



**first**

first financial bank

**2023**

corporate social  
responsibility  
report





**We help our clients learn, enjoy, and succeed, more. Everyone here genuinely cares. We help our clients live fully in the moment, but we also help them be prepared for the future. After all, helping our clients means helping our communities improve and grow.**

#### Who We Are

At First Financial, we are committed to conducting business in accordance with our Corporate Strategy, which defines why we exist, and our Corporate Strategic Intent, which defines what we believe in.

#### Why We Exist

We exist to be a positive influence to help our clients and communities thrive.

#### What We Believe In

##### Our Company

We are confident in our collective abilities and believe that lives are made better by our existence.

##### Whole-life Balance

Our associates should experience wellbeing in all areas of their lives.

##### Being In It Together

Our team-based approach means we are all in it together—we collaborate and innovate to improve the lives of others.

##### Mutual Respect

We seek out, value and respect differences—in opinions, expertise and experiences.

##### Doing the Right Thing

We do the right thing for each other, our clients, communities, and shareholders.





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# About First Financial Bank



**\$17.5B**  
in assets



**\$5.0B**  
assets under management



**\$10.9B/\$13.4B**  
loans/deposits



**1.51%**  
annual return on assets

## Retail Financial Center Locations and ATMs



## About First Financial Bank

Nasdaq: **FFBC**  
 Headquarters: **Cincinnati, Ohio**  
 Founded: **1863**  
 Banking Centers: **130**  
 Employees: **2,129**  
 Market Cap: **\$2.3B** (12/31/23)  
 Dividend Yield: **3.9%** (12/31/23)  
 TCE Ratio: **7.17%**  
 CET1 Ratio: **11.73%**

## Brands



## Lines of Business

- Commercial Banking
  - Industrial Lending, Treasury, and Capital Markets
- Retail Banking
  - Consumer, Small Business
- Mortgage Banking
- Wealth Management/Affluent Banking
- Investment Commercial Real Estate
- Commercial Finance





# Letters to Stakeholders

## Dear Fellow Stakeholders

We are proud to share with you our third annual First Financial Bank Corporate Social Responsibility (CSR) report.

In the pages that follow, we have outlined the many ways in which our organization acts on our mission to be a positive influence to help our clients and communities thrive. We hope you'll agree that the outcomes are impressive.

What we are proud of—what truly sets First Financial apart—is our ongoing commitment to the communities in which we live and work. We call this being Proudly Local. It means conducting business in a responsible, ethical manner and supporting the businesses, families and individuals who make up our communities.

First Financial's 2,100 associates are the embodiment of this commitment. Their professionalism and dedication have helped the Bank deliver exceptional results in the face of generational challenges. While providing exceptional customer care, our associates were serving on boards of directors, leading financial literacy initiatives to improve the wellbeing of more than 30,000 neighbors, volunteering nearly 15,000 hours of their

valuable time, and pledging more than \$875,000 to our annual United Way giving campaign.

On a corporate level, First Financial and our Foundation committed more than \$4 million in support of people, businesses, and community organizations throughout our four-state footprint. And we successfully completed a five-year Community Benefits Agreement, far exceeding our goal of \$1.75 billion in lending and community support.

First Financial Bank will always strive to be a good corporate citizen, driving positive outcomes for our shareholders, clients, associates, and communities. We are and will continue to be proudly local, doing business the right way.

**Archie M. Brown**  
President & Chief Executive Officer

**Claude Davis**  
Board Chair

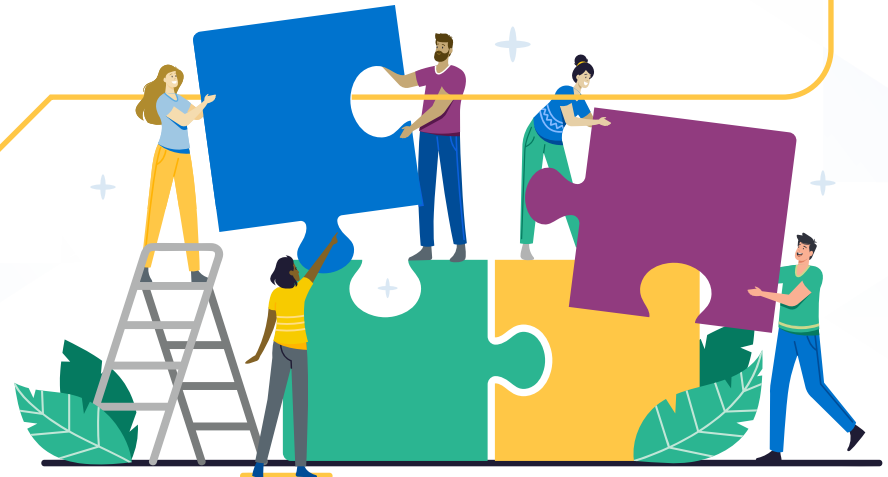


**Archie M. Brown**  
President & Chief Executive Officer



**Claude Davis**  
Board Chair

**\$4+ Million in support from the Bank and First Financial Foundation in 2023**





## Dear Fellow Stakeholders

Welcome to First Financial Bank's 2023 Corporate Social Responsibility (CSR) report. This is the third year we have collected and published data for this report, highlighting the practices and outcomes of our community development efforts, employee development and engagement programs, environmental impact measures, and our commitment to responsible corporate governance.

We have made significant progress since we began our reporting process. With improved data collection and analysis tools, we have greater insight into the impact of our business on clients, associates, shareholders, and communities. I continue to be impressed at the progress we are making.

Some notable results from 2023 include:

- The conclusion of a five-year, \$1.75 billion community benefits agreement (CBA) with the National Community Reinvestment Coalition (NCRC), in which First Financial achieved 192% of our lending and community investment goals. (In early 2024, we announced a new five-year, \$2.4 billion CBA with NCRC.)
- The addition of a new financial center in Cincinnati's Roselawn neighborhood,

adding to First Financial's roster of banking locations in low- to moderate-income level communities throughout our footprint.

- A four-year, \$160,000 gift to the Hamilton Community Foundation, enabling improvements in neighborhood development, workforce development and education, and culture and the arts in the city of Hamilton, OH.
- Serving as a panelist in the Novisto ESG Forum, a discussion reflecting on the current transformation in corporate sustainability reporting.
- The first year being able to report our Scope 1 and 2 Greenhouse Gas (GHG) emissions.
- The continued success of our annual Internship Program, providing opportunities for college students to learn about banking principles and career paths within the industry through on-the-job learning, in-person training, and real-world business experiences.
- Being chosen as the recipient of the Cincinnati Business Courier's CLIMB Award (Cincinnati Lifts Inclusion and Minority Business) for our work in building a diverse workforce,

championing equitable practices, and developing an inclusive workplace culture.

- And being one of two companies nationally to receive the Corporate Partnership Award by the National Community Action Partnership, recognizing our long-term commitment to supporting community action, working to impact economic growth, and increasing opportunities for children and families throughout the communities we serve.

These are just a few examples of how we bring to life our ongoing commitment to corporate responsibility. This is not a new trend in the way First Financial Bank operates. Throughout our 160 years in business, the actions of our leadership and associates have been guided by a commitment to ethics, inclusivity, and accountability. This is our vision of what a bank should be—a positive influence to help clients and communities thrive.

**Roddell McCullough**  
Chief Corporate Responsibility Officer







# About this Report

The 2023 Corporate Social Responsibility (CSR) report for First Financial Bank covers a wide range of topics including governance and ethics; sustainability and environmental; community engagement; client service; associate growth and development; and diversity, equity, and inclusion. First Financial works to understand needs and offer financial solutions and resources in order to make lives better.

Foundations of corporate social responsibility and environmental, social, and governance (ESG) are integrated and rooted within the policies, procedures, and principles of First Financial. These help define our culture and inform the decisions we make. The bank incorporates strong corporate governance, enterprise risk and compliance, audit and enterprise-wide risk management controls. We are excellent managers of risk, responsible corporate citizens, and careful allocators of capital. First Financial exists to be a positive influence to help our clients and communities thrive. We invest in our people by providing them with the tools and support to be their best, and by creating an inclusive, equitable workplace that encourages engagement and development, resulting in more best days at work. Our genuine care for our clients is reflected in providing relevant and customized solutions, responsively

and with ease, as we are friends, leaders and neighbors. We are proudly local, accessible, and knowledgeable, and our bankers and advisors live in, are involved and make decisions that positively impact the communities we serve.

The data in this report is accurate as of December 31, 2023, unless otherwise noted. In addition, we have been informed by other reporting standards and guidance, such as the Sustainability Accounting Standards Board (SASB). A separate index, available [here](#), maps our disclosures related to SASB indicators and recommendations. First Financial Bank's financial information is available on our [Investor Relations](#) page at [bankatfirst.com](http://bankatfirst.com).

## Additional Resources

- [Corporate Social Responsibility \(CSR\) website](#)
- [Corporate Annual Report](#)
- [Proxy Statement](#)
- [Corporate Governance Principles](#)
- [Code of Ethics for the CEO and Senior Financial Officers](#)
- [Code of Conduct](#)
- [Investing in our Communities \(CRA\)](#)
- [First Financial Foundation](#)

## Explore this Report



Community



Employees



Environment



Governance





**IN THIS SECTION:**

**ALIVE** Community Development Strategy

2023 Community Highlights

Supplier Diversity

Philanthropy and Community Investments

United Way Campaign

Employee Volunteerism

Financial Literacy Initiatives

Community Benefits Plan—Goals and Progress

Lending

Community Rooms and Impact Assessments



## Community

We are friends, leaders, and neighbors. We are accessible and knowledgeable local bankers and advisors who live in, are involved in, and make decisions that positively impact the communities we serve.

First Financial Bank’s commitment to our communities includes an Outstanding CRA rating, financial support from the Bank and the First Financial Foundation, a Corporate Responsibility strategy, Financial Literacy programs, continued support of the United Way giving campaign, and proudly local volunteer efforts.

### 2023 Highlights

**\$4.2+ Million**  
in community support from the Bank and First Financial Foundation

**\$875,239**  
pledged by associates in the United Way giving campaign

**\$6.4+ Million**  
total diverse vendor spend

**14,800+**  
volunteer hours

**192%**  
performance to community benefits goal







# ALIVE

## Community Development Strategy

To help lead our community development efforts, First Financial Bank executes its long-standing **ALIVE** community development strategy. At First Financial, we believe there's always an opportunity to help others succeed, whether that involves offering sound financial recommendations to our clients or investing in the economic growth and stability of the communities where we live and work. Providing access to financial independence is a core value we hold true, which inspires us to support the financial needs of individuals, families, and businesses in the markets we serve.



**ACCESS** to banking services and capital



**INCLUSION** with involvement and empowerment of all



**LENDING** in the community



**VOLUNTEERING** our time



**INVESTING** in local initiatives and the community



**EDUCATION** through facilitating opportunities to increase financial literacy



# 2023 Community Highlights

## Community Action Partnership Award

Nominated by one of our Community Advisory Board members, First Financial Bank was selected by the National Community Action Partnership (NCAP) to receive the Corporate Partnership Award, recognizing the Bank's long-term commitment in supporting community action and working directly to impact economic growth and increase opportunities for children and families. Nationwide, First Financial was one of only two organizations who received this award in 2023.



Rodell McCullough accepted the recognition at the NCAP's annual meeting in Atlanta in August 2023.



## NeighborLink Indianapolis; Indianapolis, IN

First Financial Bank associates came together to volunteer with NeighborLink Indianapolis. NeighborLink Indianapolis provides free home repair services to low-income disabled and/or senior homeowners to ensure they can safely remain in their homes.

## Nexus Park; Columbus, IN

First Financial Bank became the naming partner for Community f1RST Hub in NexusPark, located in Columbus, Indiana. The Bank is contributing \$250,000 over five years to the project and has dubbed a space near the fieldhouse as the "Community f1RST Hub." The space will have different uses, which include providing a place for community members to hang out or rent space for events, as well as a concessions area for the fieldhouse. [Full story](#)



## Habitat for Humanity; Northwest, IN

First Financial Bank associates gathered to volunteer with Habitat for Humanity. The organization works to bring people together to build homes, communities and hope. Habitat for Humanity of Northwest Indiana was formed in July 1986 and has served over 150 working families in Lake County, Indiana.

## Hamilton Community Foundation; Hamilton, OH

First Financial donated \$160,000 to the Hamilton Community Foundation to be granted over four years. The donation reflects the Bank's commitment to Hamilton, Ohio, the Bank's originating headquarters. All of the funding will focus on Hamilton with the funding priorities aligned to neighborhood development, workforce development and education, and culture and arts. Local organizations will apply for the grants through the Hamilton Community Foundation.





# Supplier Diversity

First Financial Bank continues to serve the communities in which we operate by seeking out diverse vendors to provide products and services to the Bank.

## Why It Matters

When everyone in our communities has the opportunity to achieve financial success, then every member of that community wins. This is why First Financial Bank made the commitment for a minimum of 10% of our sourceable business opportunities be directed to diverse vendors that are qualified minority-owned, women-owned, veteran-owned, or disability-owned businesses.

## How We Manage It/Who's Responsible

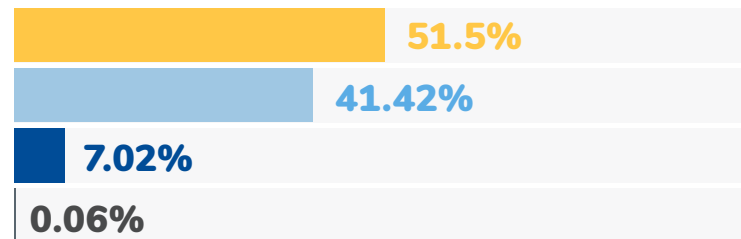
First Financial Bank has built a Supplier Diversity function that is responsible for identifying qualified vendors and to match them with our various lines of business for consideration.

Our Community Development team monitors and reports our progress on an ongoing basis. Those results are shared with the executive management team and the Board of Directors.

## Our Performance

During 2023, First Financial Bank sourced 30.46% (or \$6,432,549) of sourceable business opportunities with diverse vendors.

## Total Amount Spent with Diverse Suppliers in 2023



- Women-Owned
- Veteran-Owned
- Minority-Owned
- Disability-Owned

**\$6,432,549**  
total diverse  
spend in 2023





# Philanthropy

Serving our communities is part of First Financial Bank's culture. Philanthropic donations are investments in individuals and communities that create positive outcomes.

## Why It Matters

When communities thrive, we thrive. Our associates, clients, and other stakeholders all benefit from vibrant and productive communities.

## How We Manage It/Who's Responsible

First Financial Bank's Community Development team monitors the distribution of the Bank and First Financial Foundation funds in an effort to more evenly and effectively impact the communities in which we do business.

## 2023 Community Investments

### The Foundation

The First Financial Foundation was established in 2017 with the purpose of supporting programs and organizations that enhance and develop the communities we serve. We focus our support on Neighborhood Development, Workforce Development & Education, as well as Culture and Arts, in particular organizations that seek to improve outcomes for low- and moderate-income individuals and communities.

**FIRST**  
financial  
foundation

**\$2,412,473**

total donations

### The Bank

Through financial investments, in-kind services, sponsorships, and donations, First Financial Bank invests in organizations and communities to foster economic growth, stability, and neighborhood revitalization.

**\$1,827,298**

total sponsorships  
and donations

**\$4,239,771** donated by First Financial Bank  
and First Financial Foundation in 2023







Photo: FFB associates receiving award from Decatur County United Fund

## United Way Campaign



At First Financial, we strive to be an outstanding community partner that makes a meaningful difference through leadership and involvement in each of our communities. Supporting the United Way through an annual giving campaign is one of the most impactful ways we demonstrate this commitment. United Way’s mission reflects the very core of who we are and what we believe, as First Financial exists to be woven into the communities we serve and to make lives better.

First Financial conducted a two-week United Way campaign in 2023 with 96% associate participation.



Associate Pledges	\$875,239
Bank Donation and Match of Associate Pledges	\$411,798
<b>2023 Campaign Total</b>	<b>\$1,287,037</b>



## Employee Volunteerism

Our Give First program provides our employees with volunteer time to help make lives better for others. First Financial offers up to 8 hours of paid time off to full-time associates for volunteer activities during scheduled work hours and up to 4 hours for part-time associates. Our Give First platform serves as a tracking system to capture the volunteer efforts of our associates. Associates can easily submit volunteer hours and track details of the various events in which they participate. Participation in volunteer activities continues to be a focus for the organization, and we are very proud of our associates' commitment to community service and the benefits derived from it.

### 2023 Volunteerism

**14,829** total number of employee volunteer hours

**6.87** average number of volunteer hours per employee

### Board Service

**244** number of associates serving on boards

**304** number of boards

**5,321** number of hours served







# Financial Literacy Initiatives



As part of **First Financial's WORKlife** program, both employees and employers benefit from a relationship with the Bank. Employees of our business clients who are part of WORKlife have access to financial education courses and banking professionals to assist with everyday banking needs, various personal banking solutions, retirement planning, a monthly newsletter, and a one-time bonus. Employers enjoy those same benefits as well as a 401(k)-plan assessment, the ability to offer a Health Savings Account (HSA) to their employees, and a potential non-profit contribution.

Additionally, our Financial Wellness specialists offer education in various areas including budgeting, retirement, banking basics, identity theft, mobile banking, debt management, and so much more. In addition, there are a number of credit products available to clients such as secured credit cards, Drive Ahead auto loans, Credit Achiever loans and more.

First Financial offers financial workshops that address the learning needs for people of all ages, from early education through college, as well as older adults and individuals with special needs. FFB's workshops include:

- **Your Money Own It** is a series of financial education courses providing people the tools and confidence to invest in themselves. Our financial wellness specialists work with local organizations to offer classes and we provide free self-guided learning tools at [bankatfirst.com](http://bankatfirst.com). In addition, our FFB Flourish with First blog contains content focused on a broad range of financial topics with regularly updated content.



- **FDIC Money Smart:** A comprehensive financial education curriculum designed to help low- and moderate-income individuals outside the financial mainstream enhance their money management skills by creating positive banking relationships, helping budget and plan purchases, protecting credit and identity, saving, investing, and engaging in financial planning.

- **First Financial Bank School Bank Program:** A tool for community outreach, financial education, and marketing that encourages elementary, middle, and high school students to take an interest in saving and banking. The at-school program allows students the ability to experience real savings accounts and other banking tools.



## 2023 Financial Literacy Initiatives, by Age

Age Range	Number of Participants	Number of Hours of Teaching
12 and under	8,294	469
13-17	29,282	764
18-34	2,339	358
35-54	5,031	443
55 and Older	383	107
Age Not Provided	7,272	1,502
<b>Total</b>	<b>52,601</b>	<b>3,643</b>

31,544 individuals participated in financial literacy initiatives for unbanked, underbanked, or underserved clients.



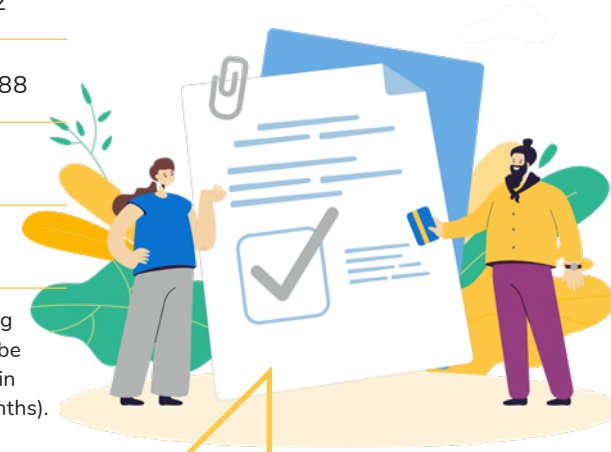
# Community Benefit Plan – Goals and Progress

In June 2023, we completed a five-year, \$1.75 billion Community Benefits Agreement with the National Community Reinvestment Coalition (NCRC) and related partner organizations, focused on lending and investments to low- and moderate-income (LMI) clients and census tracts. The agreement also complemented our ALIVE strategy, through which we invested significant resources in our community development plan.

We exceeded our commitments outlined in the initial Benefits Agreement and have since entered into a new, \$2.4 billion community benefits agreement beginning in 2024.

### Completed Goals:

	5-Year Goal	Completed Progress (%)	Completed Progress (Value)
<b>Mortgage Lending</b>	\$510,000,000	178.5%	\$910,602,416
<b>Small Business Lending</b>	\$750,000,000	111.6%	\$836,684,452
<b>Community Development Lending and Investments</b>	\$450,000,000	351.4%	\$1,581,484,988
<b>Philanthropy</b>	\$8,500,000	249.8%	\$21,229,867
<b>Marketing</b>	\$1,000,000	105.0%	\$1,049,854
<b>New LMI Financial Center Locations*</b>	8	62.5%	5 (The remaining 3 locations will be completed within the next 18 months).



**Achieved 192% or \$3.4B of our Community Benefits Agreement goals**

\*30.8% of all financial centers are located in LMI communities



# Lending

## Community Development Lending

Our community development lending provides financing to help create and retain employment opportunities, apartment housing projects, and other mixed-use developments.

## Small Business Lending

Small businesses are critical to the health of our communities, and that's why we're committed to lending to small businesses in low- and moderate-income urban and rural communities.

## Mortgage Lending

Our mortgage lending programs meet the needs of borrowers who require greater underwriting flexibility, the use of non-traditional credit history information, and gifts or grants to assist with down payments and closing costs.



## Community Development Loans by State

State	Number of Loans	Value of Loans
Ohio	36	\$86,663,411
Illinois	–	–
Indiana	8	\$25,848,734
Kentucky	3	\$3,150,000
Other	–	–
<b>Total</b>	<b>47</b>	<b>\$115,662,146</b>

## Small Business Loans by State

State	Number of Loans	Value of Loans
Ohio	984	\$167,858,000
Illinois	44	\$8,025,000
Indiana	893	\$139,629,000
Kentucky	159	\$21,355,000
Other	160	\$57,752,000
<b>Total</b>	<b>2,240</b>	<b>\$394,619,000</b>

## Mortgages Issued to LMI Borrowers and Census Tracts

State	Number of Mortgages Issued	Value of Mortgages Issued
Ohio	1,013	\$131,318,812
Illinois	19	\$1,401,528
Indiana	1,171	\$125,901,165
Kentucky	607	\$62,980,474
Other	9	\$2,196,486
<b>Total</b>	<b>2,819</b>	<b>\$323,798,465</b>





# Community Rooms and Impact Assessments

## Community Rooms

First Financial has 30 locations with reservable, community room space available to anyone in the area for business or community meetings. The spaces are free of charge and often utilized by local non-profits and community organizations.

## Impact Assessments

The First Financial Community Development team conducts annual needs assessments of each of its CRA assessment areas to ensure the services and support provided by the Bank to the community and with community partners (non-profit 501(c)(3) organizations) is consistent with identified needs.

### Community Rooms

**30** rooms

**4,366** hours reserved





**IN THIS SECTION:**

2023 Employee Highlights

Training and Education & Programs for Enhancing Employee Skills

Programs for Enhancing Leadership and Networking Skills

Wellbeing, Career Development, and Financial Wellness

Employee Turnover and Employee Engagement

Diversity, Equity, and Inclusion

Pay Equity and Listening Sessions



# Employees

We gather and listen to our associates' feedback which provides valuable input into our workplace and culture. We develop action plans and strategies that contribute to a more engaged workforce. We value the advantages of collaboration while also adopting flexible schedules to create a positive work-life balance.

We invest in our associates by providing tools and support to allow them to be their best, and we foster an inclusive, equitable workplace that encourages engagement and development, resulting in more best days at work.

## 2023 Highlights

**92.4%** participation in company-sponsored 401(k) plan

**94%** completion of employee engagement survey

**86%** associates satisfied with First Financial as a place to work







## 2023 Employee Highlights



### Internship Program

This program, along with our co-op program, provides opportunities for college students to learn about banking principles and career paths within the industry. Participants engage in a combination of on-the-job learning, in-person training and real-world experiences. The program also exposes interns and co-ops to a local volunteer day, a line-of-business day, and celebrations within the departments.

### Diversity, Equity, and Inclusion (DEI) Panel

Sanserrae Frazier, director of diversity, equity, and inclusion at First Financial Bank, joined the Indiana Bankers Association DEI panel of leaders as they shared best practices, strategies, goals, emerging DEI trends, and future plans.



**GALLUP®** Above the **90<sup>th</sup>** percentile in the Company Overall Database for Engagement





# Training and Education & Programs for Enhancing Employee Skills



**24%**

of associates participated in the IMPACT Program in 2023

## Training and Education

At First Financial, our training programs focus on career development, onboarding new associates, security, and compliance. While many training topics are required based on role, we offer a variety of topics associates can access for their own development. In 2023, we offered on-the-job skills, leadership, associate engagement, personal development, and career development training. Our security training comprises both physical and cybersecurity, and our compliance training centers around regulations, policies, and procedures.

### Why It Matters

Investing in our people is one of the four pillars of our strategic plan. The Organizational Development (OD) team helps create more best days at work by providing opportunities for all associates at First Financial to be developed, engaged, and inspired.

### Our Performance

We monitor the success of our programs on a monthly scorecard by recording participation and evaluating results.

**98% Compliance training completion**

## Programs for Enhancing Employee Skills

### IMPACT Mentoring Program

The IMPACT Mentoring Program is open to all associates and is intended to help associates further their development through networking, skill enhancement, and coaching. These partnerships are peer to peer and last, on average, 6-12 months.

### Leadership Programs

- **External Leadership Development Program:**

Provides sponsorship and leadership development opportunities to high-performing associates interested in growing their leadership acumen.

- **LEAD Program:** The LEAD (Leadership, Engagement, Accountability, Development) program provides management and leadership training along with development opportunities to selected associates demonstrating a commitment to furthering their careers as leaders and/or managers at First Financial Bank. In 2023, 28 associates graduated from the program.





# Programs for Enhancing Leadership and Networking Skills

## First Professionals,

an associate-organized and operated leadership group, empowers and encourages the professional development of our associates. By championing Business Resource Groups (BRGs), First Professionals provides education, leadership, and networking opportunities. Here are the First Financial Bank Business Resource Groups available to all associates:



### Fit Focused Balanced

Encourages and inspires associates to embrace, challenge, and grow themselves physically, socially, and emotionally. We offer learning opportunities through various platforms in which associates interact on the subjects of personal health, financial fitness, and life balance. We work to strengthen commitments for positive growth and change.



### Pride + Allies

Provides the resources, education, and guidance to promote tolerance, comradeship, social advocacy, volunteerism, acceptance, and understanding throughout First Financial Bank, its affiliates, and within our communities. To acknowledge bias, judgment, and historical inequities to create a safer and more inclusive place to work and serve. To promote allyship, share a common vision of social equality, and celebrate the many forms of diversity throughout the workplace.



### Women at First

Empowers, supports, and leads women in our organization through development, awareness, and learnings of the unique challenges to the advancement of female leaders.



### Military Veterans+ (MVP)

Cultivates a community centered around comradery, veteran support, and community involvement for those who have served in the US military as well as any FFB employee who has family and/or friends who have served or has a general appreciation of military veterans' service.



### Working Parent

Empowers working parents to feel in control and supported in their professional growth.



### Black + Allies

Embraces a culture of care, trust, integrity, and inclusion for all its members. We seek to always include the thoughts and voices of those who seek to understand, so they may be allies and rally behind our mission and cause. Lastly, we support and maintain the integrity of the mission of FFB, by creating a positive and inclusive environment and always ensuring that we are exceeding our clients' expectations and satisfying their financial needs.



### Grief & Bereavement

Supports all associates, co-workers, and leaders experiencing grief as a part of supporting associate well-being. Our objectives are to provide education, resource availability, and connections to our associates. When we feel supported during times of grief, we can begin to move forward to creating better days, both personally and professionally.





# Wellbeing, Career Development, and Financial Wellness



## Wellbeing Program

Investing in our People is a key part of our strategic intent. First Financial Bank is pleased to provide a wellbeing program that supports associates in their efforts to be healthy, happy, and prosperous. The program includes different aspects of physical wellbeing, financial wellbeing, social wellbeing, community wellbeing, and purpose wellbeing.

Eligible employees are able to earn wellbeing incentives, including a contribution to an employee's HSA, a PTO day and/or a Live Well reimbursement.

**57%** of employees participate in the Wellbeing Program

## Financial Wellness

401(k) Plan

**92.4%**

of bank associates participate in the 401(k) plan

Pension Plan

**5%**

associates receive 5% of eligible annual pay

Minimum Starting Wage

**\$18.00**

## Career Development

**196**

internal recruitments

**30%**

of positions were filled by internal candidates







# Employee Turnover and Employee Engagement



## Employee Turnover

Our employee turnover in 2023 declined compared to past years. We continue to assess programs, associate engagement, and other initiatives to help support retention of our associates.

	Total Number	Percentage Rate
<b>Employee Turnover</b>	<b>325</b>	<b>15.73%</b>
Voluntary Employee Turnover		12.87%
Involuntary Employee Turnover		2.86%

## Employee Engagement—You First Survey

Annually, associates are asked to complete a voluntary survey that measures associate satisfaction and helps build better associate engagement. In 2023, First Financial's overall engagement score ranked in the 94<sup>th</sup> percentile of the Gallup database.

**1,869**

associates voluntarily completed the You First survey

**86%**

of associates are satisfied or extremely satisfied with FFB as a place to work

**83%**

of associates indicated they have the opportunities to do their best work everyday

**90<sup>th</sup>**

above the 90<sup>th</sup> percentile overall engagement score ranking of the Gallup database



## Diversity, Equity, and Inclusion

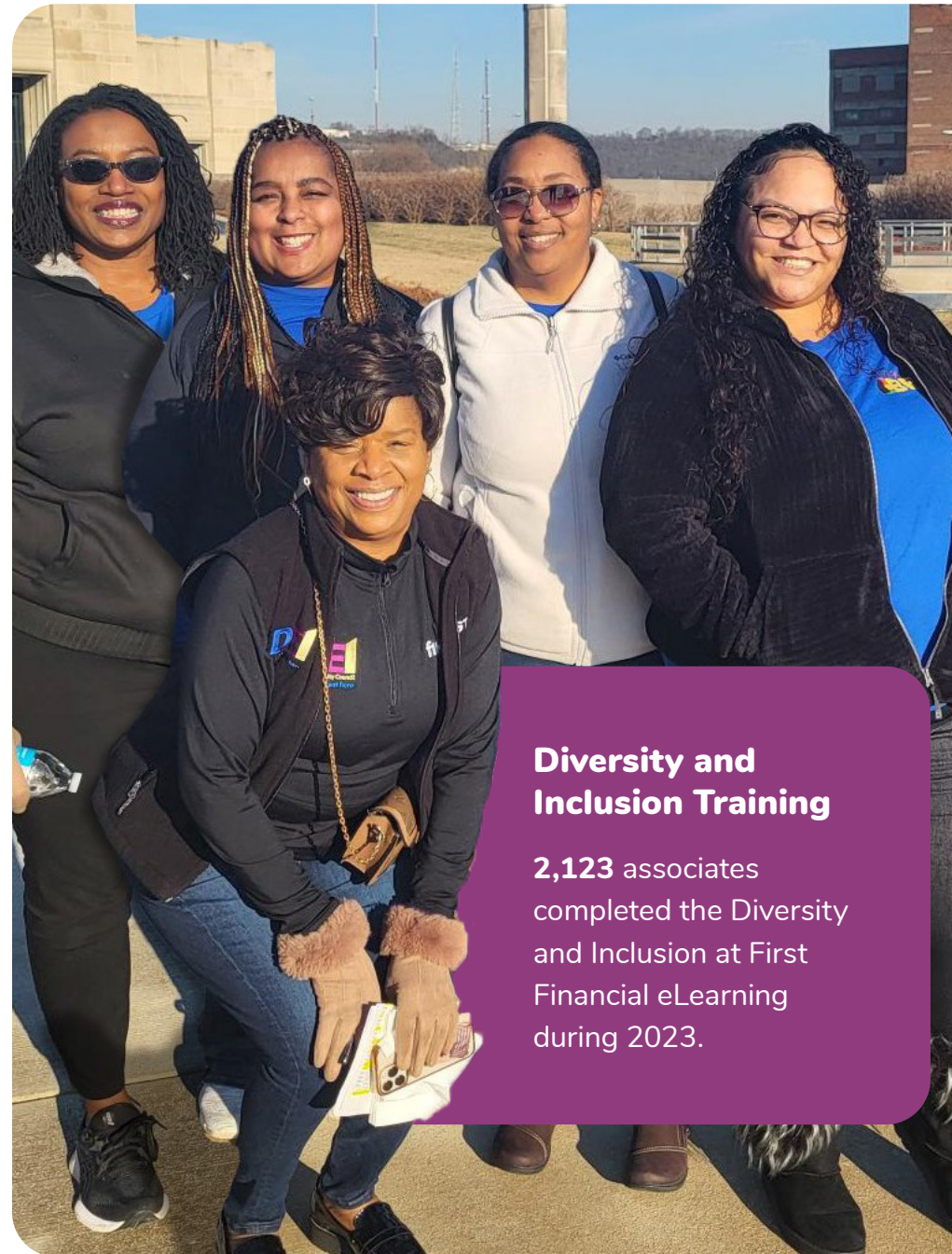


**As an employer in our communities,** we work to eliminate bias and build equality. To us, this means we are an organization that attracts, develops, and engages exceptional people. We provide associates with equal access to resources and development opportunities. Inclusion is more than a policy, it's who we are.

**As a financial institution in our communities,** we strive to deliver financial services and financial opportunity equally to all people in our community. We invest in products and services that are specifically designed to help build and repair those who might be struggling financially. Financial opportunity is critical in achieving and reaching potential, pursuing dreams, and improving lives.

**As a member of our communities,** we aim to eliminate bias by supporting organizations and causes that make special efforts to serve and uplift underserved individuals—in an active pursuit of equality for all people in our communities.

**DEI Council:** Our designated DEI Council meets regularly with First Financial Bank executives to discuss issues of diversity and works with DEI leadership to provide insight and feedback to support our vision, strategies, and tactics.



### Diversity and Inclusion Training

**2,123** associates completed the Diversity and Inclusion at First Financial eLearning during 2023.



# Diversity, Equity, and Inclusion

## Employees by Gender

All Associates	Number of Employees	Percentage of Employees*
Female	1,356	62.5%
Male	809	37.3%

## Employees by Employment Category, by Gender

Executives/Senior Managers	Number of Employees	Percentage of Employees*
Female	41	23.3%
Male	143	77.7%

Mid-Level Managers	Number of Employees	Percentage of Employees*
Female	64	53.8%
Male	55	46.2%

Non-Managerial Associates	Number of Employees	Percentage of Employees*
Female	1,233	66.9%
Male	609	33.1%

## Employees by Self-Identification – Veterans

Number of Employees	Percentage of Employees
37	1.7%

## Employees by Ethnic/Racial Group

All Associates	Percentage of Employees*
African American	7.4%
American Indian	0.2%
Asian	1.8%
Caucasian/White	86.0%
Hispanic/Latino	2.9%
Native Hawaiian	0.1%
Two or More Races	1.6%
<b>Total (Number)</b>	<b>298</b>
<b>Total (Percentage)</b>	<b>13.7%</b>

## Candidate Pool – Job Openings

Candidates	Number of Candidates	Percentage of Candidates
Female	5,189	54.0%
Minority	3,566	37.0%

\*Percents might not equal 100% due to rounding

This data represents a subset of the Bank's EEO-1 Component 1 Data Collection.

Associates who have left blank or not declared a gender or ethnicity are not counted in the totals.







# Diversity, Equity, and Inclusion

## Employees by Employment Category, by Ethnic/Racial Group

Executive/Senior Managers	Percentage of Employees*
African American	1.7%
American Indian	0.0%
Asian	1.1%
Caucasian/White	95.5%
Hispanic/Latino	1.1%
Native Hawaiian	0.0%
Two or More Races	0.6%
<b>Total (Percentage)</b>	<b>4.5%</b>

Non-Managerial Associates	Percentage of Employees*
African American	7.9%
American Indian	0.2%
Asian	2.0%
Caucasian/White	85.0%
Hispanic/Latino	3.3%
Native Hawaiian	0.2%
Two or More Races	1.7%
<b>Total (Percentage)</b>	<b>15.2%</b>

Mid-Level Managers	Percentage of Employees*
African American	5.9%
American Indian	0.0%
Asian	1.7%
Caucasian/White	91.5%
Hispanic/Latino	0.0%
Native Hawaiian	0.0%
Two or More Races	0.8%
<b>Total (Percentage)</b>	<b>8.5%</b>



\*Percents might not equal 100% due to rounding

This data represents a subset of the Bank's EEO-1 Component 1 Data Collection.

Associates who have left blank or not declared a gender or ethnicity are not counted in the totals.



# Pay Equity and Listening Sessions

## Pay Equity

We strive to ensure that individuals working for First Financial are treated equitably and remunerated based on their knowledge and skills.

Our most recent pay equity review was performed by a third-party company in coordination with our HR and Legal teams. HR manages a robust job evaluation process and incentive plan governance, and it provides a sound salary grade structure and pay grade monitoring to ensure we remain aligned with movement in the market.

### Pay Equity by Gender

**98.1%**

average female pay is 98.1% of average male base pay

### Pay Equity by Racial/Ethnicity

**99.7%**

average pay of minority associates is 99.7% of average non-minority associate pay

## Listening Sessions

In 2023, we conducted 6 CEO and 7 Senior Management Team listening sessions, each having a group of associates in attendance and held by the diversity council members.

During these sessions, discussions were held on Board feedback and involvement; recruitment and retention of diverse talent; career development across our workforce; community involvement; culture engagement; inclusion/belonging opportunities; areas of improvement; and training and education recommendations.

### 13 listening sessions and executive management meetings

6 were held with the CEO and 7 were held with senior management team





**IN THIS SECTION:**

2023 Environment Highlights

Digitalization of Banking Services

Sustainable Investments

Energy Use Intensity

Sustainability

Commitment to the Environment



## Environment

First Financial Bank is committed to evaluating the company's impact on the natural environment and our ability to operate sustainably. We are dedicated to a sustainable future, including a focus on environmental stewardship, social progress and inclusion, and values-based and transparent governance. Our environmental commitment and long-term values are rooted within the local communities we serve.

### 2023 Highlights

**16,828 lbs**  
solid waste avoided  
through recycling  
program

**\$1.64 Billion**  
invested in  
sustainable  
industries

**61.4%**  
of deposit  
statements delivered  
electronically







## 2023 Environment Highlights



### Environmental, Social and Governance (ESG) Panel

Roddell McCullough, First Financial Bank's chief corporate responsibility officer, joined the Novisto ESG Forum: Embracing the Change as one of the many distinguished speakers delivering thought leadership at the event. The 2023 event reflected the current transformation in corporate sustainability reporting in light of heightened calls for a global "paradigm shift" in the way companies operate. Corporate sustainability is an important action item at First Financial Bank as we continue to integrate sustainability into our business model and strategy.



### Wolters Kluwer CRA Panel

Roddell McCullough also joined the Wolters Kluwer CRA Panel. During this panel, the teams discussed sustainable investments and the upcoming CRA regulation changes.





# Digitalization of Banking Services

## Climate Change

As a good corporate citizen, First Financial Bank takes seriously our responsibility to the environment and has implemented strategies to help reduce our impact on it.

### Why It Matters

First Financial Bank believes that our communities thrive when our environment thrives.

### How We Manage It

First Financial Bank has expanded our digital offerings, allowing clients to reduce travel and paper, including enhanced mobile and online banking, online account opening processes, and online remote loan origination capabilities.

## Digitalization of Banking Services in 2023

### 68.7%

Out of 232,374 active consumer checking clients, 159,617 conducted banking via digital channels

### 61.4%

Out of the 413,051 total client statements processed per month, 253,679 were delivered electronically





## Sustainable Investments

Sustainable investing, also called socially responsible investing, involves consideration of environmental, social, and corporate governance factors before contributing money and resources to a particular company or venture. First Financial's goal, whenever possible, is to use investment dollars to promote positive community impact, corporate responsibility, and long-term financial return.



**\$1,640,494,908**

invested in sustainable industries

<b>2023 Environmental</b>	<b>\$</b>	<b>213,002,023</b>
Clean Water and Wastewater Management	\$	14,219,954
Green Designation	\$	83,705,078
Green Energy	\$	78,074,644
Green Transportation	\$	37,002,347
<b>2023 Social</b>	<b>\$</b>	<b>1,427,492,885</b>
Access to Quality Education	\$	29,415,797
Affordable Housing and Homebuying Programs	\$	973,672,060
Healthcare Industries	\$	273,249,841
Local Economic Development	\$	28,046,774
Minority Depository	\$	2,500,000
Promote Health and Safety	\$	14,500,000
Reduction in Poverty/Hunger	\$	10,626,467
Small Business Investment	\$	95,481,946
<b>2023 Grand Total</b>	<b>\$</b>	<b>1,640,494,908</b>





# Energy Use Intensity

## Energy Consumption within the Organization

First Financial Bank measures energy usage within its branch network. With the help of a facilities case study, performed by Emerald Built Environments, First Financial developed a strategy to improve energy efficiency and reduce utility costs (electricity, gas, and water) by measuring our energy use intensity (EUI).

### Explanation

EUI is defined as a building's energy use as a function of its size or other characteristics. It's calculated by dividing the total energy consumed by the building in one year (measured in kBtu) by the total gross floor area of the building (measured in square feet).

Market Sector	Property Type	Source EUI (kBtu/ft2)	Site EUI (kBtu/ft2)
Banking/Financial Services	Bank Branch	209.9	88.3

Source: Energy Star

52.3%\* of First Financial facilities have an EUI of 88.3 or lower. While we are still early in our sustainability journey, we aspire to be a sustainability leader in the financial industry and are committed to helping lower energy usage within the facilities we control. We are working to develop a sustainability roadmap to achieve our goals.

\*Only includes facilities owned by First Financial

**52.3%**

of First Financial facilities have an EUI of 88.3 or lower





# Sustainability

## Scope 1 & 2 Greenhouse Gas Emissions

Building upon our sustainability work in 2022 with the reporting of First Financial Bank’s EUI, First Financial Bank engaged industry professionals from Novisto and Green Project to help capture and determine our baseline Scope 1 & 2 Greenhouse Gas (GHG) emissions.

Scope 1 covers “direct GHG emissions” from sources owned or controlled by a company, including fossil gas used for heating, refrigerants, diesel and fuels used in corporate vehicles.

Scope 2 covers “indirect GHG emissions” from purchased or acquired electricity and similar sources. There are two accounting methods for Scope 2 emissions:

- The location-based method uses average emissions intensity for the electric power grids on which energy consumption occurs.
- The market-based method allows companies to account for power they have contracted to buy, including through the purchase of unbundled renewable energy credits (RECs) or through contractual agreements that lead to new renewable power plants and the bundled RECs they generate.

We report our Scope 2 emissions under both methods to provide greater transparency.







These emissions are generated primarily through operations of our buildings, corporate transport, and business travel.

Emissions (Metric tons CO <sub>2</sub> e)	2023
Direct Emissions (Scope 1)	2,603.60
Location-Based Indirect Emissions (Scope 2)	6,586.42
Market-Based Indirect Emissions (Scope 2)	0





# Commitment to the Environment

	 <b>Paper Recovered</b> <b>210.35</b> short (US) ton(s)	 <b>Trees Preserved</b> <b>5,048</b>	 <b>Water Saved</b> <b>399,665</b> gallons	 <b>Greenhouse Gases</b> <b>991</b> MTCO <sub>2</sub> emissions avoided	 <b>Solid Waste</b> <b>16,828</b> pounds avoided	 <b>Energy</b> <b>622,640</b> kWh of energy saved
<b>Illinois</b>	15.51	372	589	372	97	186
<b>Indiana</b>	54.60	1,310	2,075	1,310	343	657
<b>Kentucky</b>	29.08	698	1,105	698	183	350
<b>Ohio</b>	111.16	2,668	4,224	2,668	698	1,337



## Recycling Program

In the second year of our enhanced recycling program, which includes glass, aluminum, plastic, cardboard, and paper, our recycling efforts resulted in 21,260 total pounds recycled.





**IN THIS SECTION:** Culture

Code of Conduct/Ethics Training, Risk Management, and Whistleblower Policy

Board Committees' Independence

Governance Best Practices and Shareholder Engagement

Data Security and Data Security Risks



## Governance



Being good stewards is something we do every day. It's an inclusive culture of ethical business, ethical behavior, and of acting responsibly to protect the resources with which we are entrusted. We take all reasonable steps to understand, control, and mitigate risk, both inside the company and from outside sources.

### 2023 Highlights

**91.6%**  
independent  
Board  
members

**99.7%**  
employees who  
completed Code  
of Conduct/Ethics  
training

**33.3%**  
female  
Board  
members

**17%**  
ethnically  
diverse Board  
members



# Culture

## At First Financial Bank, we invest in our people, and we are proudly local, client focused, and good stewards.

Our culture and size allow us to be nimble, flexible, able to respond faster, make decisions quickly, and get things done for our clients, our communities, and each other. This is our competitive advantage. Being nimble means each of us is more involved in our business and more empowered to positively influence the work we do and the successful outcomes our clients enjoy. We collaborate on solutions, resolve issues, and drive innovation from the financial center to the back office and all points in between.

We are our clients' financial ally for everyday banking needs as well as funding milestone moments. We have the expertise and strength to meet our clients' investment and lending needs, without sacrificing the personal attention it takes to collaborate and respond quickly.

At First Financial Bank, we invest in our people, and we are proudly local, client focused, and good stewards.

By investing in our people, we provide them with the support to be their very best. We also foster an inclusive, equitable workplace that encourages engagement and development, and we help our associates have more best days at work.

Proudly local means we are friends, leaders, and neighbors. We are accessible and knowledgeable. We are local bankers and advisors who live in, are involved in, and make decisions that positively impact the communities we serve.

The genuine care for our clients is reflected in the relevant and customized solutions we provide, responsively and with ease.

We are excellent managers of risk, responsible corporate citizens, and careful allocators of capital. We are proud of our heritage while remaining connected to the concerns of today, helping us make a more positive impact on the clients and communities we serve.

### Why It Matters

We are confident in our collective abilities and believe that lives are made better by our existence. By seeking out, valuing, and respecting differences—in opinions, expertise, and experiences—we do the right thing for each other, our clients, communities, and shareholders.

We are an employer of choice, an expert financial resource, and a good corporate citizen. It's who we are and why we're here.

### How We Manage It /Who's Responsible

Our team-based approach means we are all in it together—we collaborate and innovate. Every one of us contributes, and every one of us matters.

### Our Performance

First Financial Bank is the sum of our associates' talents, creativity, and experience. Each of us has the opportunity to make a positive impact every day on our coworkers, clients, and communities. We stay true to our brand promise and our priorities to achieve our goals.

### Corporate Vision Statement

We exist to be a positive influence to help our clients and communities thrive.

What do we aspire to be? The best of the best!

- A highly desired place to work
- Valued experts for our clients
- An outstanding community partner
- A top-quartile financial performer
- Prudent managers of risk





# Code of Conduct/Ethics Training, Risk Management, and Whistleblower Policy

## Code of Conduct

Annual acknowledgment and training for associates and Board members on the Bank's code of conduct and ethics expectations.

### 1,709

number of existing associates that completed the Annual Code of Conduct Acknowledgment

### 58

number of associates that completed the Mortgage Sales Associate Code of Ethics Acknowledgment

### 386

number of new associates that completed the Code of Conduct Acknowledgment during onboarding

### 99.7%

percentage of employees who completed the Code of Conduct/Ethics training

## Risk Management

First Financial considers risk to encompass any issue that could have an adverse impact on the Company's capital or earnings, or its ability to meet its objectives. First Financial manages risks through a structured Enterprise Risk Management (ERM) approach that routinely identifies specific risks and their controls, assesses the overall residual level of risk relative to our appetite, and evaluates the steps being taken to mitigate and effectively manage risk. First Financial continues to enhance its risk management capabilities and has, over time, embedded risk awareness into the Company's culture.

### Stress Testing

Stress testing involves simulating hypothetical scenarios to assess how a bank's balance sheet and other key financial metrics would be impacted under adverse conditions. FFB uses a variety of stress tests to assess its ability to withstand adverse economic conditions from a capital, liquidity, and/or credit perspective. The goal of stress testing is to help the Bank identify potential vulnerabilities in its operations and to ensure that it has sufficient capital, liquidity, and risk management strategies in place to withstand adverse

conditions. Conducting regular stress tests is a critical tool for the Bank to assess its resilience in the face of risks and uncertainties, to promote financial stability, and to demonstrate its commitment to sound risk management.

## Whistleblower Policy

Our Whistleblower Policy establishes a procedure for associates of First Financial Bank and its affiliates to report concerns without fear of retaliation. The basic principles of the Whistleblower Policy are as follows:

- Associates have a choice between a number of channels for reporting incidents and communication, and, in some cases, they are able to bypass the main channels for reporting incidents if these prove inappropriate;
- Associates are not, under any circumstances, subject to reprisals for reporting incidents;
- Associates who report incidents in good faith are protected and their identity, insofar as possible, remains confidential;
- Reported incidents are verified in the appropriate manner and in accordance with the policy, and, if they are confirmed, the Company takes all necessary steps to identify appropriate remedies;

- The basic rights of any person implicated by the reported incidents are respected, while ensuring that the procedures provided for are effective. The chief internal auditor monitors submissions to the whistleblower hotline and whistleblower website, and responds to every allegation and reports the status of all submissions to the Audit Committee on a quarterly basis. For 2023, First Financial did not receive any submissions that would meet the definition of a whistleblower allegation.







# Board Committees' Independence

## Audit Committee

The Audit Committee reviews our internal control systems to manage and monitor financial reporting and accounting risk with management and our internal audit department.

**100%** independent committee members

## Risk & Compliance Committee

The Risk and Compliance Committee assists the Board of Directors in fulfilling their oversight responsibilities with respect to the existence, operation and effectiveness of the compliance, risk management and cybersecurity programs, policies, and practices.

**100%** independent committee members

## Governance & Nominating Committee

The Corporate Governance and Nominating Committee oversees our corporate governance functions.

**100%** independent committee members

## Compensation Committee

The Compensation Committee evaluates, with our senior officers, risks posed by our incentive compensation programs and seeks to limit any unnecessary or excessive risks these programs may pose to us, in order to avoid programs that might encourage compensation risks.

**100%** independent committee members

## Capital Markets Committee

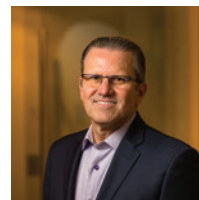
The Capital Markets Committee assists the Board of Directors with respect to oversight of the Company's risks regarding corporate treasury, including significant strategies, policies, and practices used in managing the Company's investment portfolio, capital planning, and asset and liability management.

**100%** independent committee members

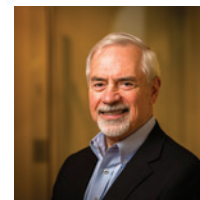
## First Financial Bank Board of Directors



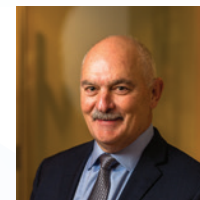
Archie M. Brown



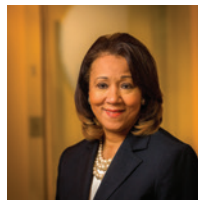
Claude E. Davis



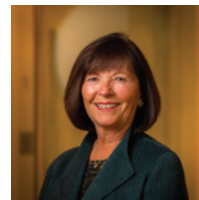
William G. Barron



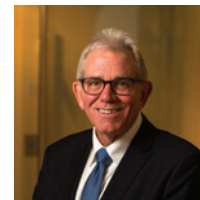
Vincent A. Berta



Cynthia O. Booth



Susan L. Knust



William J. Kramer



Dawn C. Morris



Thomas M. O'Brien



Andre T. Porter



Maribeth S. Rahe



Gary W. Warzala





# Governance Best Practices and Shareholder Engagement

## Corporate Governance

Our corporate governance policies and structures, summarized below and discussed in more detail in the Company’s Proxy Statement for the 2024 annual meeting of shareholders, reflect our commitment to strong ethical practices while producing excellent results for shareholders.

### 2023 Governance Summary

Size of Board	12
Number of Independent Directors	11
Average Age of Directors	65
Average Board Tenure (years)	8.6
Number of Female Directors	4
Number of Ethnically Diverse Directors	2
Meetings of the Board in 2023	13
Meetings of the Independent Directors in 2023	7
Annual Election of Directors	Yes
Majority Voting in Uncontested Director Elections	Yes
Separate Chair, CEO and Lead Independent Director	Yes
Corporate Governance Standards Reviewed Annually	Yes
Annual Board and Committee Evaluations	Yes
Director Over-Boarding Limits	Yes
Board Orientation and Director Education Programs	Yes
Independent Board Compensation, Governance and Audit Committees	Yes
Board Oversight of Environmental, Social and Governance Programs	Yes
Codes of Conduct for Board and all Associates	Yes
Stock Ownership Guidelines for Board and Executive Officers	Yes
Anti-Hedging and Pledging Policy	Yes
Clawback Policy	Yes
Whistleblower Policy	Yes

## Board Diversity

### Board Gender Diversity

**4/33.3%**  
female Board members

### Board Ethnic/Racial Diversity

**2/17%**  
ethnically diverse Board members

## Shareholder Engagement

We reached out to our largest institutional shareholders to request feedback.

### Percent of Institutional Shareholders Contacted

**65%**  
which includes the 50 largest institutional shareholders in the company

**16.5%**  
of institutional shareholders met with Company representatives as part of our shareholder outreach





# Data Security and Data Security Risks

## Data Security

Within the Information Security organization, there are two teams that manage data security. These teams are Cyber Defense and Control Design & Governance. Each team works to protect all First Financial data by managing the data security tools, classifying the data, and preventing data loss.

### Why It Matters

Data security matters to First Financial and is a critical component to our security program. By focusing on data security, it allows our clients and associates to trust us to safeguard their personal information. First Financial is able to keep our client data safe and therefore keep the data from being compromised.

### How We Manage It/Who's Responsible

Our culture makes data security a responsibility of all associates. We are very involved in the communities we serve. Each associate is committed to ensuring we handle our client data as if it was our own personal information.

## Data Security Risks

Our Information Security team addresses data security risks in their Vulnerability Management program that scans on a regular basis to identify vulnerabilities in the environment. The Information

Technology (IT) team works to patch these vulnerabilities in a timely manner based on severity to ensure our environment is safe.

### Approach to Identifying and Addressing Data Security Risks in Company Operations and Products

Information Security manages the Customer Information Security (CIS) program that identifies ways to protect our client data in our company operations. This program is reviewed on an annual basis to keep maturing the program. All First Financial products are put through a risk review. The risk rating process at the Bank is managed by Vendor Management and our Operational Risk teams.

### Approach to Identifying and Addressing Data Security Risks in Products

Our IT team has a change-management process that is followed before any changes are allowed in production. Also, the Enterprise Project Management Office (EPMO) has a process to confirm all new tools and products are onboarded through a risk review process to ensure any risks are identified and remediated before being put into our production environment.

### Approach to Identifying and Addressing Data Security Risks, Including Use of Third-Party Cybersecurity Standards

Before a third-party vendor is onboarded, our vendor management process is followed. An Activity Risk Determination form (ARD) is completed and a risk review is conducted to determine the risk rating. The Enterprise Project Management Office (EPMO) follows a process to ensure the proper steps are taken before moving any third-party tool/product into the FFB production environment.

## Policies and Practices Relating to Client Information

Information Security owns a Privacy policy and a Privacy handbook. They outline the collection and usage of client data. There is also a CIS program that outlines how client data should be used. First Financial has a retention policy and schedule that specifically outline how long data should be kept and when it should be destroyed. All policies and procedures are reviewed annually for updates or changes.

## Policies and Practices to Secure Clients' Personally Identifiable Information (PII)

We outline how Protected Health Information (PHI) and Personally Identifiable Information (PII) should be protected in our privacy notice and data classification policy. We review our NIST and GLBA processes on a quarterly basis. We also have a data retention policy that covers our retention and storage requirements.







# 2023 Awards and Accolades

## Community

### • United Way of Greater Cincinnati

First Financial Bank is in the top 5 of Workplaces that Care.

### • United Way of Bartholomew County

First Financial Bank won the Give Award and was #7 in the Top 10 Campaigns.

### • Best of Butler County Ohio: Best Bank, First Financial Bank

• **National Community Action Partnership (NCAP):** First Financial Bank was chosen by NCAP to receive the National Community Action Corporate Partnership Award. This award recognizes corporations or businesses that have exhibited a long-term commitment to supporting community action or worked directly to impact economic growth and increase opportunity for children and families in their community, state, region, or the nation.

### • Outstanding CRA Rating

First Financial Bank earned the highest overall rating of Outstanding from the Federal Reserve Board for its performance under the Community Reinvestment Act (CRA) to meet the credit needs of the people and businesses in its communities.



## Employees

### • Gallup Percentile

First Financial Bank finished above the 90<sup>th</sup> percentile in the Company Overall Database for Engagement

### • Cincinnati Lifts Inclusion and Minority Business (CLIMB) Award

The CLIMB Awards celebrate people and organizations dedicated to creating a more diverse, equitable community.

### • Forbes Best Employers for New Grads

One of six companies in greater Cincinnati recognized as a company that aligns with an employee's values, supports sustainability, and incorporates diversity, equity and inclusion.



## Governance

### • Forbes America's Best Banks

Awarded based on growth, credit quality and profitability of publicly-traded banks and thrifts.

### • Bauer Financial

First Financial holds a ★★★★★ rating with Bauer Financial, the highest rating available.

### • Kroll Bond Rating Agency (KBRA)

First Financial Bancorp & First Financial Bank are rated Investment Grade by Kroll Bond Rating Agency.





# sustainability accounting standards board (SASB)

## Index–2023

This is First Financial Bank's disclosure pursuant to the Industry Standards Version 2018-10 issued by the Sustainability Accounting Standards Board (SASB), an independent standards-setting organization that supports reporting for companies to identify, manage, and communicate financially material sustainability information to their investors. We have determined that the Commercial Banks and Consumer Finance standards are most applicable to our core business. We do not currently disclose all metrics included in the Financials sector standards but will continue to evaluate them in the future. Our commitment is to provide investors with useful, relevant, and meaningful sustainability information and we may evolve our disclosures on these SASB topics over time. All data and descriptions are as of or for the year ended December 31, 2023.

For additional information about First Financial Bank's financial performance, please refer to our quarterly earnings materials as well as quarterly and annual reports on Form 10-Q and Form 10-K, respectively.

## Commercial Banks

Reporting Status: ● Fully Reporting ● Partially Reporting ○ Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
<b>Data Security</b>				
<b>FN-CB-230a.1</b>	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	●	Any material cybersecurity incidents would be reported in a periodic, annual or quarterly report.  (1) 0 (2) 0.00% (3) 0	<a href="#">2023 Annual Report</a>
<b>FN-CB-230a.2</b>	Description of approach to identifying and addressing data security risks		Please refer to pages 18-19 of our Form 10-K	<a href="#">2023 Form 10-K</a>
<b>Financial Inclusion and Capacity Building</b>				
<b>FN-CB-240a.1</b>	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	●	(1) 2,441 (2) \$532,281,146 USD  Note: Includes small business, small farm and community development loans originated in 2023 in accordance with FFIEC guidelines to CRA data collection and reporting.	
<b>FN-CB-240a.2</b>	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	●	(1) 53 (2) \$3,059,284 USD  Note: Reporting reflects activity for microlending and community development loans.	



## (SASB) Index – Commercial Banks

Reporting Status: ● Fully Reporting ● Partially Reporting ○ Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
<b>FN-CB-240a.3</b>	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	●	2,403  First Financial offers two programs designed to assist unbanked and underbanked clients in saving for an objective: <ol style="list-style-type: none"> <li>1. Individual Development Accounts (personal finance, home repair purchase, higher education, small business) = 156 accounts</li> <li>2. First Paired Savings (car purchase and job related expenses) = 360 accounts</li> </ol> First Financial Bank also offers two low cost checking accounts that are also Bank On certified (No Worry and No Worry Rebuild). These two accounts are particularly focused on unbanked and underbanked clients and designed to prevent the accumulation of overdraft fees by not allowing overdrafts to occur. As of 12/31 First Financial had a total of 1,887 client accounts in this category.	
<b>FN-CB-240a.4</b>	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	●	31,544	<a href="#">CSR/ESG Report</a>
<b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</b>				
<b>FN-CB-410a.1</b>	Commercial and industrial credit exposure, by industry	●	Please refer to page 29 of our Q4 Investor Presentation	<a href="#">Q4 Investor Presentation</a>
<b>FN-CB-410a.2</b>	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	○	Not disclosed	
<b>Business Ethics</b>				
<b>FN-CB-510a.1</b>	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	●	\$0 USD	
<b>FN-CB-510a.2</b>	Description of whistleblower policies and procedures	●	Please refer to page 35 of our CSR/ESG Report	<a href="#">CSR/ESG Report</a>





## (SASB) Index – Commercial Banks

Reporting Status: ● Fully Reporting ● Partially Reporting ○ Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
<b>Systemic Risk Management</b>				
<b>FN-CB-550a.1</b>	Global Systemically Important Bank (G-SIB) score, by category	●	According to the Basel Committee on Banking Supervision's assessment methodology, First Financial Bank is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.	
<b>FN-CB-550a.2</b>	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	●	Please refer to page 35 of our CSR/ESG Report	<a href="#">CSR/ESG Report</a>
<b>Activity Metrics</b>				
<b>FN-CB-000.A</b>	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	●	<p><b>(a) Personal</b></p> <p>(1) 387,971 (checking 278,605; savings 109,366)</p> <p>(2) \$4.8 Billion USD (checking \$2.137 billion; savings \$2.632 billion)</p> <p><b>(b) Small business, relationships through financial center channel under \$5 million in annual revenues</b></p> <p>(1) 44,265 (checking 40,065; savings 4,200)</p> <p>(2) \$1.5 Billion USD (checking \$1.156 billion; savings \$3.87 million)</p>	
<b>FN-CB-000.B</b>	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	●	<p><b>(a) Personal</b></p> <p>(1) 101,586</p> <p>(2) \$2,443,294,803 USD</p> <p><b>(b) Small business, relationships through financial center channel under \$5 million in annual revenues</b></p> <p>(1) 5,519</p> <p>(2) \$298,497,840 USD</p> <p><b>(c) Corporate</b></p> <p>(1) 7,964</p> <p>(2) \$8,344,996,528 USD</p>	



## (SASB) Index – Commercial Banks

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SASB Code	Accounting Metric	Reporting Status	Response	Source
<b>Customer Privacy</b>				
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	●	0	<a href="#">First Financial Bank Privacy Notice</a>
	Description of the bank policies and practices regarding the manner in which it discloses the use of customer data for third party use		First Financial does not share client data with non-affiliated third parties.	
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	●	\$0.00 USD	
	Description of the nature, context, and any corrective actions taken as a result of the monetary losses		First Financial does not have any monetary losses associated with client privacy.	
<b>Data Security</b>				
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	○	Not disclosed	
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	●	Refer to page 38 of the CSR/ESG report	<a href="#">CSR/ESG Report</a>
<b>Selling Practices</b>				
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold (1) Aggregate amount of the variable remuneration linked to the amount of products and services sold of covered employees (2) Percentage of remuneration for covered employees that is variable and linked to the amount of products and services sold (3) Remuneration policies for covered employees, including the link to products sold, process for setting sales targets, and benefits/penalties associated with meeting/missing the targets	○	Not disclosed	



## (SASB) Index – Commercial Banks

Reporting Status: ● Fully Reporting ● Partially Reporting ○ Not Reporting

SASB Code	Accounting Metric	Reporting Status	Response	Source
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### Selling Practices

<b>FN-CF-270a.2</b>	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	●	<p>(1) <b>Credit products</b></p> <p><b>FICO scores above 660</b>                      Number of applications received: 16,188                      Number of applications approved: 11,502                      Approval rate: 71.05%</p> <p><b>FICO scores below or equal to 660</b>                      Number of applications received: 15,969                      Number of applications approved: 1,154                      Approval rate: 7.23%</p> <p>(2) <b>Pre-paid products</b></p> <p><b>FICO scores above 660</b>                      Number of applications received: 165                      Number of applications approved: 139                      Approval rate: 84.24%</p> <p><b>FICO scores below or equal to 660</b>                      Number of applications received: 1,349                      Number of applications approved: 1,070                      Approval rate: 79.30%</p>	
<b>FN-CF-270a.3</b>	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	●	<p>(1) FFB does not receive fees from any add-on products.</p> <p>(2) Not disclosed</p> <p>(3) <b>Clients with FICO scores above 660</b>                      Average age of accounts: 137 months</p> <p><b>Clients with FICO scores below or equal to 660</b>                      Average age of accounts: 119 months</p> <p>(4) <b>Clients with FICO scores above 660</b>                      Total number of trade lines held by client: 70,676                      Total number of clients: 54,096                      Average number of trade lines: 1.31</p> <p><b>Clients with FICO scores below or equal to 660</b>                      Total number of trade lines held by client: 31,275                      Total number of clients: 26,131                      Average number of trade lines: 1.2</p> <p>(5) First Financial does not collect any fees/revenue from pre-paid products.</p>	





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SASB Code	Accounting Metric	Reporting Status	Response	Source
<b>Selling Practices</b>				
<b>FN-CF-270a.4</b>	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	<span style="color: yellow;">●</span>	(1) 15 (2) 0% (3) 0% (4) 0%	
<b>FN-CF-270a.5</b>	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	<span style="color: orange;">◐</span>	Not disclosed	
<b>Activity Metric, no disclosure topic</b>				
<b>FN-CF-000.A</b>	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	<span style="color: yellow;">●</span>	(1) 23,211 (2) 286	
	Joint Accounts—Number of customers whose personally identifiable information (PII) the organization collects		The bank does not track the number of joint cardholders captured as part of the application process.	
<b>FN-CF-000.B</b>	Number of (1) credit card accounts and (2) pre-paid debit card accounts	<span style="color: yellow;">●</span>	(1) 23,840 (2) 290	