Berta Bowling Green, Kentucky/USA	Managing Director-Covington Capital, LLC	Director	N/A	Managing Director-Covington Capital, LLC Partner-Carolina Partners,LLC Partner-Older Towne Apartments, LLC Partner-Covington Oaks, LLC Partner-Lone Star Group Partner-Windy City Group Partner-Three Springs, LLC Partner-Mile High, LLC Partner-Lovers Lane, LLC Managing Director-Covington Capital Equipment, LLC Partner-Henderson Group Investors, LLC Partner-Henderson Group Mezzanine, LLC Tenant in common owner-Birch Run, Michigan Camping World Partner-Mount Victor Homes, LLC President-Berta Family Foundation	0.03%	N/A	Covington Capital, LLC -- 51% Older Towne Apartments, LLC -- 50% Covington Oaks, LLC -- 50% Three Springs, LLC -- 33% Mile High, LLC -- 33% Covington Capital Equipment, LLC -- 100% Birch Run, Michigan Camping World -- 50%
3.) Cynthia O. Booth Cincinnati, Ohio/USA	President/CEO COBCO Enterprises	Director	N/A	President/CEO-COBCO Enterprises Director-Greater Cincinnati Regional Chamber of Commerce Board of Trustees-Dennison University Board Member-Bethesda Inc. Board Member-TriHealth Board Member-Cincinnati State Community College	0.03%	N/A	COBCO Enterprises -- 100%
4.) Archie M. Brown, Jr. Cincinnati, Ohio/USA	N/A	President and CEO Director	See attached for subsidiary positions	Board Member-3CDC Board Member-CBC Board Member-Cincinnati Chamber Minority Business Accelerator, LLC Board of Managers Board Member-University of Georgia Alumni Board-Terry College of Business Board Member-REDI Cincinnati	0.24%	N/A	N/A
5.) Claude E. Davis Westfield, Indiana/USA	Partner/President Brixey & Meyer Capital	Chairman of the Board	N/A	Partner/President Brixey & Meyer Capital Owner-CED Capital, LLC Owner-Sacoma Specialty Products, LLC Owner-Sacoma Properties, LLC	0.20%	N/A	CED Capital, LLC -- 100% Sacoma Specialty Products, LLC -- 100% Sacoma Properties, LLC -- 100%
6.) Corinne R. Finnerty North Vernon, Indiana/USA	President-McConnell Finnerty PC	Director	N/A	President/Shareholder-McConnell Finnerty PC Owner and Secretary-Carriage House Inv., LLC. Commissioner-Indiana State Ethics Commission	0.07%	N/A	McConnell Finnerty PC -- 100% Carriage House Inv., LLC. -- 50%
7.) Susan L. Knust Cincinnati, Ohio/USA	Managing Member-K.P. Properties of Ohio	Director	N/A	Managing Member-K.P. Properties of Ohio Member-Omega Warehouse Services Managing Member/Owner-K.P. Properties of Colorado Managing Member/Partner-KP Webster Managing Member-K.P. Properties of Florida Managing Member-K.P. Properties of Utah	0.06%	N/A	KP Properties of Ohio -- 50% KP Properties of Colorado -- 50% KP Properties of Florida -- 50% KP Properties of Utah -- 50%
8.) William J. Kramer Coldwater, Ohio/USA	Vice President of Operations-Valco Companies, Inc.	Director	N/A	Director, Treasurer, Vice President of Operations-Valco Companies, Inc. Treasurer-Conestoga Val Holdings, LLC	0.04%	N/A	N/A

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				Treasurer-Valpax, LLC			
9.) John T. Neighbours Indianapolis, Indiana/USA	Senior Advisor-Celerant Capital	Director	N/A	Senior Advisor-Celerant Capital Director-Real Estate Corporation of America Director-Greater Indianapolis Chamber of Commerce Director, Chairman-United Way of Central Indiana Director/Chair-Meadows Community Foundation Director-Charles A. Tindley Accelerated Schools Director-Indianapolis Zoological Society	0.02%	N/A	N/A
10.) Thomas M. O'Brien Mt. Pleasant, South Carolina/USA	Senior Partner/Chairman-Simpactful Consulting	Director	N/A	Senior Partner/Chairman-Simpactful Consulting Director-Harry's Director-One 80 Place Director-573 Meeting	0.06%	N/A	N/A
11.) Maribeth S. Rahe Cincinnati, Ohio/USA	President/CEO Fort Washington Investment Advisors	Director	N/A	President/CEO/Director-Fort Washington Investment Advisors Board of Directors-Cincinnati Country Club Director-Consolidated Communications Holdings, Inc. Vice Chairman of Board-Cincinnati Arts Association Board Member-The Greater Cincinnati Foundation Managing Partner-Robert L. Johnston Co. Inc.	0.05%	N/A	Robert L. Johnston Co, Inc. --50%
12.) James M. Anderson Batesville, Indiana/USA	N/A	Chief Financial Officer	See attached for subsidiary positions	Board of Trustee-Safe Passage Board Member-New Horizons Board of Trustees-Hanover College	0.10%	N/A	N/A
13.) Scott T. Crawley Cincinnati, Ohio/USA	N/A	Corporate Controller and PAO	Corporate Controller and PAO	Director-Tri-State Bleeding Disorder Foundation	0.01%	N/A	N/A
14.) Richard S. Dennen Indianapolis, Indiana/USA	N/A	Chief Corporate Banking Officer	See attached for subsidiary positions	Owner-Acorn Funding, LLC Board Member-Trade Cycle Capital, LLC Board Member-Drivers Solutions, Inc. Board Member-SBC Wealth Management	0.11%	N/A	Acorn Funding, LLC -- 100% Trade Cycle Capital, LLC -- 78%
15.) John M. Gavigan Cincinnati, Ohio/USA	N/A	Chief Operating Officer	See attached for subsidiary positions	Officer-Ricardo Enterprises, LLC Owner-Platinum Prospects, LLC Board Member/Treasurer-Architectural Foundation of Cincinnati Board Member-Cintrafuse	0.05%	N/A	Ricardo Enterprises, LLC -- 50%
16.) Greg Harris Loveland, Ohio/USA	N/A	President-Wealth Management and Affluent Banking	See attached for subsidiary positions	N/A	0.03%	N/A	N/A
17.) William R. Harrod Cincinnati, Ohio/USA	N/A	Chief Credit Officer	See attached for subsidiary positions	Board Member-3CDC Board Member-Crayons to Computers	0.04%	N/A	N/A
18.) Amanda M. Neeley Middletown, Ohio/USA	N/A	Chief Consumer Banking and Strategy Officer	See attached for subsidiary positions	Board Member-Ohio Bankers League Board Member-United Way of Greater Cincinnati	0.03%	N/A	N/A
19.) James R. Shank Loveland, Ohio/USA	N/A	Chief Internal Auditor	See attached for subsidiary positions	N/A	0.01%	N/A	N/A
20.) Karen B. Woods	N/A	General Counsel, Corporate Secretary	See attached for subsidiary positions	Director-Westminister Village Foundation	0.05%	N/A	N/A

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Indianapolis, Indiana/USA		and Chief Risk Officer		Director-Sycamore Springs Homeowners			
21.) BlackRock Inc.	N/A	N/A	N/A	N/A	14.63%	N/A	N/A
22.) The Vanguard Group	N/A	N/A	N/A	N/A	10.99%	N/A	N/A

First Financial Bank is 100% wholly owned subsidiary of the Parent Company.

Executive Officers Bancorp and Bank:

EXECUTIVE OFFICER	SUBSIDIARY	TITLE
Brown, Archie M.	First Financial Bank	Chief Executive Officer
	First Financial Bancorp	Chief Executive Officer
	FCBKy Holding, LLC	Manager and President
	First Financial Foundation	President and Director (Chair)
Anderson, James M.	First Financial Bank	Chief Financial Officer
	First Financial Bancorp	Chief Financial Officer
	First Financial Collateral, Inc.	Treasurer and Manager
	First Financial Equipment Finance, LLC	Managing Director and Treasurer
	First Financial Foundation	Director
	First Financial Preferred Capital, Inc.	Chair, President and Treasurer
	First Franchise Capital Corporation	Director and Treasurer
	IHE Funding Corp. II	Director and Treasurer
	Irwin Home Equity Corporation	Director and Treasurer
	MSB Investments of Nevada, Inc	Director, VP & Treasurer
	MSB Holdings of Nevada, Inc	Director, VP & Treasurer
	MSB of Nevada, LLC	Board of Managers, VP & Treasurer
	MainSource Risk Management, Inc	Director
	FCBKy Holding, LLC	Manager & Secretary
	Oak Street Funding LLC	Treasurer
Oak Street Holdings	Director and Treasurer	
Oak Street Servicing LLC	Treasurer	
OSF Insurance Receivables, LLC	Manager & Treasurer	
Dennen, Rick	First Financial Bank	Chief Corporate Banking Officer
	First Financial Bancorp	Chief Corporate Banking Officer
	Oak Street Holdings Corporation	Director and President
	Oak Street Funding LLC	Board Chairman, President & CEO
	Oak Street Servicing, LLC	President
	OSF Insurance Receivables, LLC	Manager & President
First Franchise Capital Corporation	Director and Chairman & President	
Gavigan, John M.	First Financial Bank	Chief Operating Officer
	First Financial Bancorp	Chief Operating Officer
Harris, Gregory	First Financial Bank	President, Wealth and Affluent Banking
	First Financial Bancorp	President, Wealth and Affluent Banking
Harrod, William R.	First Financial Bank	Chief Credit Officer
	First Financial Bancorp	Chief Credit Officer
	Oak Street Funding, LLC	EVP & Chief Credit Officer
	Oak Street Holdings Corp	Director, EVP & Chief Credit Officer
	OSF Insurance Receivables, LLC	Manager
	Oak Street Servicing, LLC	EVP & Chief Credit Officer
	First Franchise Capital Corporation	Director and EVP
	First Financial Preferred Capital, Inc	Director
	First Financial Collateral, Inc.	Director & Executive Vice President
	MSB Holdings of Nevada, Inc	Director
	MSB Investments of Nevada, Inc.	Director
MSB of Nevada, LLC	Manager	
Neeley, Amanda N.	First Financial Bank	Chief Consumer Banking & Strategy Officer
	First Financial Bancorp	Chief Consumer Banking & Strategy Officer
	First Financial Foundation	Director
Woods, Karen B.	First Financial Bank	General Counsel, Chief Risk Officer, Secretary
	First Financial Bancorp	General Counsel, Chief Risk Officer, Secretary
	First Financial Collateral, Inc.	Secretary
	First Financial Equipment Finance, LLC	Secretary
	First Financial Foundation	Director and Treasurer
	First Financial Preferred Capital, Inc.	Director and Secretary
	IHE Funding Corp.II	Secretary
Irwin Home Equity Corporation	Director and Secretary	

Non-Executive Officers of Bank and Bancorp:

Shank, J.R.	First Financial Bank	Chief Internal Auditor
	First Financial Bancorp	Chief Internal Auditor
Scott Crawley	First Financial Bank	Corporate Controller and Principal Accounting Officer
	First Financial Bancorp	Corporate Controller and Principal Accounting Officer

Internal