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First Financial Bancorp

Investor Presentation

Second Quarter 2009

FFBC
NASDAQ
GLOBAL SELECT

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Forward-Looking Statement Disclosure

This presentation should be read in conjunction with the consolidated financial statements, notes and tables in First Financial Bancorp's most recent Annual Report on Form 10-K for the year ended December 31, 2008.

Management's analysis contains forward-looking statements that are provided to assist in the understanding of anticipated future financial performance. However, such performance involves risk and uncertainties that may cause actual results to differ materially. Factors that could cause actual results to differ from those discussed in the forward-looking statements include, but are not limited to, management's ability to effectively execute its business plan; the risk that the strength of the United States economy in general and the strength of the local economies in which First Financial conducts operations continue to deteriorate, resulting in, among other things, a deterioration in credit quality or a reduced demand for credit, including the resultant effect on First Financial's loan portfolio, allowance for loan and lease losses and overall financial purpose; the ability of financial institutions to access sources of liquidity at a reasonable cost; the impact of recent upheaval in the financial markets and the effectiveness of domestic and international governmental actions taken in response, such as the U.S. Treasury's TARP and the FDIC's Temporary Liquidity Guarantee Program, and the effect of such governmental actions on First Financial, its competitors and counterparties, financial markets generally and availability of credit specifically, and the U.S. and international economies, including potentially higher FDIC premiums arising from participation in the Temporary Liquidity Guarantee Program or from increased payments from FDIC insurance funds as a result of depository institution failures; the effects of and changes in policies and laws of regulatory agencies, inflation, and interest rates; technology changes; mergers and acquisitions; including our ability to successfully integrate the Peoples Community Bank banking centers, and the banking centers which are expected to be acquired from Irwin Union Bank and Trust Company; the effect of changes in accounting policies and practices; adverse changes in the securities and debt markets; First Financial's success in recruiting and retaining the necessary personnel to support business growth and expansion and maintain sufficient expertise to support increasingly complex products and services; the cost and effects of litigation and of unexpected or adverse outcomes in such litigation; uncertainties arising from First Financial's participation in the TARP, including impacts on employee recruitment and retention and other business practices, and uncertainties concerning the potential redemption of the U.S. Treasury's preferred stock investment under the program, including the timing of, regulatory approvals for, and conditions placed upon, any such redemption; and First Financial's success at managing the risks involved in the foregoing.

For further discussion these and other factors that may cause such forward-looking statements to differ materially from actual results, refer to the 2008 Form 10-K and other public documents filed with the Securities and Exchange Commission (SEC), as well as the most recent Form 10-Q filing for the quarter ended June 30, 2009. These documents are available within the investor relations section of First Financial's website at www.bankatfirst.com/investor and on the SEC's website at www.sec.gov.

Investment Highlights

- Strong operating fundamentals have produced positive results throughout the recessionary period
  - Capital and liquidity significantly exceed amounts necessary to be classified as well-capitalized
  - Solid loan and deposit growth
  - Overall credit quality remained relatively strong throughout most of the economic downturn
    - Prolonged conditions, including higher unemployment, now affecting clients who recently were not impacted by the adverse conditions
    - Credit metrics, although higher than historical levels, remain relatively strong compared with industry and peer levels

Corporate Overview [1]
Total Assets: $3.8 billion
Total Loans: $2.9 billion
Total Deposits: $2.8 billion
1,048 FTEs
101 banking centers serving 9 regional markets in 60 communities in 3 states [2]

Trading Statistics [1]
Nasdaq: FFBC
Shares Outstanding: 51.4 million
Market Capitalization: $387.3 million
YTD-2009 Average Daily Trading Volume: 205,000 shares

- Recent strategic initiatives
  - Common stock offering of 13.8 million shares resulted in net proceeds of $98 million
  - Expanding presence in key metropolitan markets through select growth opportunities
    - Purchased 19 banking centers in key Cincinnati MSA from Peoples Community Bank in FDIC-assisted transaction
    - Purchased $145 million in loans/strategic client relationships from Irwin Union Bank and Trust Company
    - Pending purchase of 3 banking centers in Indiana from Irwin
- Well positioned to endure the economic challenges
  - Adequate capital cushion in the event of a more severe and/or prolonged downturn
  - Managing the company with a long-term view

[1] June 30, 2009 data
[2] August 3, 2009 data

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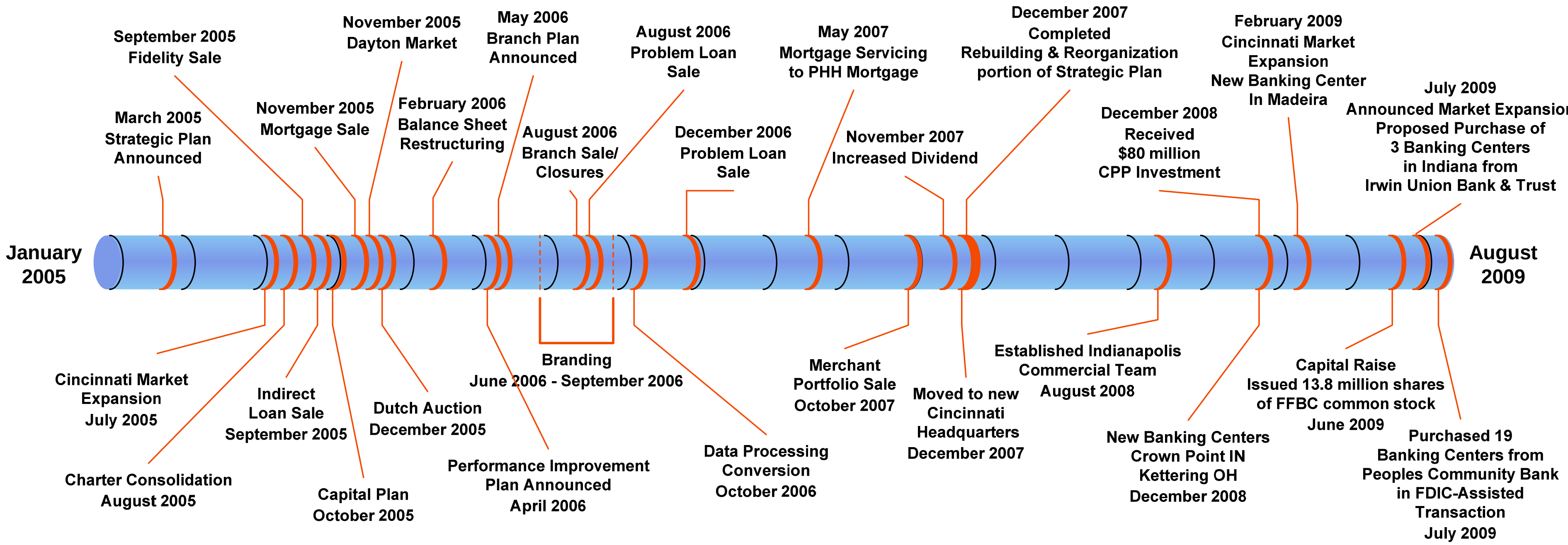
History

- First Financial Bank was founded in 1863
- 16 bank/thrift acquisitions from 1989 through 1999 resulted in multiple bank charters and brand identities
- Established Strategic (Rebuilding & Reorganization) Plan in March 2005
  - ✓ Consolidated and streamlined company to establish one charter and one brand identity
  - ✓ Restructured credit process
  - ✓ Restructured balance sheet
  - ✓ Exited non-strategic, high risk and unprofitable businesses and product lines
  - ✓ Renewed focus on expense control and efficiency
  - ✓ Upgraded infrastructure (physical, processes, technology)
  - ✓ Expanded market presence and recruited sales teams in regional metropolitan areas
  - ✓ Renewed focus on client and sales growth

Reorganization Plan - Timeline



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Business Units

- Retail Banking
- Commercial Banking
- Wealth Management

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Corporate Goals

- Top-quartile performance for all stakeholders
- Sustained and consistent excellence
- Commitment to growth
- Effective management of all risks

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Growth Plan

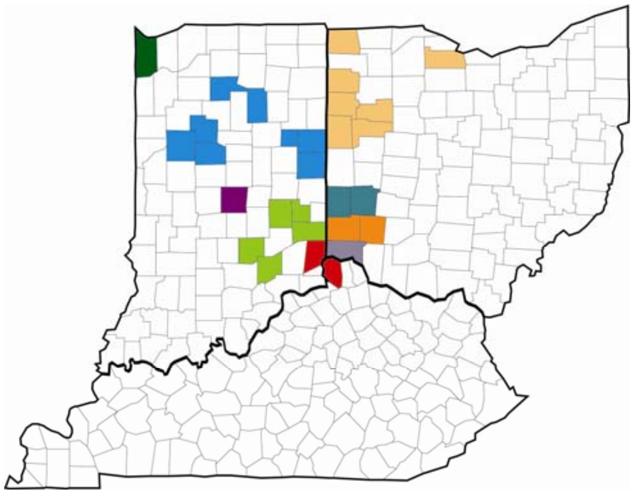
- Primary focus and value creation is through organic growth in key regional markets
  - 2008 expansion included the addition of a commercial lending team in Indianapolis (IN), a new business office and banking center in Kettering (OH), and a new banking center in Crown Point (IN)
  - 2009 plans include opening additional banking centers, including further expansion within the Cincinnati metropolitan market, Northern Kentucky, Northern Ohio, South Central Indiana
- Acquisitions can advance market position and accelerate the timing of market share compared with an organic growth only strategy
  - Pricing must be disciplined and favorable compared with the longer-term organic growth only strategy
  - Ohio, Indiana and Kentucky where there is a strategic and geographic fit
  - Size and growth potential to help achieve corporate financial targets
  - Purchases of banking centers from Peoples and Irwin expands presence in key metropolitan markets and leverages brand to increase market share

Business Strategy

- Client "Intimate" Strategy
  - Strategic Focus: build long-term relationships with clients by identifying and meeting their financial needs
- Target clients
  - Individuals and small / mid-size private businesses located within the regional markets we serve
- Ohio, Indiana, Kentucky
  - Serving 9 regional markets / 60 communities
  - Each market is managed by experienced, local bankers
  - Markets are supported by centralized experts
- Focus on organic growth supplemented by strategic acquisitions

Our Markets

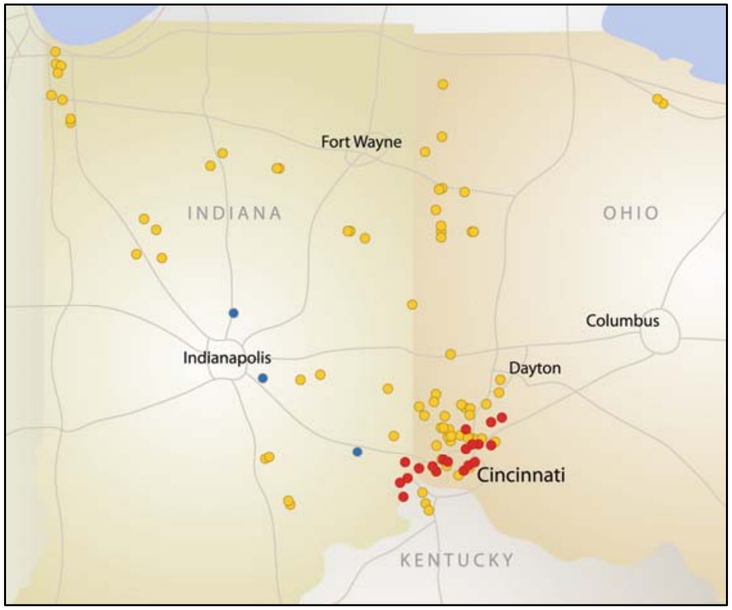
- Northwest Indiana
- North Central Indiana
- Indianapolis - Indiana
- South Central Indiana
- Northern Ohio
- Dayton / Middletown - Ohio
- Butler / Warren County - Ohio
- Cincinnati - Ohio
- Northern Kentucky



Market Expansion Opportunities

- Track record of profitability combined with a strong balance sheet has allowed the company to make strategic decisions and take advantage of market expansion opportunities
- Purchased 19 banking centers, approximately $538 million in deposits and approximately $436 million in loans from Peoples in FDIC-assisted transaction
  - Accelerates market expansion strategy by several years
  - 4th largest banking center network in Cincinnati MSA
  - Solidifies position in market
- Purchased approximately $145 million in select performing commercial and consumer loans and strategic client relationships on 06/30/09 from Irwin
- Pending purchase of 3 banking centers in Indiana from Irwin
  - Includes approximately $143 million in deposits and approximately $50 million in select performing commercial and consumer loans

First Financial Bank Banking Center Network



- First Financial Bank banking centers
- Banking centers acquired from Peoples
- Banking centers to be acquired from Irwin

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Highlights of Banking Center Acquisitions

- 19 banking centers from Peoples in Cincinnati MSA
  - Low-risk transaction
  - Loans purchased under loss sharing agreement with the FDIC for total loss protection of 88.5%
  - Loss sharing arrangement provides significant protection on the acquired loan and foreclosed real estate portfolio
  - In-market transaction improves operating leverage
  - Pro forma 3.46% Cincinnati MSA deposit market share compared with 2.33% [1]
  - Acquisition is compelling relative to cost and time to build 19 profitable de novo banking centers
- 3 banking centers in Indiana from Irwin (announced 07/01/09 – expected to close in 3Q-09)
  - Moves the company into affluent and fast-growing markets in and surrounding Indianapolis metropolitan market
  - Received conditional approval from the OCC (Office of the Comptroller of the Currency)
- Manageable transaction sizes reduce integration risk
- Adds stable funding and banking centers in key areas that will leverage the First Financial brand to increase market share
- Consistent with growth strategy of expanding presence in strategic locations in both existing and adjacent markets

[1] Based on First Financial's March 31, 2009 deposit base
Source: SNL Financial

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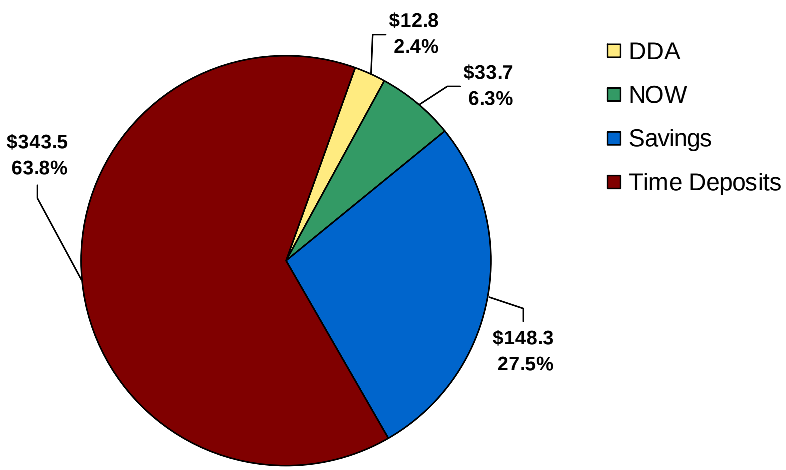
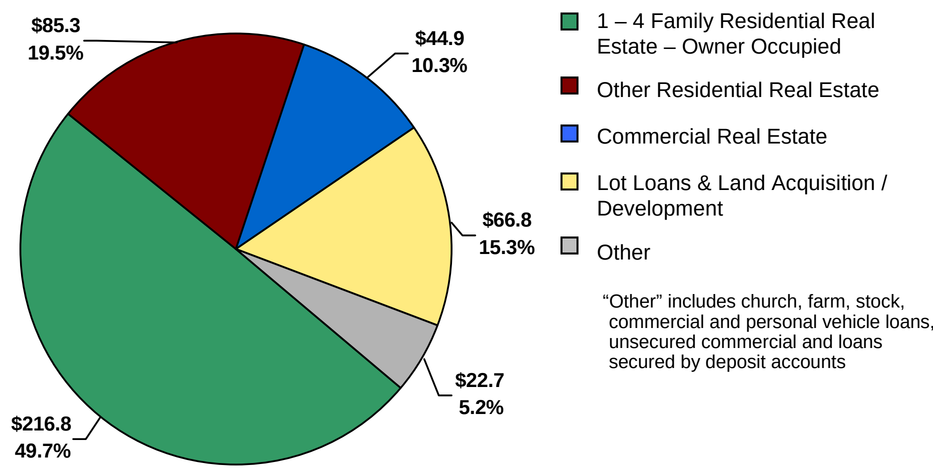
Deposit & Loan Composition
Peoples Community Bank

Deposit Composition
($ in millions)



- Total deposits of $538 million
- Weighted average interest rate: 3.06%
(based on seller's book value)
- Ability to modify rates on CD portfolio at time of assumption

Loan Portfolio
($ in millions)



- Total loans of $436 million
- Weighted average interest rate: 5.73%
- Yield on portfolio may change based on fair value assessment
- Primarily in-market portfolio
- Loans purchased under loss sharing agreement with the FDIC

Balances and rates as of June 30, 2009

Deposit & Loan Composition
Irwin Union Bank and Trust Company

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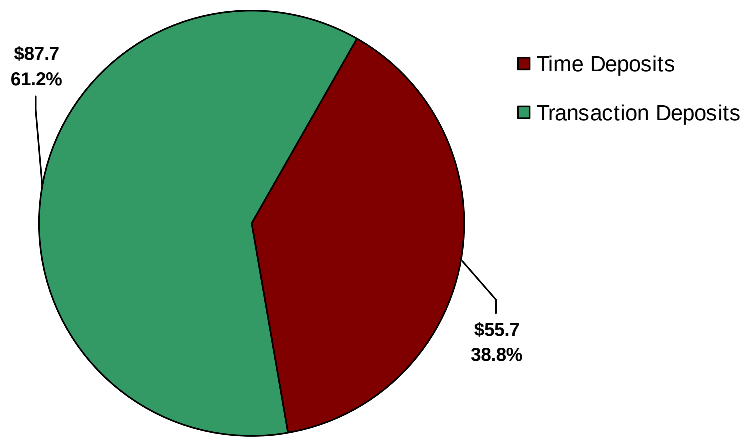
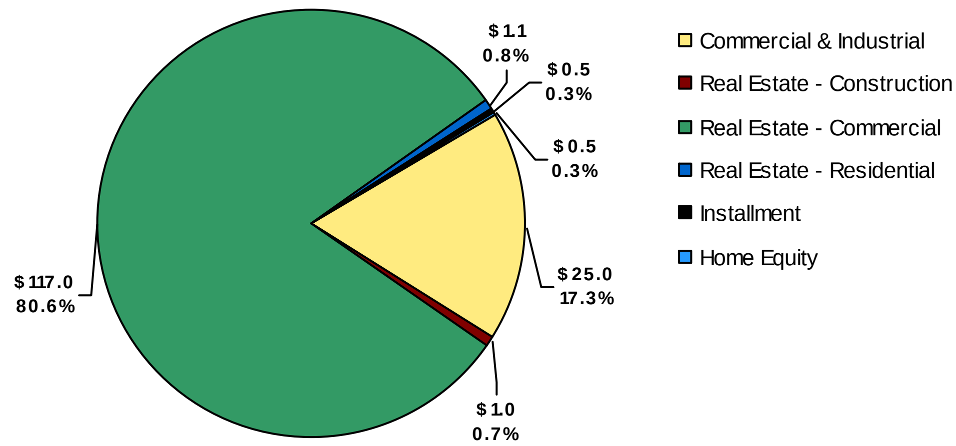
Deposit Composition [1]
($ in millions)



Loan Portfolio [2]
($ in millions)



- Total deposits of $143 million
- Strong core deposit funding
- Weighted average interest rate: 1.05%
- First Financial is not assuming any
  - Brokered CDs
  - Out-of-market deposits

- Total loans of $145 million
- No loans 30+ days past due
- Weighted average interest rate: 6.40%
- Entirely in-market portfolio
- First Financial is not acquiring
  - Builder lots or land loans
  - Unsecured commercial loans
  - Construction loans
  - Unsecured consumer loans
  - Subprime loans

[1] Deposits to be acquired when banking center transaction closes
[2] Loan portfolio acquired on 06/30/09

Balances and rates as of June 30, 2009

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Demographic Profile

Demographic Profile (First Financial Bancorp) — Deposit, Market Share and Population Data as of June 30, 2008

State	Market	Number of FFBC Banking Centers [1]	Number of FFBC Banking Centers [2]	Total Deposits in Market ($000)	FFBC Deposits in Market ($000) [3]	FFBC Deposit Market Share (%)	Projected Population Change 2008 - 2013 (%)
OH	Butler / Warren	24	24	$ 4,180,986	$ 828,641	19.8%	10.3%
OH	Cincinnati	12	12	42,824,615	55,672	0.1%	-2.4%
OH	Dayton / Middletown	12	12	9,134,296	351,086	3.8%	1.0%
KY	Northern Kentucky	7	7	1,887,691	106,277	5.6%	19.9%
IN	North Central Indiana	14	14	3,997,721	294,351	7.4%	2.6%
OH	Northern Ohio	16	16	5,219,065	517,777	9.9%	0.0%
IN	Northwest Indiana	8	8	7,329,142	486,655	6.6%	2.6%
IN	South Central Indiana	8	10	3,691,281	144,975	3.9%	2.2%
IN	Indianapolis [4]	0	1	24,769,456	-	-	8.6%
Totals		**101**	**104**	**$ 103,034,252**	**$ 2,785,434**	**2.7%**	

[1] Number of banking centers currently in operation

[2] Number of banking centers expected in operation after the 3 banking centers being purchased from Irwin closes in 3Q-09

[3] Does not include deposits assumed from the 19 Peoples banking centers, or the deposits expected from the 3 Irwin banking centers

[4] First Financial entered the Indianapolis market with the opening of a commercial lending office in August 2008

Source: SNL Financial & FDIC
Note: FDIC deposit data updated once per year in June; data available in September

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Retail Banking

- Strategic Focus
  - Deposits
  - Select consumer lending activities

- 101 banking centers
- Serving 9 regional markets in 60 communities in 3 states
- Managed locally by experienced local bankers
- Supported centrally

Commercial Banking

- Strategic Focus
  - Small / mid-size private businesses located within our regional markets
  - Commercial & Industrial
  - Commercial Real Estate
  - Deposits / Cash Management
- Sales Force
  - 9 Market Presidents
  - 50 Commercial Lenders
  - 11 Treasury Management Representatives

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Wealth Management

- First Financial Wealth Resource Group
  - Trust
  - Brokerage
  - Investment Advisor
  - Life Insurance
- Strategic Focus
  - Maintain existing client base
  - Increase share of wallet of existing client base
  - Integration with retail and commercial banking clients

Credit Management System
Market-Based

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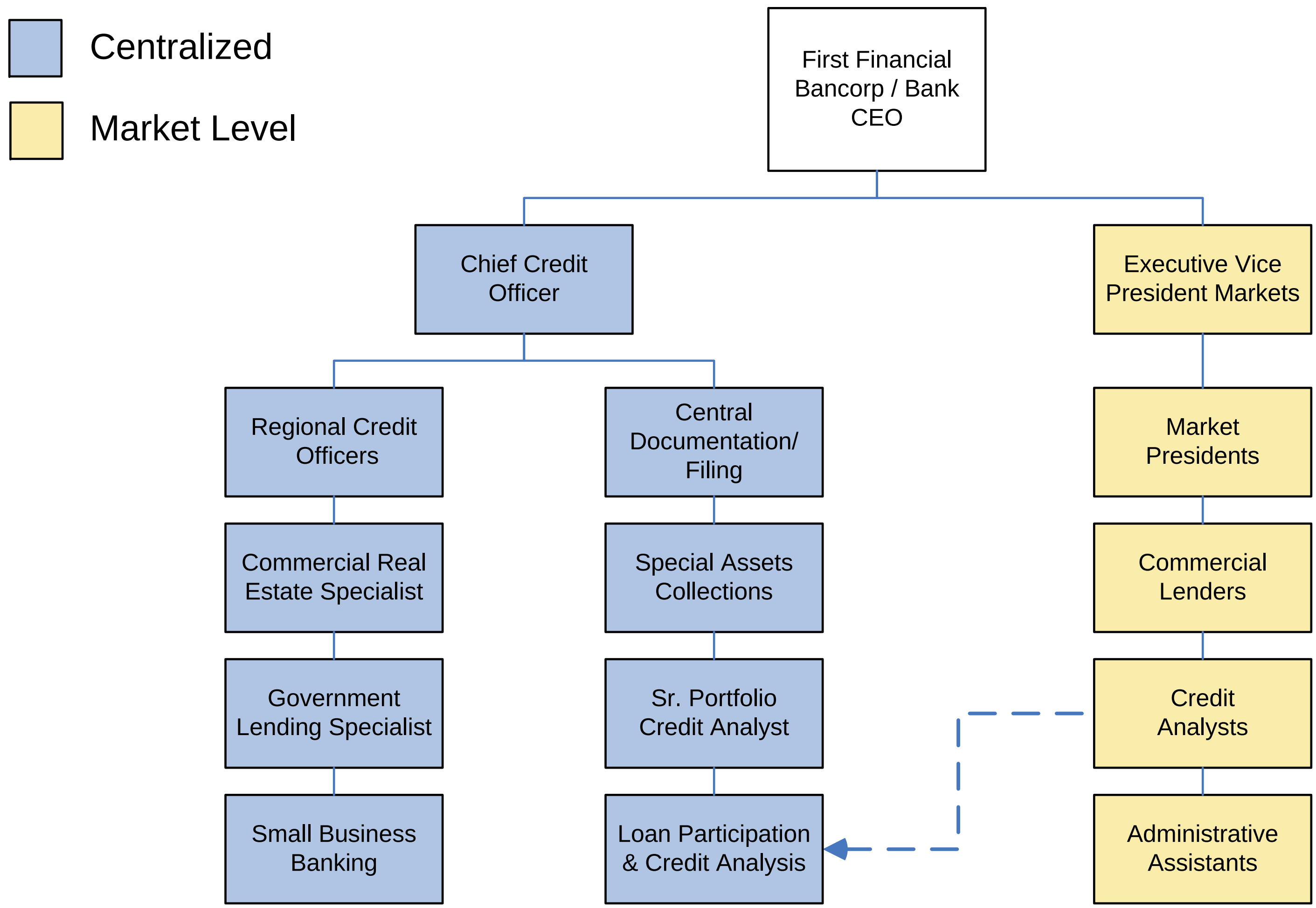

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Credit Quality
June 30, 2009

- Credit quality trends remained relatively stable and within expected range throughout most of economic downturn
  - Reflecting discipline of originating loans within existing footprint, strong underwriting policies, and proactive management of resolution strategies for problem credits
- Credit quality experiencing some stress but remains relatively strong
  - Provision expense exceeded net charge-offs by 27% and increased $6.1 million over first quarter 2009
  - Significantly increased provision expense in fourth quarter 2008 and again in second quarter 2009 in response to a higher level of net charge-offs and continued deterioration in economic conditions
  - Recorded 3 significant charge-offs totaling $5.1 million or 75 basis points of average loans and leases
  - Net charge-offs increased $4.5 million / Nonperforming loans increased $12.9 million [1]
  - Seeing some stability in the level of loans 30 to 89 days past due
- Expecting credit quality to remain challenging throughout 2009 for the entire industry
  - Credit costs may remain volatile over the next several quarters and may continue to impact results

Credit Quality Trends

	Quarter					Year		
	2Q-09	1Q-09	4Q-08	3Q-08	2Q-08	2008	2007	2006 [2]
Net Charge-Off Ratio	1.19%	0.55%	0.73%	0.36%	0.40%	0.47%	0.24%	0.48%
Nonperforming Loans / Loans	1.31%	0.91%	0.68%	0.53%	0.57%	0.68%	0.56%	0.44%
Reserve Ratio	1.34%	1.33%	1.34%	1.14%	1.11%	1.34%	1.12%	1.10%
Reserves / Nonperforming Loans	102.3%	146.4%	197.3%	216.2%	192.5%	197.3%	197.9%	252.8%

[1] Second quarter 2009 compared with first quarter 2009
[2] Net of loan sale

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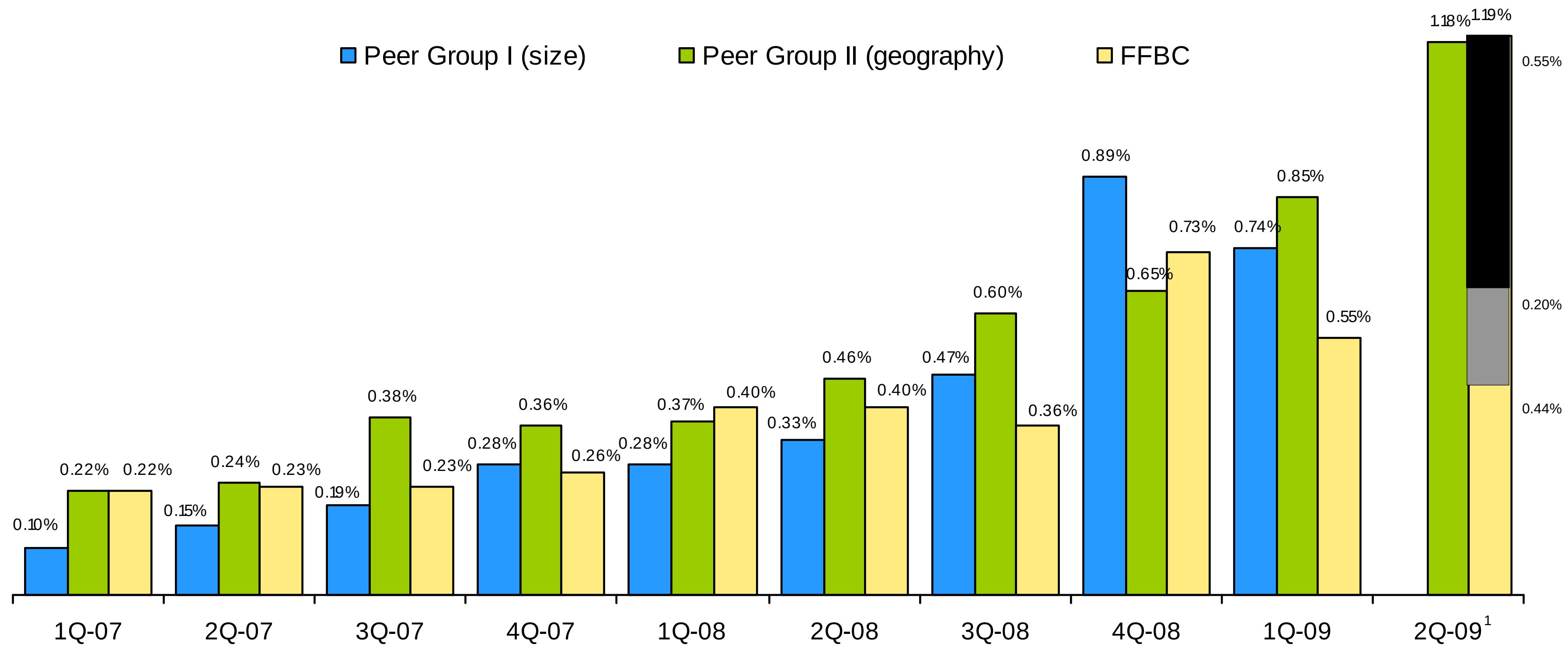
Credit Quality

Net Charge-offs to Average Loans & Leases



Peer Group I is comprised of approximately 95 bank holding companies located throughout the United States with total asset size ranging from \$3 - \$10 billion; 2Q-09 data not yet available
Peer Group II is comprised of 30 bank holding companies conducting business primarily in Ohio, Kentucky and Indiana; 2Q-09 includes data from 27 companies
Source: Peer Group median data obtained from SNL Financial

[1] Includes higher charge-offs related to two separate and unrelated floor plan relationships (55 basis points) and one commercial real estate construction relationship (20 basis points)

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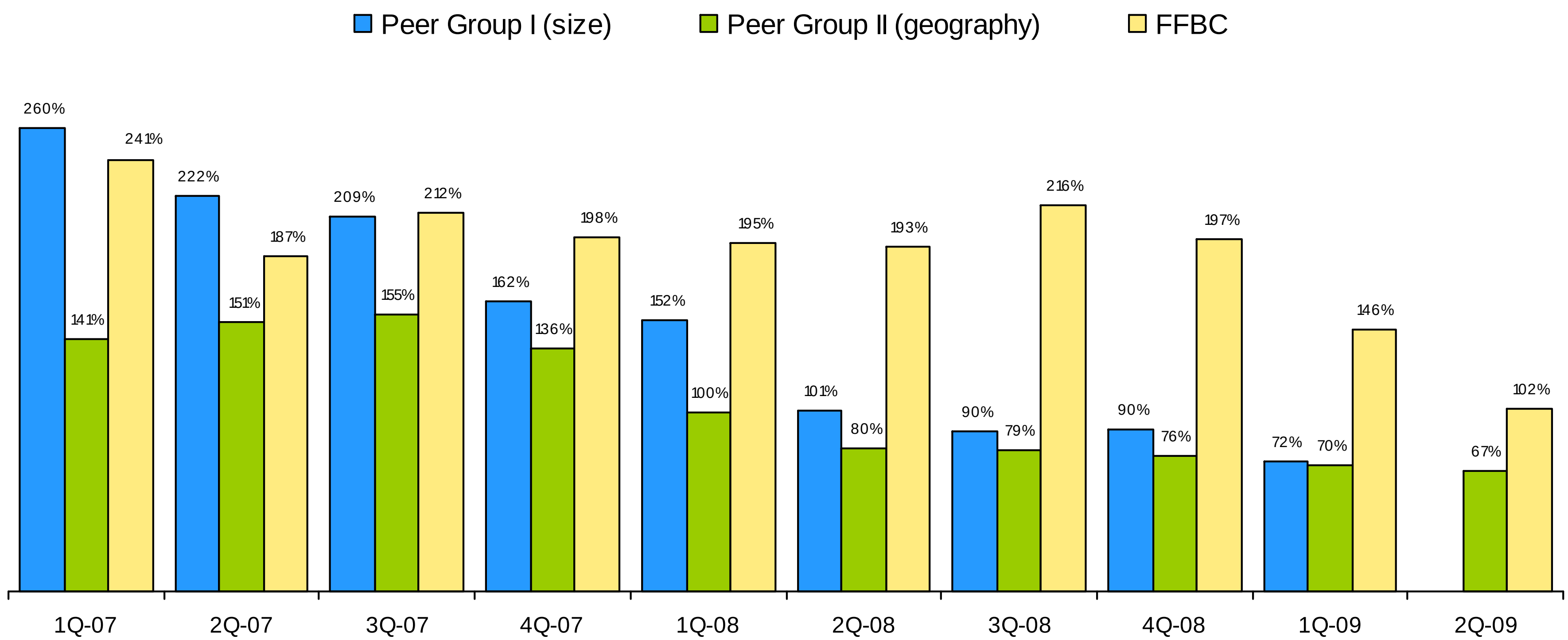
Credit Quality

Allowance for Loans & Leases to Nonperforming Loans



Peer Group I is comprised of approximately 95 bank holding companies located throughout the United States with total asset size ranging from $3 - $10 billion; 2Q-09 data not yet available
Peer Group II is comprised of 30 bank holding companies conducting business primarily in Ohio, Kentucky and Indiana; 2Q-09 data includes data from 24 companies
Source: Peer Group median data obtained from SNL Financial

Credit Quality

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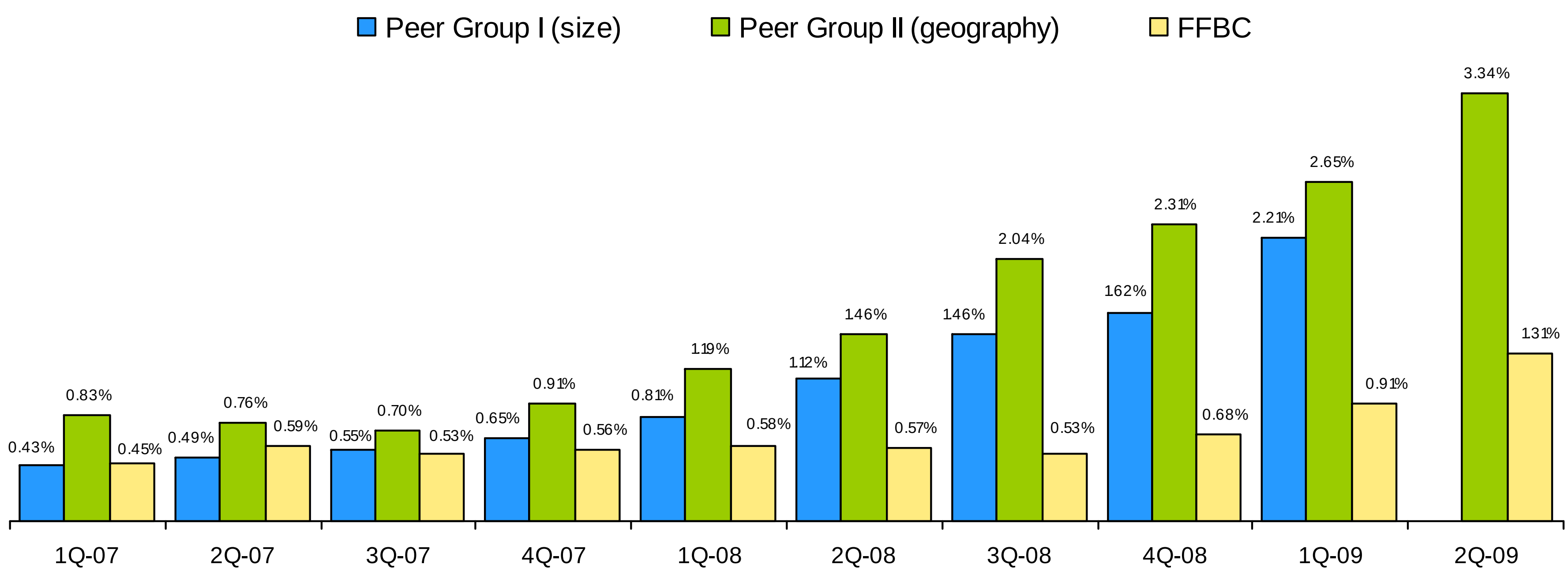
Nonperforming Loans to Total Loans



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Peer Group II is comprised of 30 bank holding companies conducting business primarily in Ohio, Kentucky and Indiana; 2Q-09 data includes data from 24 companies
Source: Peer Group median data obtained from SNL Financial

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Capital

- Excess consolidated capital of $246.6 million over regulatory minimum required level
- Based on “well-capitalized” requirements, can support bank-level asset growth up to $448 million
- Announced dividend reduction to common shareholders in January 2009
  - Further improved already strong capital levels
  - Preserved approximately $5.3 million in common equity year-to-date 2009
  - Positions the company to weather the economic challenges while still taking advantage of select growth opportunities
  - Long-term targeted dividend payout range is between 40% and 60% of earnings available to common shareholders
- Committed to maintaining a strong capital base
  - Will continue to take steps to ensure capital position remains sound throughout this period of economic uncertainty
- Capital levels will remain well in excess of regulatory minimums after the completion of both banking center transactions

Ratio	2Q-09	Target	Regulatory "well-capitalized" minimum
EOP Tangible Equity / EOP Tangible Assets	11.14%	6.75% - 7.25%	N/A
EOP Tangible Common Equity / EOP Tangible Common Assets	9.06%	N/A	N/A
Leverage Ratio	12.02%	8.00% - 8.50%	5%
Total Risk-Based Capital Ratio	16.02%	11.50% - 12.00%	10%

Capital Raise

- Common Share Offering
  - Completed a public offering of 13.8 million shares at $7.50 per share
  - Net proceeds of approximately $98 million after deducting underwriting discounts, commissions and estimated offering expenses
  - Additional shares issued during the second quarter of 2009 had a minimal impact on earnings per diluted common share
  - Positively impacted already strong capital levels
- Net proceeds from the offering will support
  - Organic growth in key markets
  - Acquisitions and other business combinations and strategic opportunities, including the recent Peoples banking center purchase and the pending Irwin banking center purchase

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Participation in the U.S. Treasury Capital Purchase Program

- Issued and sold to Treasury 80,000 shares of Series A Senior Preferred Stock for an aggregate purchase price of $80 million [1]
  - Liquidation preference of $1,000 per share
  - Warrant to purchase up to 930,233 common shares, without par value at an initial exercise price of $12.90 per share, subject to certain anti-dilution and other adjustments
- Asked to participate by banking regulators
  - Additional capital further strengthened already strong capital levels
- Quarterly dividend payments
  - Paid $2.6 million year-to-date (February, May, August)
- Due to the shifting political landscape, the real benefits of participating in the program may have been altered
  - Changes that have been enacted to-date have not significantly impaired either our business model or our ability to execute our core business strategy
  - Board of directors continues to evaluate capital plan and structure
    - Including the merits of continued participation in the program after having successfully raised $98 million in common equity
    - Will consider any redemption, including partial redemption, when prudent

[1] December 23, 2008

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CPP Investment Portfolio
June 30, 2009

- Established CPP Investment Portfolio with proceeds received from Treasury
  - Totaled approximately $60 million at June 30, 2009, compared with $225 million at March 31, 2009, and $122 million at December 31, 2008
  - Earnings from the CPP Investment Portfolio in the first and second quarters of 2009 had a positive effect on net interest income and exceeded quarterly dividends paid to Treasury on its investment in the preferred shares
- Executed a strategy to restructure the CPP Investment Portfolio to fund the $145 million loan purchase from Irwin
  - Sold approximately $149 million in securities from the CPP Investment Portfolio resulting in an aggregate pre-tax gain of $3.3 million
  - Irwin loan purchase provided opportunity to accelerate redeployment strategy of shifting from investment securities into loans

Financial Information

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Second Quarter 2009 Results

- Reported net income of $0.5 million or $0.01 per diluted common share
- Second quarter 2009 results were impacted by:
  - $6.1 million increase in provision expense and a higher level of net charge-offs
  - Elevated FDIC deposit insurance expense of $3.4 million, including a $1.7 million special assessment
  - $3.3 million gain on the sale of investment securities from CPP Investment Portfolio
  - $0.4 million of acquisition-related expenses
- Net interest income increased $2.8 million from 2Q-08 and $0.3 million from 1Q-09
- Net interest margin remained stable on a linked quarter basis
- Most fee income components of noninterest income continue to be impacted by declining economic conditions and their impact on consumer spending
  - Service charges on deposit accounts realized some improvement from 1Q-09, and declines in total trust and wealth management fees were not as severe as in recent quarters
- Noninterest expenses were relatively flat, excluding higher FDIC premiums and special assessment
- Solid loan and deposit growth
- Continued strong capital and liquidity levels

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Summary of Items Impacting Earnings Per Diluted Common Share

- The following table presents earnings excluding significant items impacting performance [1]

($ in thousands, excluding per share data)

	2009			2008					2007				
	Year-to-Date	2Q	1Q	Full-Year	4Q	3Q	2Q	1Q	Full-Year	4Q	3Q	2Q	1Q
Gain (Loss) on FHLMC shares[1]	$ 123	$ 112	$ 11	$ (3,738)	$ (137)	$ (3,400)	$ (221)	$ 20	$ -	$ -	$ -	$ -	$ -
Increase in Loan Loss Reserve & Higher Charge-offs	-	-	-	(7,539)	(7,539)	-	-	-	-	-	-	-	-
Higher Charge-offs Related to Floor Plan Relationships	(3,752)	(3,752)	-	-	-	-	-	-	-	-	-	-	-
Gain on Sale of Property & Casualty Portion of Insurance Business	574	-	574	-	-	-	-	-	-	-	-	-	-
Gains on Sales of Investment Securities (CPP 2009; VISA 2008; MasterCard 2007)	3,349	3,349	-	1,585	-	-	-	1,585	367	-	367	-	-
Gain on Sale of Merchant Payment Processing Portfolio	-	-	-	-	-	-	-	-	5,501	5,501	-	-	-
Gain on Sale of Mortgage Servicing Rights	-	-	-	-	-	-	-	-	1,061	-	-	-	1,061
FDIC Special Assessment	(1,737)	(1,737)	-	-	-	-	-	-	-	-	-	-	-
FDIC Expense - Other	(1,969)	(1,687)	(282)	(521)	(158)	(115)	(121)	(127)	(330)	(81)	(81)	(82)	(86)
Acquisition-related Expenses	(426)	(426)	-	-	-	-	-	-	-	-	-	-	-
Severance Costs Related to Sale of Property & Casualty Insurance Business	(232)	-	(232)	-	-	-	-	-	-	-	-	-	-
Pension Settlement Charges	-	-	-	-	-	-	-	-	(2,222)	(2,222)	-	-	-
Liability for Retiree Medical Benefits	-	-	-	1,285	-	-	1,285	-	-	-	-	-	-
Visa Member Litigation Charges	-	-	-	-	-	-	-	-	(461)	(461)	-	-	-
Impact to Pre-Tax Net Income	$ (4,070)	$ (4,141)	$ 71	$ (8,928)	$ (7,834)	$ (3,515)	$ 943	$ 1,478	$ 3,916	$ 2,737	$ 286	$ (82)	$ 975
After-Tax Impact to Earnings Per Diluted Share	$ (0.06)	$ (0.07)	$ 0.00	$ (0.15)	$ (0.14)	$ (0.06)	$ 0.02	$ 0.03	$ 0.07	$ 0.05	$ 0.00	$ (0.00)	$ 0.02

[1] Gain (Loss) related to the company's investment in 200,000 Federal Home Loan Mortgage Corporation (FHLMC) perpetual preferred series V shares

[1] The company believes that excluding these items presents a more representative comparison of operational performance for each period without the volatility of credit quality that is typically present in times of economic stress, as well as other significant items not related to the company's core business

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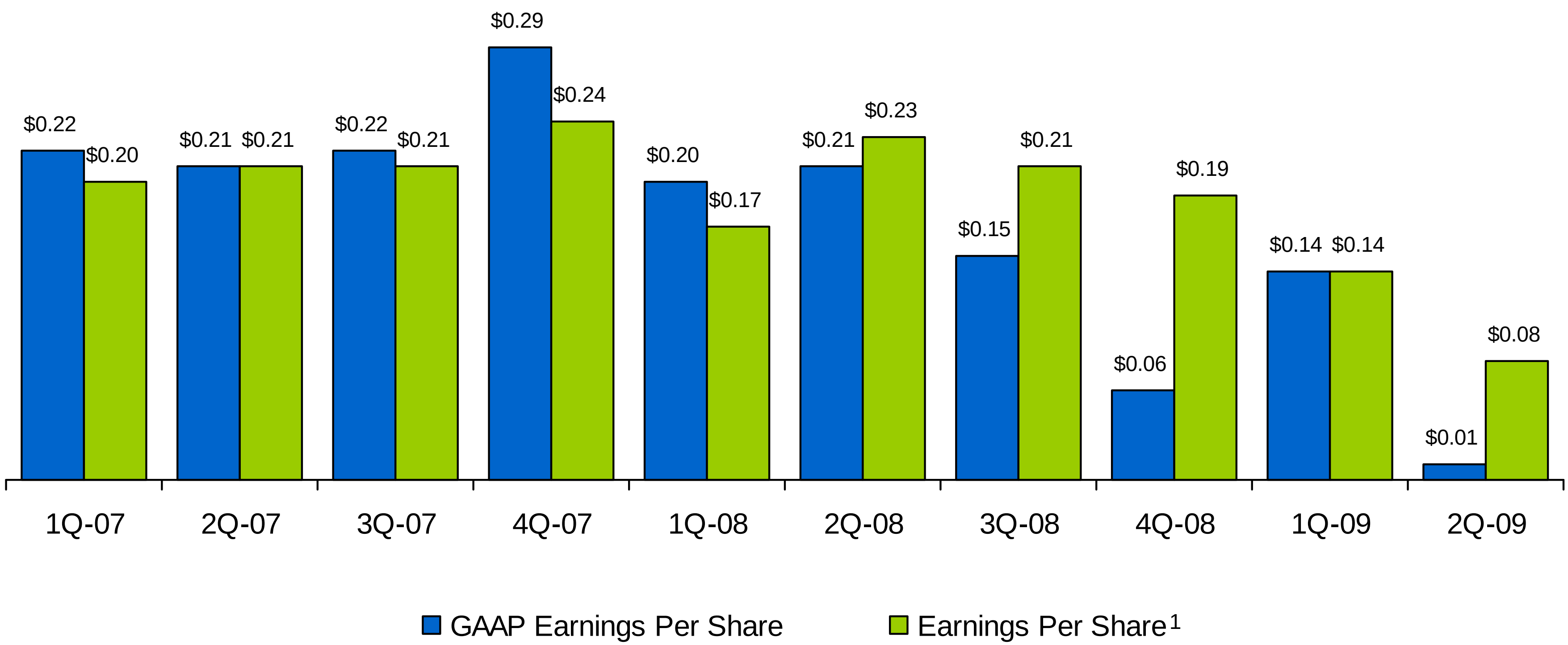
Earnings Per Diluted Common Share



[1] Reflects the impact of certain non-recurring items. A reconciliation presenting a summary of items impacting earnings per share is on page 29

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Pre-Tax, Pre-Provision Income Excluding Significant Items

- The following table presents pre-tax, pre-provision income excluding significant items [1]

($ in thousands)

	Quarter			Year-to-Date	
	2Q-09	1Q-09	2Q-08	June 30, 2009	June 30, 2008
Pre-Tax Income	$ 2,152	$ 8,768	$ 11,700	$ 10,920	$ 22,581
Excluding Provision Expense	10,358	4,259	2,493	14,617	5,716
Pre-Tax, Pre-Provision Income	$ 12,510	$ 13,027	$ 14,193	$ 25,537	$ 28,297
Significant Items [2]	1,298	353	1,064	1,651	2,669
Pre-Tax, Pre-Provision Income, excluding Significant Items	$ 11,212	$ 12,674	$ 13,129	$ 23,886	$ 25,628

[2] Includes significant items summarized on page 29, with the exception of FDIC Expense - Other and provision-related items

[1] The company believes that excluding these items presents a more representative comparison of operational performance for each period without the volatility of credit quality that is typically present in times of economic stress, as well as other significant items not related to the company's core business

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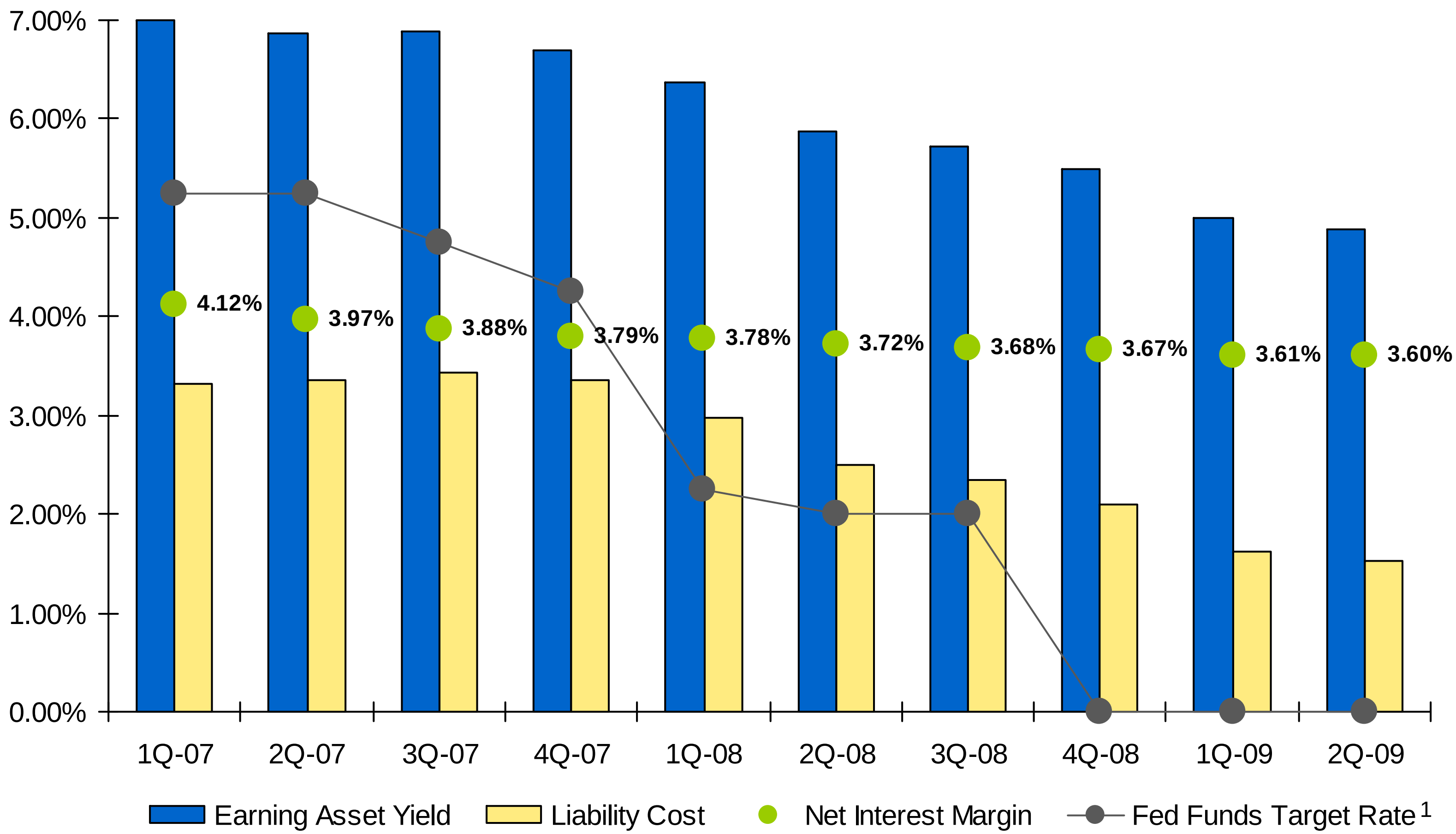
Net Interest Margin



[1] Represents the Fed Funds Target Rate at the end of the quarter

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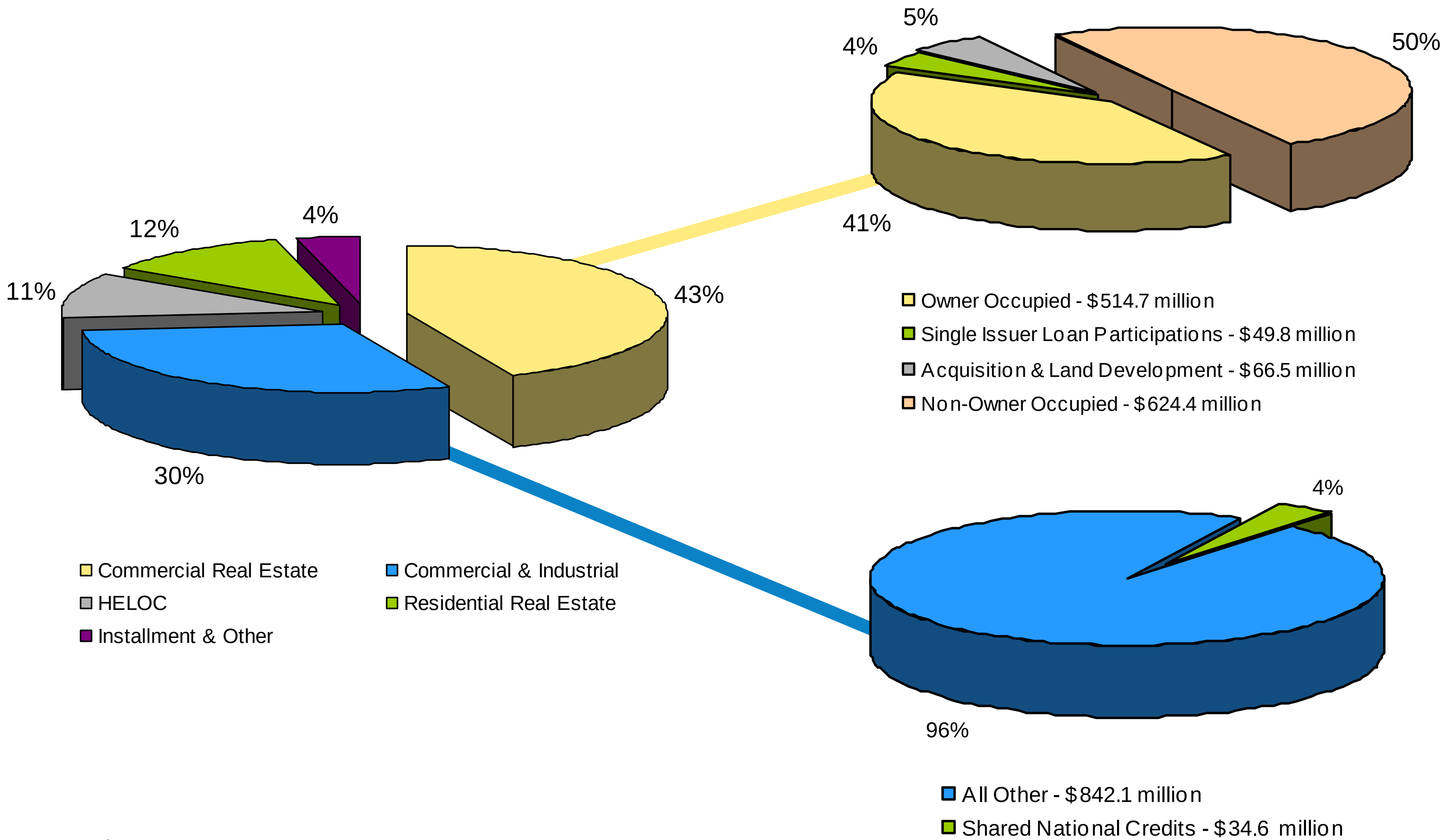
Loan Composition
June 30, 2009

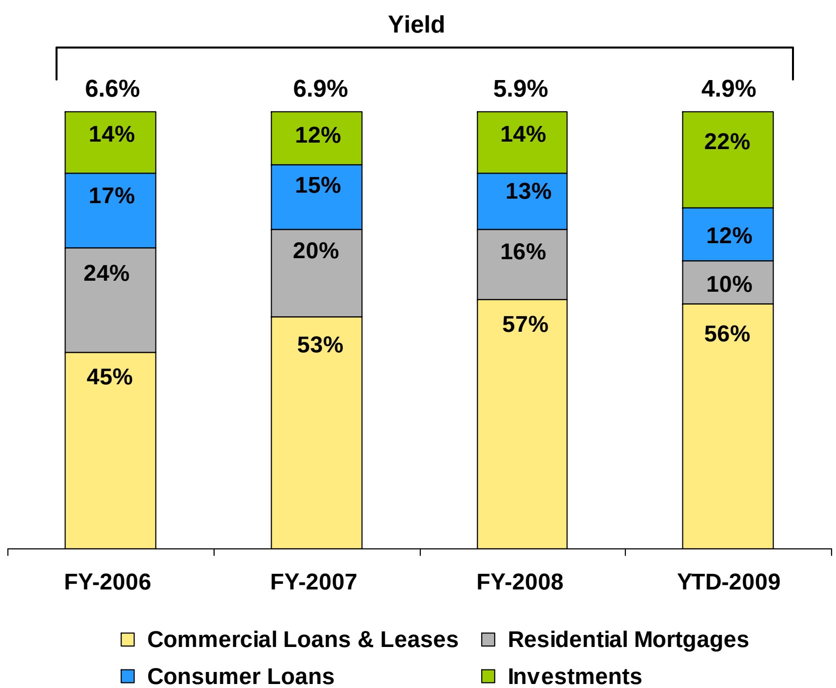


Includes $145 million in loans purchased on 06/30/09 from Irwin

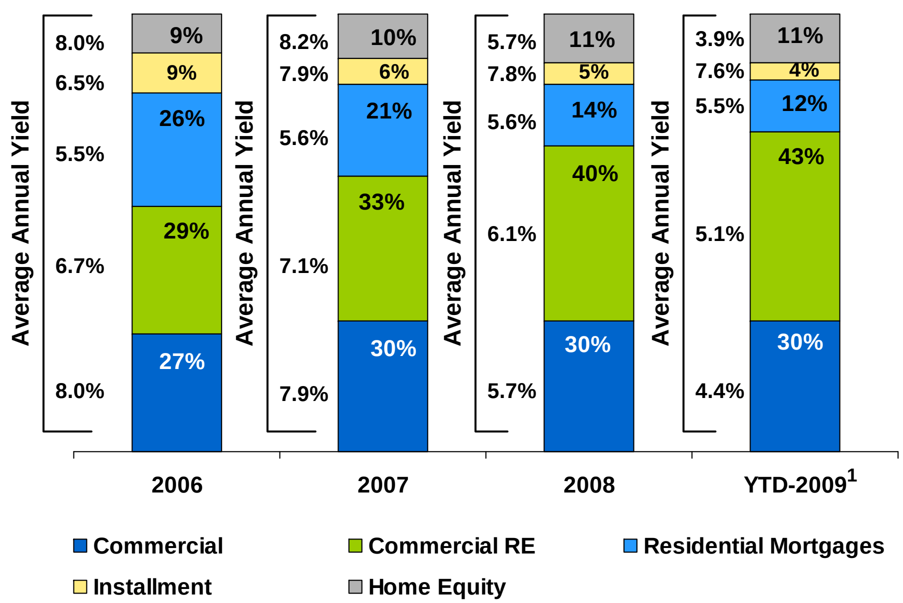
![first financial bancorp]

Earning Assets & Loan Composition

Average Earning Assets



End of Period Loan Portfolio Composition



YTD-2009 = January 1, 2009 – June 30, 2009

Yield presented is not tax-equivalent

[1] Includes $145 million in loans purchased on 06/30/09 from Irwin

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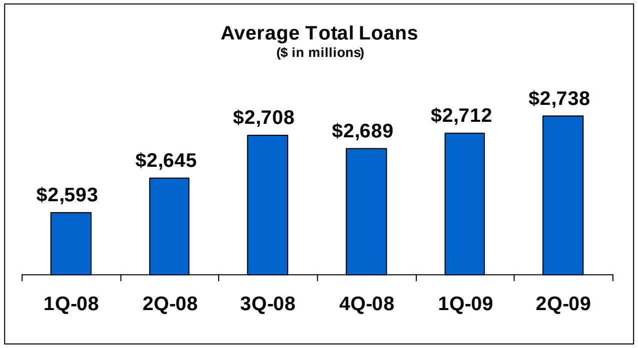
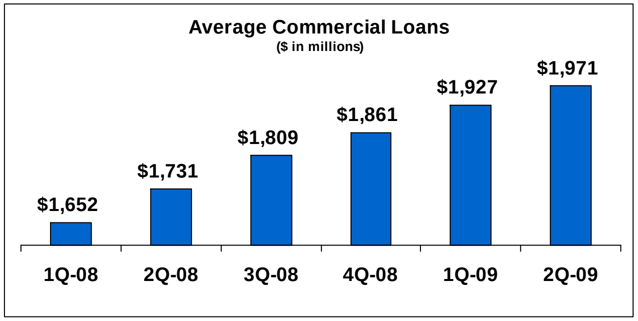
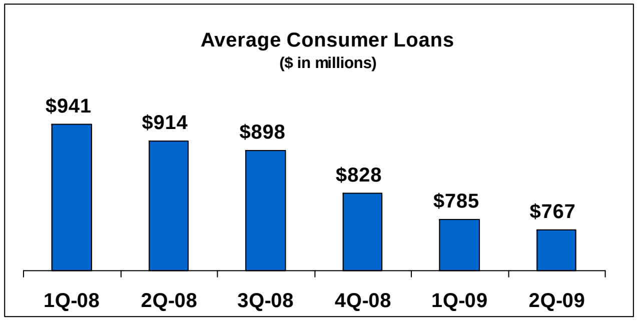
Loan Strategy







- Second quarter 2009 average total loans increased $26.1 million or 3.9% from first quarter 2009
  - Driven primarily by 9.2% growth in commercial lending portfolios
- Overall declines in the average consumer lending portfolios are a result of the company's strategy to de-emphasize certain consumer-based lending activities

Linked-quarter percentage growth is annualized

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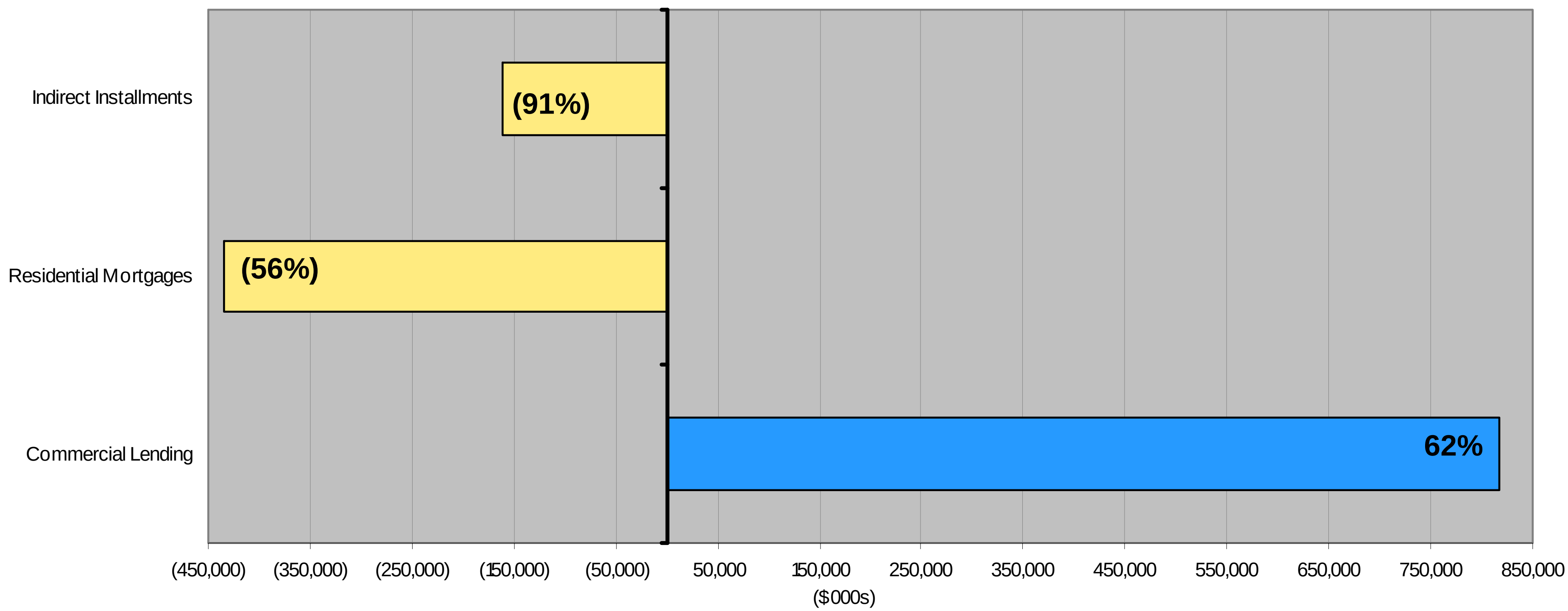
Loan Portfolio Strategy

Growth Since 2005 [1]



Gross loan CAGR = 2.3% due to planned runoff in indirect loans and residential mortgages

[1] December 31, 2005 through June 30, 2009

Investment Portfolio
June 30, 2009

- On-going review of various strategies to increase the size of the investment portfolio and its absolute level of earnings, while balancing capital and liquidity targets
  - Represents approximately 14.8% of total assets
  - Portfolio selection criteria avoids securities backed by sub-prime assets and those with geographic considerations

Investment Portfolio Summary

($ in thousands, excluding book price and market value)

	% of Total	Book Value	Book Yield	Book Price	June 30, 2009 Market Value	Base Gain/ (Loss)
Agencies	7.3%	$ 41,145	5.31	99.79	102.69	$ 1,162
CMOs (Agency)	11.8%	65,879	4.71	100.44	103.50	1,950
CMOs (Private)	0.0%	77	1.60	100.00	97.94	(2)
MBSs (Agency)	69.8%	391,667	4.72	100.94	103.24	8,709
Agency Preferred	0.0%	184	-	0.92	0.92	-
Subtotal	88.9%	$ 498,952	4.76	100.74	102.18	$ 11,819
Municipal	5.4%	$ 30,085	7.16	99.12	100.36	$ 376
Other [1]	5.7%	31,839	4.47	101.17	100.90	(87)
Subtotal	11.1%	$ 61,924	5.78	100.18	100.64	$ 289
Total Investment Portfolio	100.0%	$ 560,876	4.87	100.68	102.03	$ 12,108

Net Unrealized Gain/(Loss)	$ 12,108
Aggregate Gains	$ 13,072
Aggregate Losses	$ (964)
Net Unrealized Gain/(Loss) % of Book Value	2.16%

[1] Other includes $28.0 million of regulatory stock

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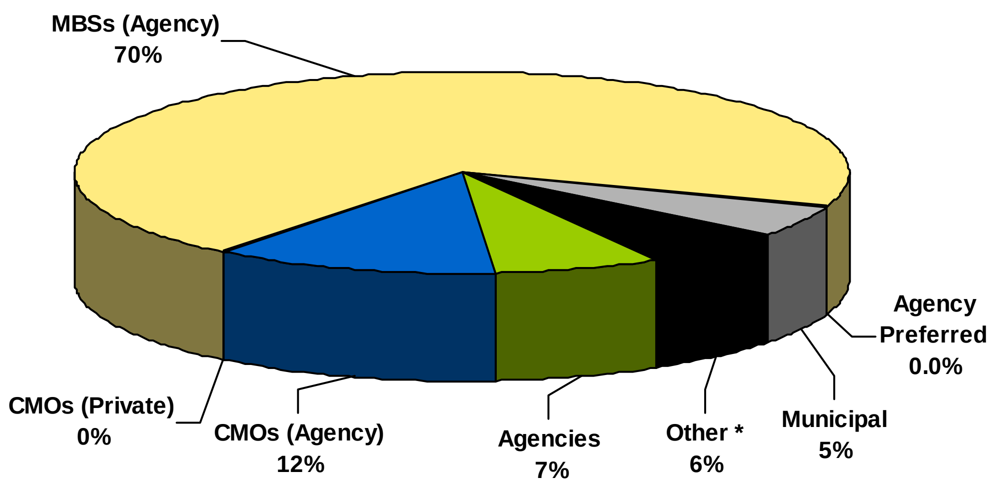
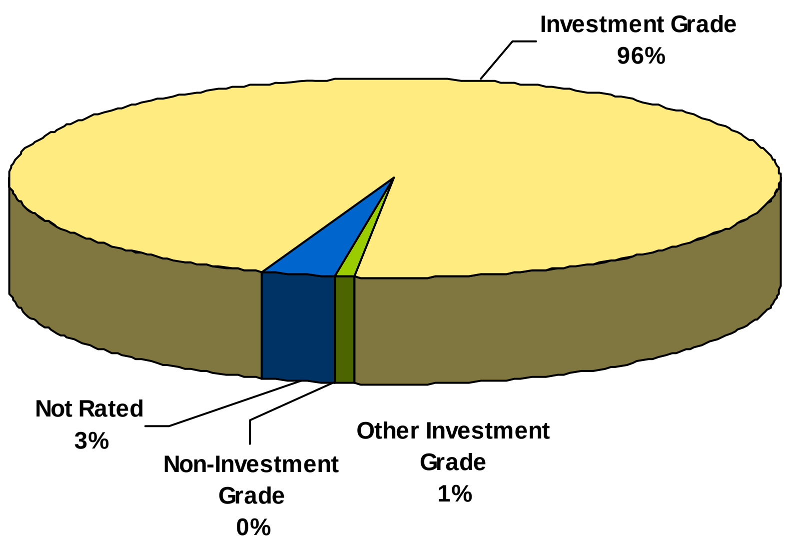
Investment Portfolio
June 30, 2009

Sector Allocation



Credit Quality



* Other includes regulatory stock

Investment Grade = A-rated securities
Other Investment Grade = B-rated securities

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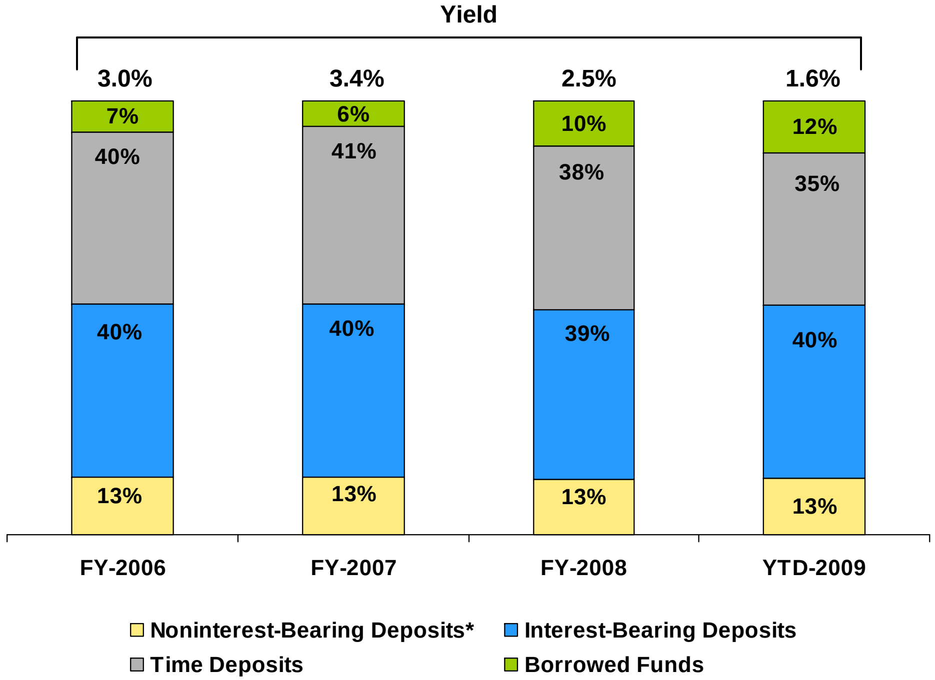
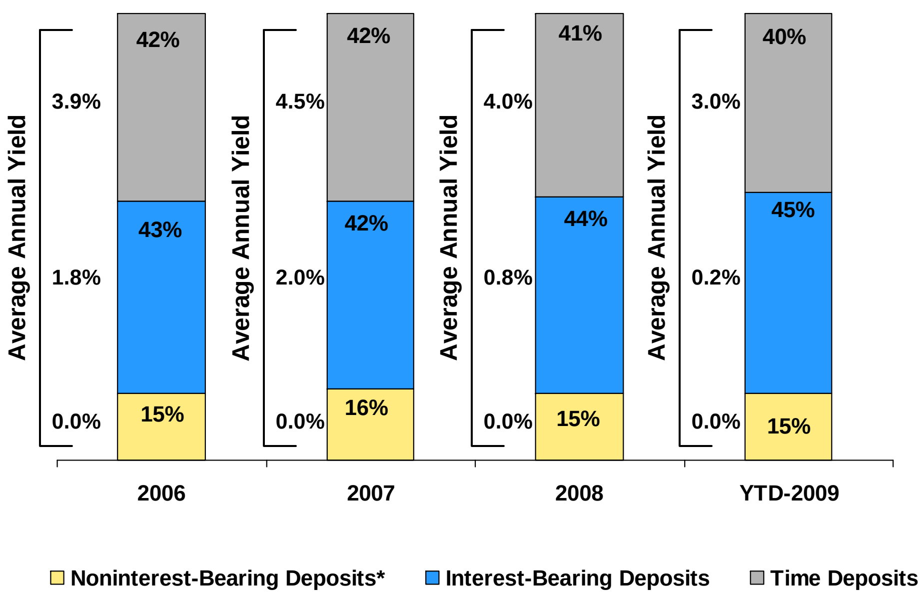
Liability Mix & Deposit Composition

Average Liability Mix



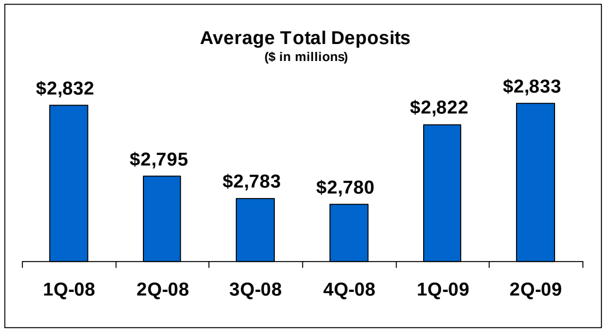
End of Period Deposit Portfolio Composition

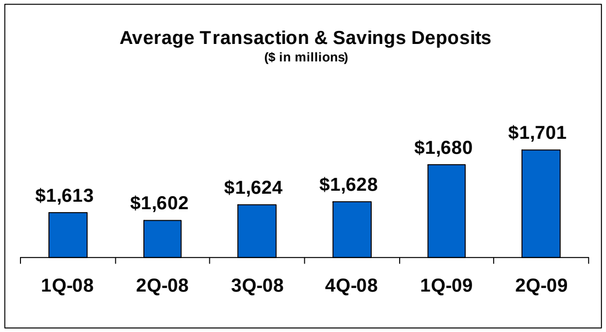


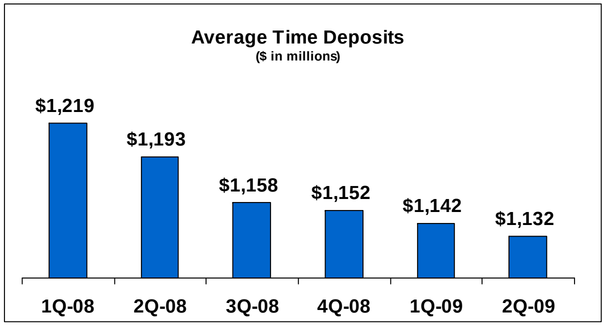
* Not included in yield calculation

YTD-2009 = January 1, 2009 – June 30, 2009

Deposit Strategy



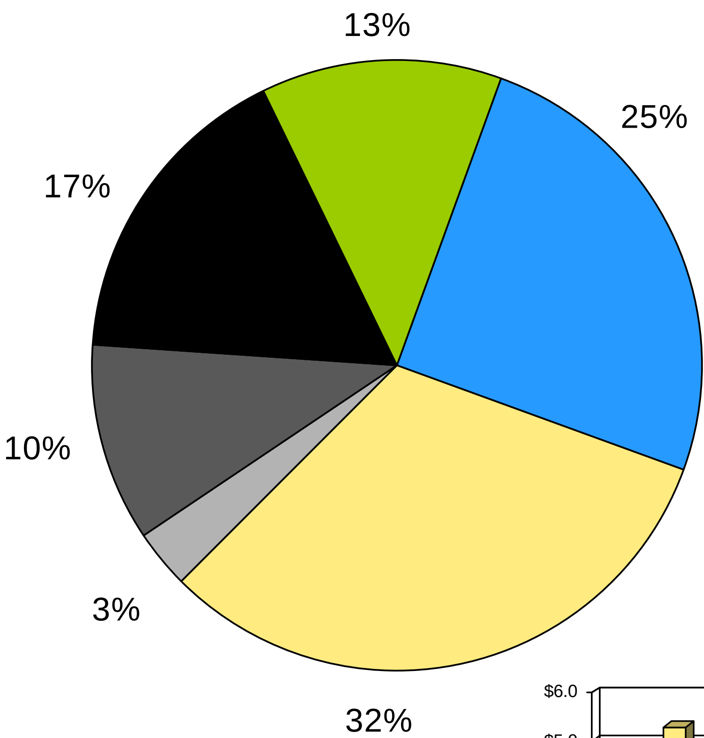




- Second quarter 2009 average total deposits increased $11.5 million or 1.6% from first quarter 2009
  - Driven primarily by 5.2% growth in transaction and savings deposits
  - Growth assisted by deposit-pricing strategies and other initiatives implemented over the past several quarters in an effort to grow and retain more low-cost, transaction-based retail and commercial deposits
- Year-over-year declines in average time deposits are attributable to the runoff of time deposits resulting from disciplined pricing and the company's strategy to generate lower-cost transaction-based retail and commercial deposit accounts
- Disciplined pricing strategies are employed for all deposit types
- Retail sales process measures results of client contacts, calling efforts, product sales and service metrics

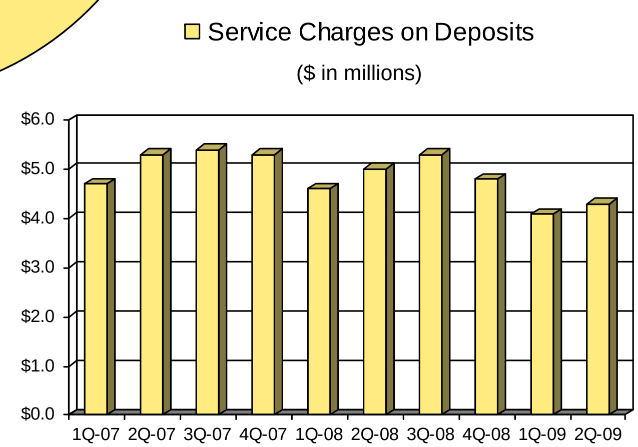
Linked-quarter percentage growth is annualized

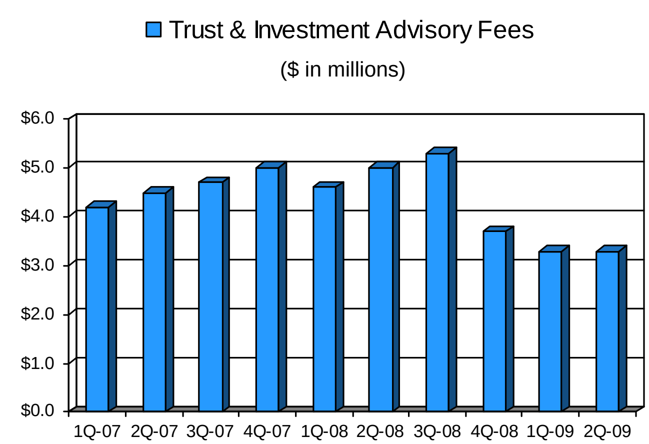
Noninterest Income



Year-to-Date 2009
Total Noninterest Income = $26.1 million

- Trust & Investment Advisory Fees - $6.5 million
- Service Charges on Deposits - $8.4 million
- Gain on Mortgage Loan Sales - $0.8 million
- Bankcard Income - $2.7 million
- Other Misc. Income - $4.4 million
- Gains on Sales of Investment Securities - $3.3 million





YTD-2009 = January 1, 2009 – June 30, 2009

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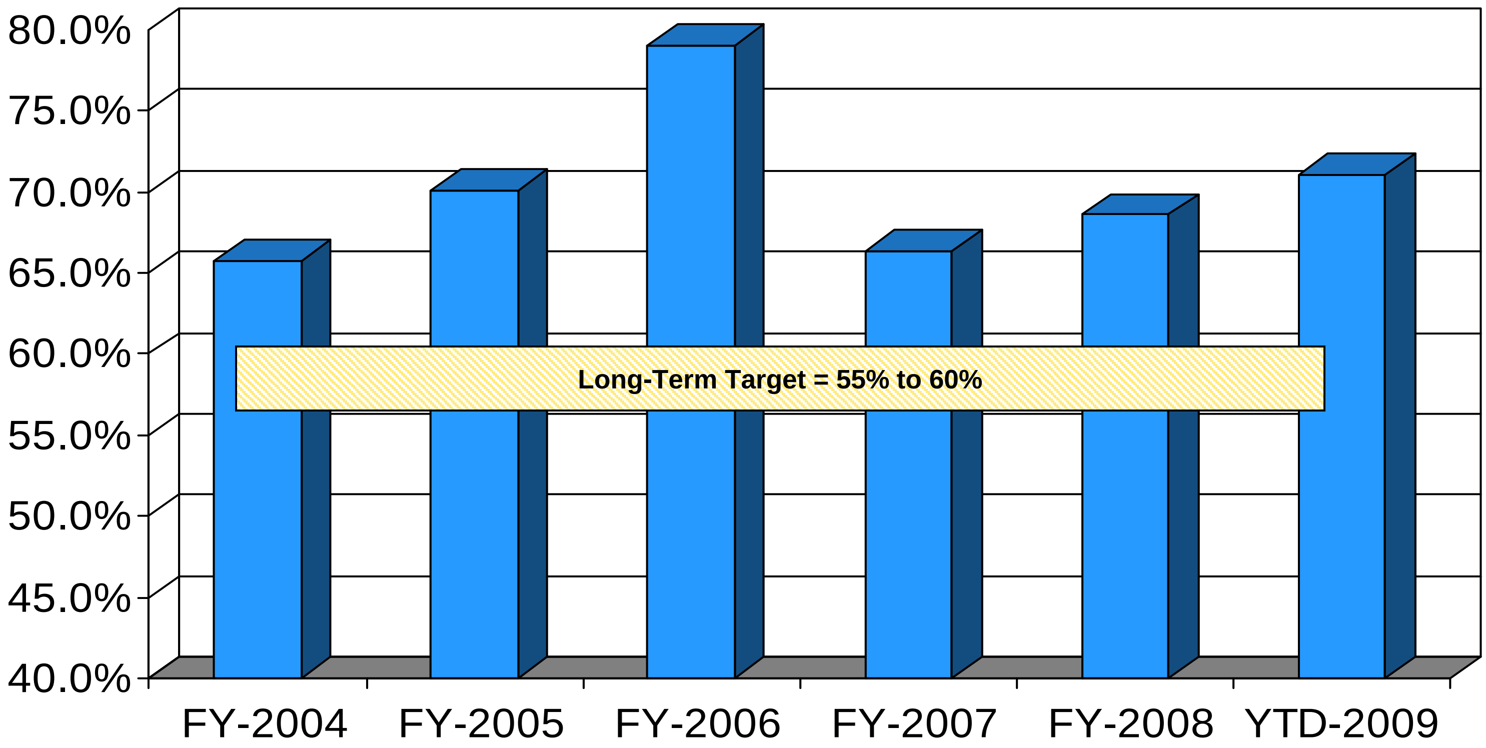
Efficiency

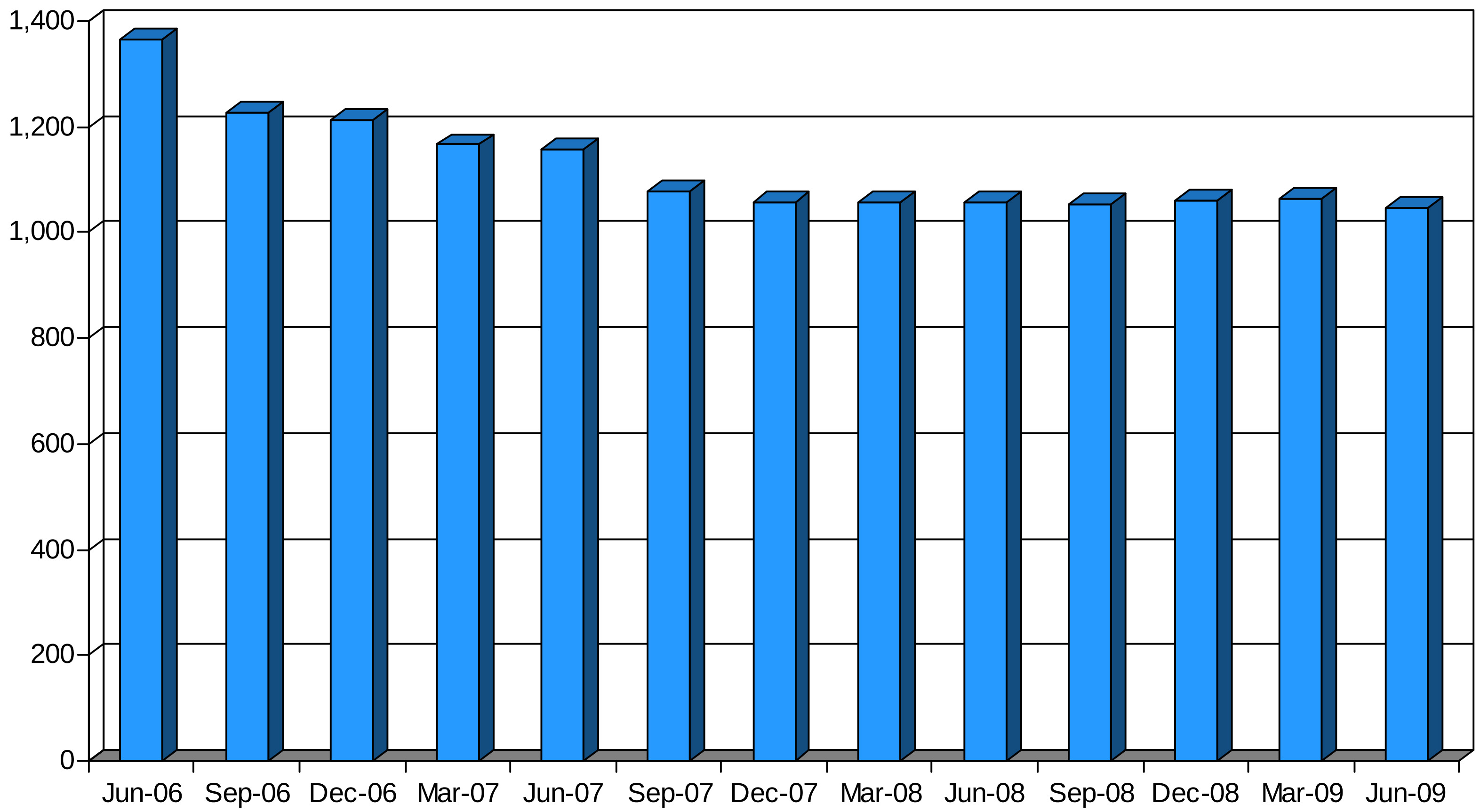
Efficiency Ratio



YTD-2009 = January 1, 2009 – June 30, 2009

Staffing Level

Full-Time Equivalent Personnel



FIRST

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Leadership

Leadership

Claude E. Davis
President & Chief Executive Officer
Claude E. Davis joined First Financial in 2004 as President, Chief Executive Officer, and a member of the Board of Directors. Mr. Davis also serves as Chairman of the Board of Directors of First Financial Bank. Prior to joining the company, he served as Senior Vice President at Irwin Financial Corporation, and Chairman of Irwin Union Bank and Trust, the company's lead bank, positions he held since 2003. Earlier in his career, he served as President of Irwin Union Bank and Trust for seven years. Mr. Davis began his career as a Certified Public Accountant with the public accounting firm Coopers & Lybrand.

C. Douglas Lefferson
Executive Vice President & Chief Operating Officer
C. Douglas Lefferson has spent his entire career in various positions within First Financial Bancorp and First Financial Bank, and was appointed to his current position in 2005. Prior to his current appointment, Mr. Lefferson served as Chief Financial Officer from 2002 through 2005.

J. Franklin Hall
Executive Vice President & Chief Financial Officer
J. Franklin Hall joined First Financial in 1999 and was appointed to his current position in 2005. Prior to joining the company, he was with Firstar Bank (currently US Bancorp). He is a Certified Public Accountant (inactive), and began his career with the public accounting firm Ernst & Young, LLP. Mr. Hall also serves as President of the First Financial Bancorp subsidiary First Financial Capital Advisors, LLC, and is President of the company's proprietary mutual fund family, First Funds.

Samuel J. Munafo
Executive Vice President, Banking Markets
Samuel J. Munafo has spent his entire career in various positions within First Financial Bancorp and First Financial Bank and currently serves as Executive Vice President overseeing all of the company's banking markets. Prior to his current appointment, Mr. Munafo served as President of First Financial Bank (2005 – 2006), and President and Chief Executive Officer for several First Financial affiliates, including Community First Bank & Trust (2001 - 2005), Indiana Lawrence Bank (1998 – 2001), and Clyde Savings Bank (1994 – 1998). He began his career with the company as a management trainee and served the company in a number of areas, including operations, retail, commercial lending, credit cards and security.

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Leadership

Richard Barbercheck
Senior Vice President & Chief Credit Officer
Richard Barbercheck joined First Financial in 2005 as Senior Vice President and Chief Risk Officer, and was appointed to his current position in 2006. Mr. Barbercheck is responsible for the administration of the bank's lending portfolios as well as oversight of the company's credit policies and loan underwriting processes. Prior to joining the company, he oversaw the Credit Risk Evaluation Group at Irwin Financial Corporation (Columbus, Indiana). Earlier in his career he served at several banks in executive-level positions located in Southeastern Indiana, including Veedersburg State Bank (1989 – 1993), National City Bank (1993 - 1998), and Irwin Union Bank (19998- 2005). Mr. Barbercheck has a total of 27 years of banking experience, with a predominance of experience in the commercial lending and credit administration areas.

Michael Cassani
Senior Vice President, Wealth Resource Group
Michael Cassani joined First Financial in 2007 as Senior Vice President and Chief Administrative Officer to oversee the company's Wealth Resource Group. Prior to joining the company, Mr. Cassani served as President of Fund Project Services, Inc., a financial project management and consulting firm he co-founded in 1998. Earlier in his career, he served as Mutual Funds Product Manager at Fifth Third Bank, and as Institutional Investment Officer at Roulston and Company. Prior to those appointments, Mr. Cassani served as an Investment Representative for two separate companies located within the Chicago area.

Gregory A. Gehlmann
Senior Vice President, General Counsel
Gregory A. Gehlmann joined First Financial in 2005 as Senior Vice President and General Counsel. Mr. Gehlmann also served as Chief Risk Officer for the company (2006 – 2008). Prior to joining the company, he practiced law for 16 years in Washington, D.C. Mr. Gehlmann served as partner/counsel at Manatt, Phelps & Phillips, LLP (Washington, D.C.), where he was counsel to public and private companies, as well as investors, underwriters, directors, officers, and principals regarding corporate securities, banking, and general business and transactional matters.

Leadership

John Sabath
Senior Vice President & Chief Risk Officer
John Sabath joined First Financial in 2005 as Regulatory Risk Manager. Mr. Sabbath was then promoted to Senior Risk Officer and First Vice President, and assumed his current position in 2008. He is responsible for management of the company's risk management function which includes commercial and retail credit, compliance, operational, market, strategic and reputation risk. Prior to joining the company, he was in the Enterprise Risk Group at Fifth Third Bank. Earlier in his career, Mr. Sabbath held positions at the Federal Reserve Bank of Cleveland, National City Bank and Star Bank (currently US Bancorp).

Jill A. Stanton
Senior Vice President, Retail & Small Business Lending Manager
Jill Stanton joined First Financial in 2008. Ms. Stanton has responsibility for product line management for first mortgage loans, consumer lending and small business lending. Prior to joining the company, she served as Senior Vice President for Irwin Union Bank where she was responsible for mortgage, consumer lending, business banking, commercial credit analysis, credit administration and loan operations in their commercial banking business. Ms. Stanton has over 20 years of experience within the banking industry.

Jill L. Wyman
Senior Vice President, Retail Banking Sales & Deposit Manager
Jill Wyman joined First Financial in 2003 as Vice President and Sales Director. In her current position, Ms. Wyman has responsibility for leading the retail sales process, growing retail deposits, and enhancing the sales culture throughout the company's three-state banking center network. She is also responsible for market services and corporate marketing. Prior to joining the company, she spent 19 years in retail where she served as general manager at Lazarus, a division of Federated Department Stores (currently Macy's). Ms. Wyman began her career as a management trainee at Federated/Macy's and progressed to sales manager, group sales manager, assistant general manager and regional merchandise manager.

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About First Financial Bancorp

First Financial Bancorp is a Cincinnati, Ohio based bank holding company with $3.8 billion in assets. Its banking subsidiary, First Financial Bank, N.A., founded in 1863, provides retail and commercial banking products and services, and investment and insurance products through its 101 retail banking locations in Ohio, Kentucky and Indiana. The bank's wealth management division, First Financial Wealth Resource Group, provides investment management, traditional trust, brokerage, private banking, and insurance services, and has approximately $1.7 billion in assets under management. Additional information about the company, including its products, services, and banking locations, is available at www.bankatfirst.com.

Financial data at June 30, 2009
Banking Centers at August 3, 2009

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Another step on the path to success

FFBC
NASDAQ
GLOBAL SELECT