

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	<span style="color: #FFC000;">●</span>	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	<span style="color: #FFC000;">●</span>	(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	<span style="color: #FFC000;">◐</span>	(1) 53 (2) \$3,059,284 USD  Note: Reporting reflects activity for microlending and community development loans.	

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<b>FN-CB-240a.3</b>	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	<span style="color: yellow;">●</span>	<p>2,403</p> <p>First Financial offers two programs designed to assist unbanked and underbanked clients in saving for an objective:</p> <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> <p>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.</p>	
<b>FN-CB-240a.4</b>	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<span style="color: yellow;">●</span>	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	<span style="color: yellow;">●</span>	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	<span style="color: white;">○</span>	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	<span style="color: yellow;">●</span>	\$0 USD	
<b>FN-CB-510a.2</b>	Description of whistleblower policies and procedures	<span style="color: yellow;">●</span>	Please refer to page 35 of our CSR/ESG Report	<a href="#">CSR/ESG Report</a>

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<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 – Consumer Finance

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

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## Selling Practices

FN-CF-270a.2	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>  <b>FICO scores above 660</b>                      Number of applications received: 16,188                      Number of applications approved: 11,502                      Approval rate: 71.05%  <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>  <b>FICO scores above 660</b>                      Number of applications received: 165                      Number of applications approved: 139                      Approval rate: 84.24%  <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>	
FN-CF-270a.3	(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.                      (2) Not disclosed                      (3) <b>Clients with FICO scores above 660</b>                      Average age of accounts: 137 months  <b>Clients with FICO scores below or equal to 660</b>                      Average age of accounts: 119 months                      (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  <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                      (5) First Financial does not collect any fees/revenue from pre-paid products.</p>	

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<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: white;">○</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	