investor presentation

- Second Quarter 2023

EQUAL OPPORTUNITY LENDER EQUAL HOUSING LENDER FDIC

first financial bancorp

forward looking statements disclosure

Certain statements contained in this report which are not statements of historical fact constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Words such as ''believes,'' ''anticipates,'' "likely," "expected," "estimated," ''intends'' and other similar expressions are intended to identify forward-looking statements but are not the exclusive means of identifying such statements. Examples of forward-looking statements include, but are not limited to, statements we make about (i) our future operating or financial performance, including revenues, income or loss and earnings or loss per share, (ii) future common stock dividends, (iii) our capital structure, including future capital levels, (iv) our plans, objectives and strategies, and (v) the assumptions that underlie our forward-looking statements.

As with any forecast or projection, forward-looking statements are subject to inherent uncertainties, risks and changes in circumstances that may cause actual results to differ materially from those set forth in the forward-looking statements. Forward-looking statements are not historical facts but instead express only management's beliefs regarding future results or events, many of which, by their nature, are inherently uncertain and outside of management's control. It is possible that actual results and outcomes may differ, possibly materially, from the anticipated results or outcomes indicated in these forward-looking statements. Important factors that could cause actual results to differ materially from those in our forward-looking statements include the following, without limitation:

- economic, market, liquidity, credit, interest rate, operational and technological risks associated with the Company's business;
- future credit quality and performance, including our expectations regarding future loan losses and our allowance for credit losses;
- the effect of and changes in policies and laws or regulatory agencies, including the Dodd-Frank Wall Street Reform and Consumer Protection Act and other legislation and regulation relating to the banking industry; (iv) management's ability to effectively execute its business plans;
- mergers and acquisitions, including costs or difficulties related to the integration of acquired companies;
- the possibility that any of the anticipated benefits of the Company's acquisitions will not be realized or will not be realized within the expected time period;
- the effect of changes in accounting policies and practices;
- changes in consumer spending, borrowing and saving and changes in unemployment;
- changes in customers' performance and creditworthiness;
- the costs and effects of litigation and of unexpected or adverse outcomes in such litigation;
- current and future economic and market conditions, including the effects of changes in housing prices, fluctuations in unemployment rates, U.S. fiscal debt, budget and tax matters, geopolitical matters, and any slowdown in global economic growth;
- the adverse impact on the U.S. economy, including the markets in which we operate, of the novel coronavirus, which causes the Coronavirus disease 2019 ("COVID-19"), global pandemic, and the impact on the performance of our loan and lease portfolio, the market value of our investment securities, the availability of sources of funding and the demand for our products;
- our capital and liquidity requirements (including under regulatory capital standards, such as the Basel III capital standards) and our ability to generate capital internally or raise capital on favorable terms;

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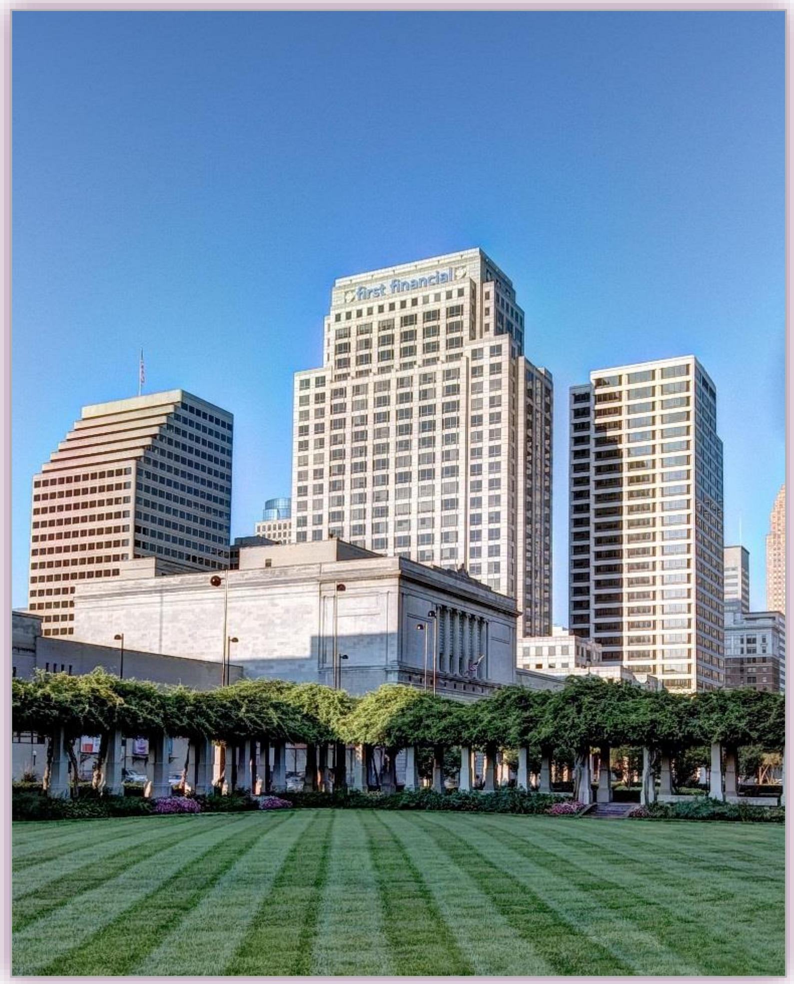
- financial services reform and other current, pending or future legislation or regulation that could have a negative effect on our revenue and businesses, including the Dodd-Frank Act and other legislation and regulation relating to bank products and services;
- the effect of the current interest rate environment or changes in interest rates or in the level or composition of our assets or liabilities on our net interest income, net interest margin and our mortgage originations, mortgage servicing rights and mortgage loans held for sale;
- the effect of a fall in stock market prices on our brokerage, asset and wealth management businesses;
- a failure in or breach of our operational or security systems or infrastructure, or those of our third-party vendors or other service providers, including as a result of cyber attacks;
- the effect of changes in the level of checking or savings account deposits on our funding costs and net interest margin; and
- our ability to develop and execute effective business plans and strategies.

Additional factors that may cause our actual results to differ materially from those described in our forward-looking statements can be found in our Form 10-K for the year ended December 31, 2022, as well as our other filings with the SEC, which are available on the SEC website at www.sec.gov.

All forward-looking statements included in this filing are made as of the date hereof and are based on information available at the time of the filing. Except as required by law, the Company does not assume any obligation to update any forward-looking statement.

presentation contents



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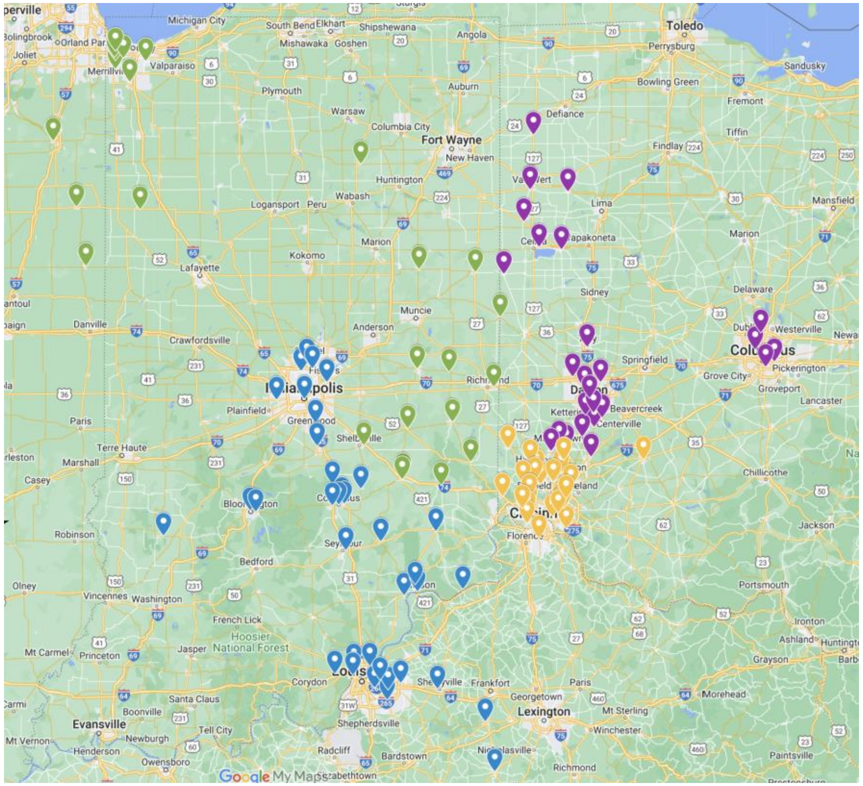
EQUAL OPPORTUNITY LENDER EQUAL HOUSING LENDER FDIC

overview



$17.1B
in assets

$10.6B/$12.8B
loans / deposits

$4.9B
wealth management [1]

2.27%
2Q Adj. PTPP ROAA [2]

- NASDAQ: **FFBC**
- Headquarters: **Cincinnati, Ohio**
- Founded: **1863**
- Banking Centers: **130**
- Employees: **2,193**
- Market Cap (6/30/23): **$1.9B**
- Dividend Yield (6/30/23): **4.5%**
- CET1 Ratio: **11.30%**

Lines of Business

Commercial
C&I, O-CRE, ABL, Equipment Finance, Treasury, Bannockburn Global Forex

Retail Banking
Consumer, Small Business

Mortgage Banking

Wealth Management / Affluent Banking

Investment Commercial Real Estate

Commercial Finance
Oak Street Funding / Franchise
Summit Funding Group

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[1] Includes brokerage assets under care.
[2] Non-GAAP financial measure which management believes facilitates a better understanding of the Company's financial condition. See Appendix for Non-GAAP reconciliation.

key investment highlights

Proven & sustainable business model spanning 160 years

- Well managed through past credit cycles
- Conservative operating philosophy
- Consistent profitability – 131 consecutive quarters

Premier Midwest franchise with top quartile performance

High quality balance sheet & robust capital position (11.30% CET1)

Prudent risk management & credit culture with strong asset quality

Increased scale to continue investments in technology

Track record of well-executed acquisitions with a well-defined M&A strategy

Experienced and proven management team

complementary market centric strategies

METRO MARKETS

Louisville, KY
Columbus, OH
Indianapolis, IN
Dayton, OH

▼ Low brand awareness
Low market share

Loans $3.0B / Deposits $2.8B

- Build relationships through becoming the Premier Business Bank
- Bank the business, the business owners and the employees
- Leads to targeted growth across all business lines

COMMUNITY MARKETS

Southern IN
South Central IN
Northwest IN
Northern OH

▲ High brand awareness
High market share

Loans $1.7B / Deposits $4.9B

- Deepen relationships
- Expand product offering
- Word-of-mouth referrals
- Leads to organic growth

HEADQUARTERS

Greater Cincinnati
Northern KY

T-4th in market share
All business lines represented

Loans $4.0B / Deposits $5.0B

- Significant branch network
- Alternative to larger banks
- Mass player, based on brand, reputation and legacy
- Visible presence
- Large associate population

NATIONAL

Industry Specific

▶ Niche offering

Loans $1.8B / Deposits $0.2B

- Oak Street Funding
- First Franchise Capital
- Bannockburn Global Forex
- Summit Funding Group

Note: Headquarters loan and deposit balances include special assets, loan marks, and other out of market and corporately held balances. Loan balances exclude PPP balances.

key business lines

Diversified financial holding company with comprehensive and innovative solutions for individuals and businesses

first financial bank	yellow CARDINAL ADVISORY GROUP a first financial company	BANNOCKBURN GLOBAL FOREX	oak street funding	first franchise capital®	SUMMIT Funding Group a first financial bank company
Full suite of diversified financial products for individuals and businesses	*Wealth & asset management services for individuals and businesses*	*Foreign currency advisory, hedge analytics, and transaction processing for closely held enterprises*	*Specialty lender to insurance industry, RIAs, CPAs and indirect auto finance companies*	*Specialty lender to quick-serve restaurant franchisees*	*Full-service equipment financing company*
$17.1 Billion Assets	**$4.9 Billion** Assets Under Care	**9 Offices** Across the U.S.	**$658 Million** Loans	**$254 Million** Loans	**$400+ Million** 2022 Originations
$12.8 Billion Deposits	**$23.6 Million** LTM Revenue	**$63.3 Million** Record LTM Revenue	**~12%** YoY Loan Growth	**2%** of Overall Portfolio	**4th** Largest Independent U.S. Equipment Finance Platform At Acquisition
26.46% Adjusted MRQ ROATCE	**$468 Million** Record LTM Wealth Advisory Sales	**2,000+** Clients	**6%** of Overall Portfolio		High Yielding Portfolio
	~9,000 Relationships				

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diversified lines of business

FIRST
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Go-to-Market Strategies

COMMERCIAL BANKING

Vision
To be known and operate as the Premier Business Bank and to provide banking solutions to the business, to the owner(s) and to their employees.

Target Audience
- High Demander
- $10MM-100MM Sales Revenue
- 50+ Employees

Current Portfolio

Relationships	4,011
Commitments	$4.1B
Balances	$2.6B
Business Deposits	$1.7B
Pub Fund Deposits	$1.7B

Value Proposition
We offer the products of our large regional competitors and, through personal relationship building, we become their trusted financial partner.

Business Line Goals
- Loan Growth
- Deposit Growth
- Fee Revenue
- Added new Forex product line through Bannockburn acquisition

RETAIL BANKING

Vision
Achieve organic growth by creating long-lasting relationships by finding ways to help our clients succeed.

Target Audience
- Consumers
- Small Business

Goals
- Core Deposit Growth
- Client Retention
- Share of Wallet
- Business Banking

Value Proposition
Centers on our ability to remain relevant and offer the products and services that our larger competitors do, but with a level of client intimacy that is difficult for larger competitors to sustain. Our clients look to us as their partner, and we will seek to provide them every product and service that they need—but nothing that they don't.

Current Portfolio

	Consumer	Business	Pub Funds
Number of Clients	299,417	32,736	
Total Deposit Balance	$5.8B	$1.5B	$0.1B
Total Loan Balance	$0.9B	$0.3B	

MORTGAGE

Vision
To be known as a premier mortgage lender in our communities by leveraging our relationships, exceptional client service and a comprehensive selection of product options to assist our clients in obtaining their dream of homeownership.

Target Audience
Clients looking to purchase or refinance a home less than $2.5MM

Current State
- Qtr Orig Volume $216MM
- Avg loan size $305K

Business Objectives
- Grow the business
- Focus on CRA
- Regulatory Compliance
- Customer Satisfaction

Value Proposition
A team of mortgage experts that deliver a fast, consistent experience for our clients by offering a suite of products to meet the needs of all client segments.

WEALTH MANAGEMENT

Vision
Utilize a holistic wealth management approach to grow, preserve and protect client wealth.

Target Audience

Mass Affluent:	$150-$499K HH income $250K-$1MM in AUM
High Net Worth:	$500K+ HH Income $1MM-$10MM in AUM
Plan Sponsors:	$1-$20MM Plan Size 100+ Participants

Value Proposition
- Convenient and efficient venue to comprehensively address all financial/banking needs
- Investment Management Process
- Expertise - Trust, Estate, Financial Planning, RPS
- Best in Class Brokerage Platform

Current Portfolio

	Relationships	Assets
Trust & Investments	2,700	$3.1B
Brokerage	6,047	$1.6B
RPS	85	$0.3B

Business Line Goals
- AUM Growth
- New Client Acquisition
- Maintain Top Quartile Investment Outcomes

INVESTMENT COMMERCIAL REAL ESTATE

Vision
To be recognized by professional developers and investors as the market leader. Through constant monitoring and application of our strategy we will build a high performing portfolio with acceptable risk and excellent financial returns.

Current Portfolio

Central & Northern OH	$0.7B
Southern OH	$1.6B
Indiana	$0.5B
Healthcare	$0.4B
Small Exposure	$0.2B
Affordable	$0.1B

Business Line Goals
- Loan Growth
- Swap Revenue
- Deposit Growth

Target Audience
Professional investors/developers with proven track-record to weather down-cycles

COMMERCIAL FINANCE

Vision
To be the market leader in client experience for commercial financing by delivering unique and diverse product offerings through cutting-edge technology and exceptional client service.

Target Audience
- Insurance Businesses
- Registered Investment Advisors
- Multi-Unit Restaurant Franchisees
- Certified Public Accountants
- Commercial Automotive Portfolios
- Clients looking for Equipment Leasing and Financing Expertise

Current Portfolio

Oak Street Funding	$0.7B
First Franchise Capital	$0.3B
Summit Funding Group[1]	$0.6B

[1] Includes operating leases

Value Proposition
Fulfill the unique financing needs of our customers while providing extraordinary service and industry expertise

Business Line Goals
- Portfolio Growth
- Revenue Growth

revenue growth strategies

LOB | Go-to-Market

Product & Pricing

- Regional pricing strategy
- Treasury Management product investments
- Investments in Product Management

Talent Expansion

- Up-Market Commercial talent acquisition
- Added new commercial sales talent to Chicago and Cleveland
- Added talent in Wealth Mgmt.:
  - Succession planning
  - Investment banking
  - Fixed income

Client Experience

- Improved Cash Management Platform
- Improved Online Banking Product
- Blend – Mortgage Origination
- nCino – Commercial loan origination and online account opening

Distribution

Defined Models

- Community
- Metro
- Headquarters
- National

Capacity Plans

- Increased physical distribution network
- Closed 67 locations in last 5 years[1]
- Aligned sales teams to distribution models

Expanded Capabilities

- Acquired Bannockburn enabling us to provide foreign exchange services
- Rollout of “in-house” derivatives desk capabilities
- Investment in Wealth Mgmt.:
  - Business succession
  - Fixed income strategies
  - Alternative investments
  - Improved digital platform
- Acquired Summit providing significant improvement to lease product offering
- Acquired Brady Ware Capital specializing in investment banking for mid-sized businesses

Technology

Enterprise Data Management

- Investment in data warehouse
- Enabling data as a strategic asset
- Connection into CRM platform

Enterprise CRM

- Company-wide implementation of SFDC
- Marketing automation and sales enablement program development
- Sales Management
- Operational Integration

Digital Transformation

- Roadmap Creation
- Increased Resource Allocation
- Enhanced Client Experience

Talent

Staffing Model

- Defined company FTE targets
- Larger salesforce in targeted Lines of Business

Culture

- Diversity and inclusion is a strategic priority
- Refreshed Corporate Strategic Intent
- Attraction/recruitment engagement and retention programs

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[1] Post MainSource merger

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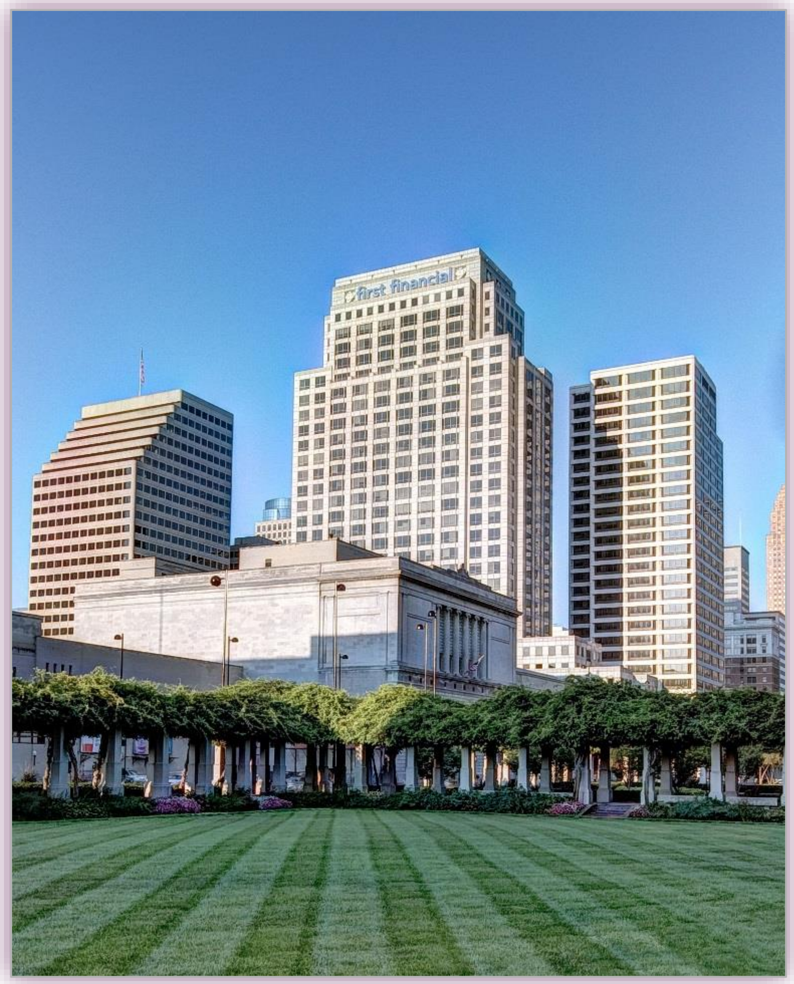

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EQUAL OPPORTUNITY LENDER EQUAL HOUSING LENDER FDIC

2Q 2023 results

131st Consecutive Quarter of Profitability

Profitability

- Net income – $65.7 million or $0.69 per diluted share. Adjusted[1] net income – $68.7 million or $0.72 per diluted share
- Return on average assets – 1.55%. Adjusted[1] return on average assets – 1.62%
- Return on average shareholders' equity – 12.32%. Adjusted[1] return on average shareholders' equity – 12.90%
- Return on average tangible common equity – 25.27%[1]. Adjusted[1] return on average tangible common equity – 26.46%

Income Statement

- Net interest income – $159.2 million
- Net interest margin of 4.43% on a GAAP basis; 4.48% on a fully tax equivalent basis[1]
- Noninterest income – $53.3 million; $53.5 million as adjusted[1]
- Noninterest expense – $120.6 million; $116.9 million as adjusted[1]
- Efficiency ratio – 56.76%. Adjusted[1] efficiency ratio – 54.94%
- Effective tax rate of 19.1%. Adjusted[1] effective tax rate of 19.3%

Balance Sheet

- EOP assets increased $156.3 million compared to the linked quarter to $17.1 billion
- EOP loans increased $116.8 million compared to the linked quarter to $10.6 billion
- Average deposits decreased $98.3 million compared to the linked quarter to $12.7 billion
- EOP investment securities decreased $138.0 million compared to the linked quarter

Asset Quality

- Provision expense - $10.7 million
- Net charge-offs – $5.7 million. NCOs / Avg. Loans – 0.22% annualized
- Classified Assets / Total Assets - 0.81%
- NPA / Total Assets – 0.32%
- ACL / Total Loans – 1.41%

Capital

- Total capital ratio – 13.94%
- Tier 1 common equity ratio – 11.30%
- Tangible common equity ratio – 6.56%. Adjusted[1] Tangible common equity ratio – 8.76%
- Tangible book value per share – $11.02

[1] Non-GAAP financial measure which management believes facilitates a better understanding of the Company's financial condition. See Appendix for Non-GAAP reconciliation.

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EQUAL OPPORTUNITY LENDER EQUAL HOUSING LENDER FDIC

2Q 2023 highlights

- Quarterly earnings driven by strong net interest margin and robust fee income
  - Adjusted[1] earnings per share – $0.72
  - Adjusted[1] return on assets – 1.62%
  - Adjusted[1] pre-tax, pre-provision return on assets – 2.27%
  - Adjusted[1] return on average tangible common equity – 26.46%
- End of period loan balances increased during the period, in line with expectations
  - EOP loan balances increased $116.8 million compared to the linked quarter; 4.5% on an annualized basis
  - Growth included a $76.4 million increase in residential mortgage loans and a $86.9 million increase in finance leases
- Total average deposit balances decreased $98.3 million, or 3.1% annualized
  - Higher brokered CDs and retail CDs partially offset declines in transactional accounts due to rate pressures
  - $214.0 million increase in brokered CDs; $95.1 million increase in retail CDs
  - Decline of $287.2 million in noninterest bearing deposit balances from linked quarter
  - Average noninterest bearing deposits were 28.8% of average total deposits at June 30, 2023
  - Core deposits were stable to increasing from April to June
- Net interest margin (FTE) decreased 7 bps, in line with expectations
  - Lower margin from first quarter driven by increased funding costs
  - 33 bp increase in asset yields partially offset 40 bp increase in cost of deposits
- Adjusted[1] noninterest income of $53.5 million
  - Strong foreign exchange income of $15.0 million, a decrease of $1.9 million, or 11.0%, from linked quarter
  - Record wealth management fees of $6.7 million
  - Leasing business revenue of $10.3 million, a decrease of $3.4 million, or 24.9% compared to linked quarter due to shift in product mix
  - Adjusted[1] $0.2 million for losses on investment securities and gain related to the LIBOR cessation

[1] Non-GAAP financial measure which management believes facilitates a better understanding of the Company's financial condition. See Appendix for Non-GAAP reconciliations.

2Q 2023 highlights

- Adjusted[1] noninterest expense of $116.9 million, a 2.0% increase from first quarter
  - Adjustments[1] include $1.0 million tax credit investment writedown, $1.7 million of costs related to online banking conversion and $1.0 million of other costs not expected to recur such as acquisition, severance and branch consolidation costs
  - Increase driven by annual merit increases and higher marketing costs
  - Efficiency ratio of 56.8%; 54.9% as adjusted[1]

- Allowance for credit loss (ACL) and provision expense increased compared to linked quarter
  - Total ACL of $166.9 million; provision expense of $10.7 million
    - Loans and leases - ACL of $148.6 million; 1.41% of total loans
    - Unfunded Commitments - ACL of $18.2 million
  - Increase in provision expense driven by slower prepayment rates, net charge-offs and loan growth
  - NPA to total assets of 0.32%
  - $5.7 million in net charge-offs for the quarter; 22 bps as a percentage of loans on an annualized basis
  - Classified assets decreased $20.1 million to $138.9 million due to strong resolution efforts
  - Nonaccrual loans of $53.7 million; $19.1 million increase compared to linked quarter due to the downgrade of two relationships

- Capital ratios in excess of targets
  - Total capital ratio of 13.94%
  - Tier 1 common equity of 11.30%; 30 basis point increase from linked quarter
  - Tangible book value increased by $0.26, or 2.4%, to $11.02 due to strong earnings
  - Tangible common equity increased 9 bps to 6.56%; 8.76%[1] excluding ($353.0) million of AOCI
  - No shares repurchased in second quarter

[1] Non-GAAP financial measure which management believes facilitates a better understanding of the Company's financial condition. See Appendix for Non-GAAP reconciliations.

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adjusted net income[1]

The table below lists certain adjustments that the Company believes are significant to understanding its quarterly performance.

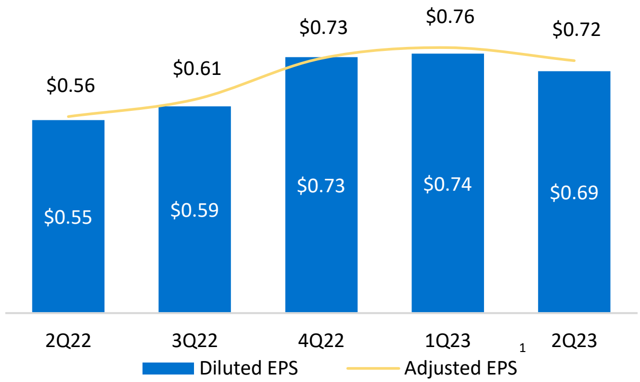
	2Q 2023 As Reported	2Q 2023 Adjusted [1]		1Q 2023 As Reported	1Q 2023 Adjusted [1]	
Net interest income	$ 159,232	$ 159,232		$ 159,318	$ 159,318	
Provision for credit losses-loans and leases	$ 12,719	$ 12,719		$ 8,644	$ 8,644	
Provision for credit losses-unfunded commitments	$ (1,994)	$ (1,994)		$ 1,835	$ 1,835	
Noninterest income	$ 53,258	$ 53,258		$ 55,543	$ 55,543	
less: gains (losses) on security transactions	-	(466)	A	-	121	A
less: other	-	227	A	-	-	A
Total noninterest income	$ 53,258	$ 53,497		$ 55,543	$ 55,422	
Noninterest expense	$ 120,615	$ 120,615		$ 116,693	$ 116,693	
less: tax credit investment writedown	-	984	A	-	104	A
less: online banking conversion costs	-	1,717	A	-	31	A
less: other	-	1,044	A	-	2,000	A
Total noninterest expense	$ 120,615	$ 116,870		$ 116,693	$ 114,558	
Income before income taxes	$ 81,150	$ 85,134		$ 87,689	$ 89,703	
Income tax expense	$ 15,483	$ 15,483		$ 17,286	$ 17,286	
plus: after-tax impact of tax credit investment @ 21%	-	81		-	82	
plus: tax effect of adjustments (A) @ 21% statutory rate	-	837		-	423	
Total income tax expense	$ 15,483	$ 16,401		$ 17,286	$ 17,791	
Net income	$ 65,667	$ 68,733		$ 70,403	$ 71,912	
Net earnings per share - diluted	$ 0.69	$ 0.72		$ 0.74	$ 0.76	
Pre-tax, pre-provision return on average assets	2.17%	2.27%		2.35%	2.40%	

[1] Non-GAAP financial measure which management believes facilitates a better understanding of the Company's financial condition. See Appendix for Non-GAAP reconciliations.

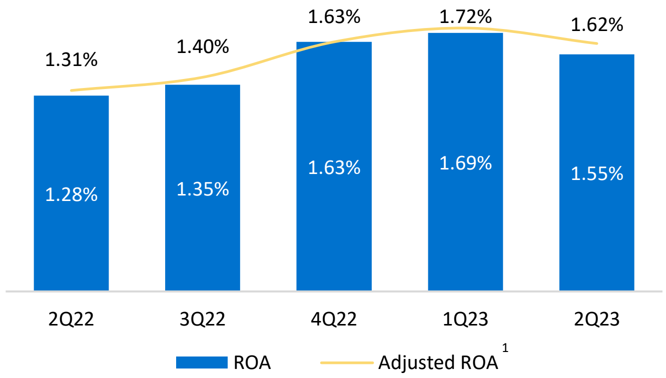
All dollars shown in thousands, except per share amounts

profitability

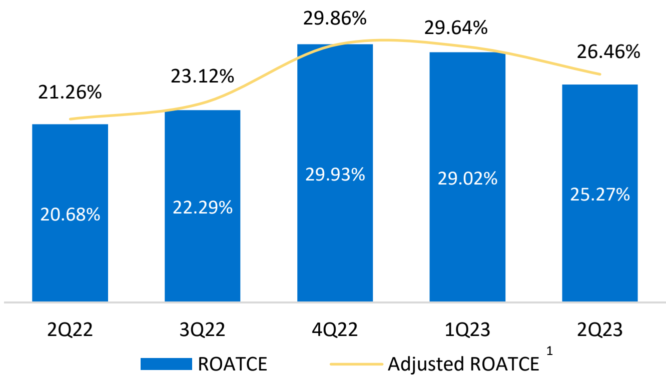
Diluted EPS



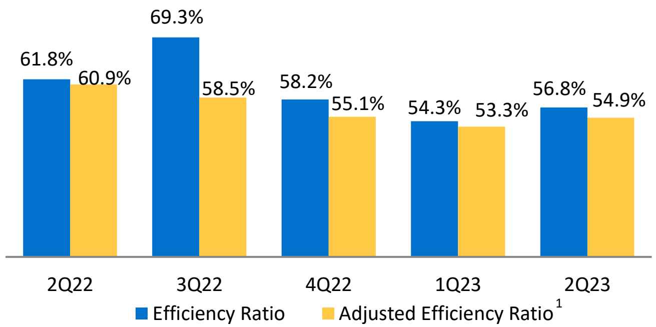
Return on Average Assets



Return on Avg Tangible Common Equity



Efficiency Ratio



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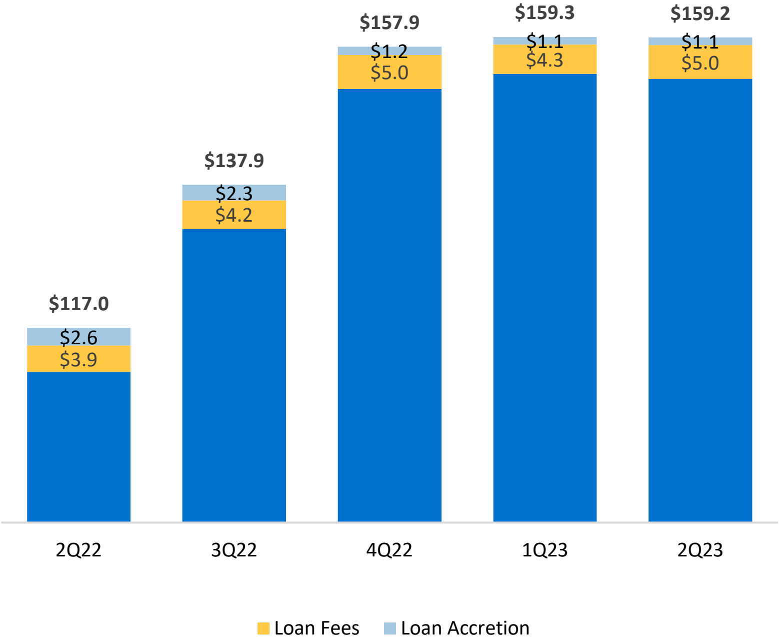
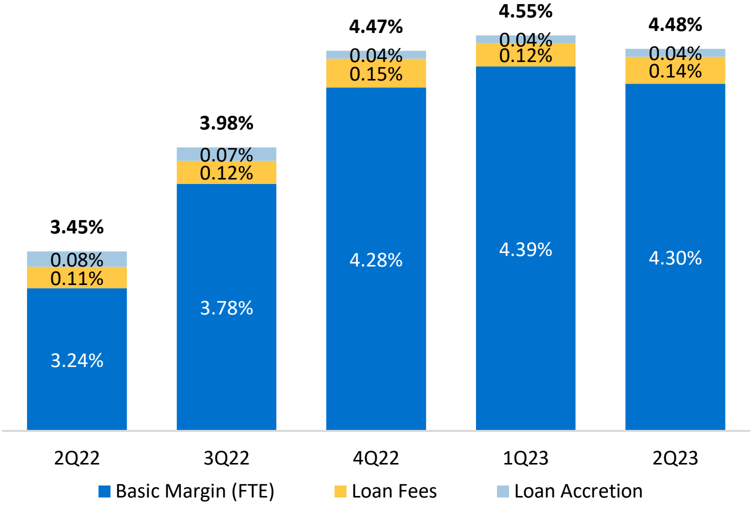
net interest income & margin

Net Interest Income



Net Interest Margin (FTE)



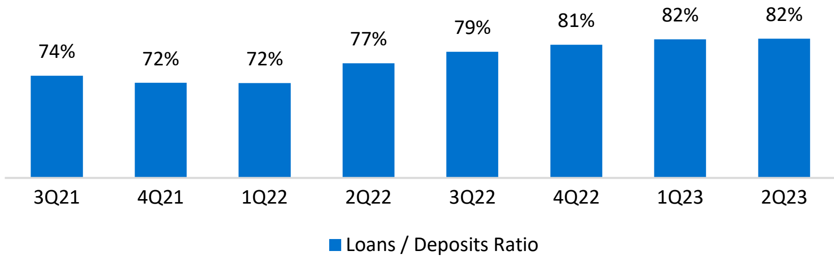
2Q23 NIM (FTE) Progression

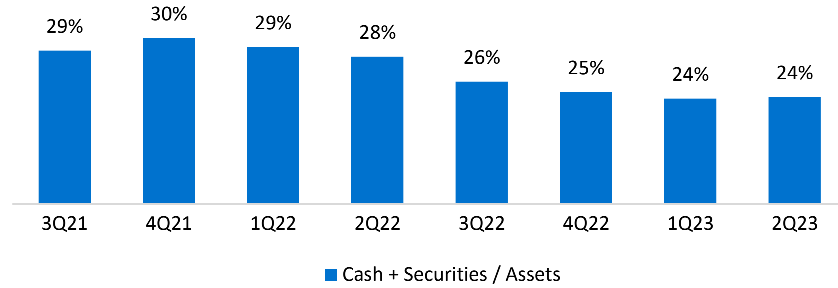
1Q23	**4.55%**
Asset yields/mix	0.34%
Deposit & funding costs/mix	-0.40%
Accretion/other	-0.01%
2Q23	**4.48%**

All dollars shown in millions

liquidity and beta profile

Liquidity Trends

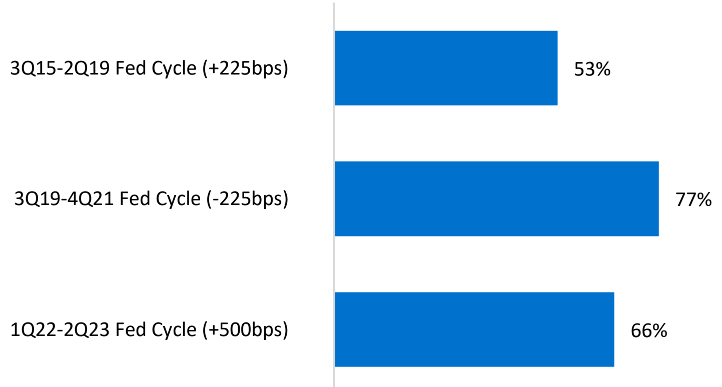




Historical Deposit and Loan Betas[1]

Total Deposit Beta

Loan Beta



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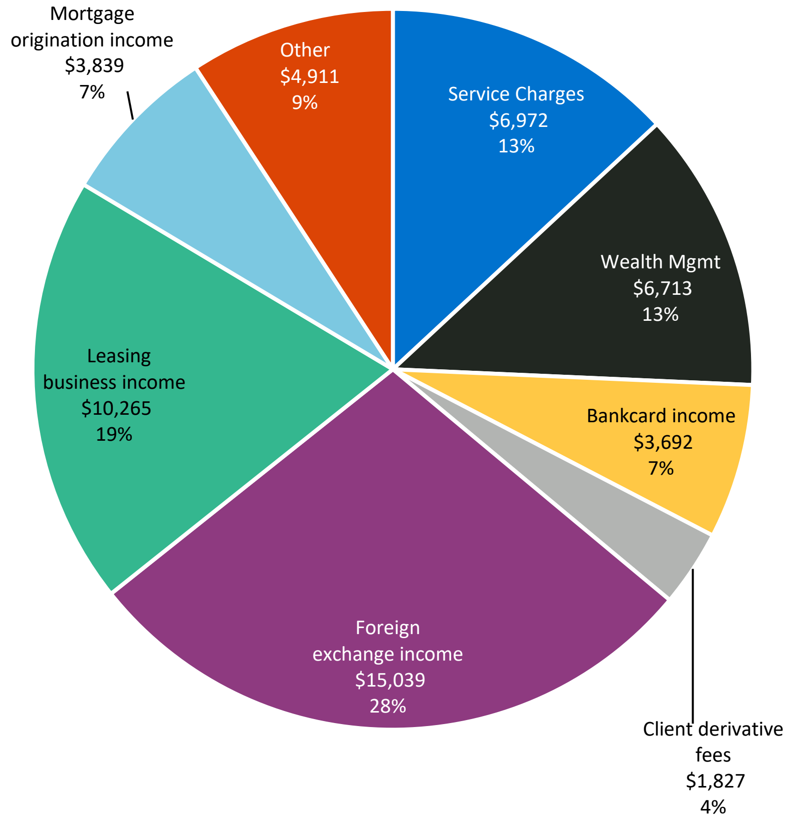
[1]Historical data adjusted for the merger with MainSource Financial Group, Inc. using the sum of the individual components.

noninterest income

Noninterest Income

Total $53.3 million



All dollars shown in thousands

2Q23 Highlights

- Total fee income 25.1% of net revenue
- Foreign exchange income of $15.0 million; decreased $1.9 million, or 11.0%, from the linked quarter
- Leasing business income of $10.3 million; decreased $3.4 million, or 24.9%, from the linked quarter due to change in product mix
- Record trust and wealth management fees of $6.7 million increased $0.4 million, or 6.0%, from the linked quarter
- Deposit service charge income of $7.0 million; increased $0.5 million, or 7.0%, from the linked quarter
- Mortgage banking income of $3.8 million; increased $1.5 million, or 64.4%, from the linked quarter
- Client derivative income of $1.8 million; $0.8 million, or 81.8%, increase from the linked quarter

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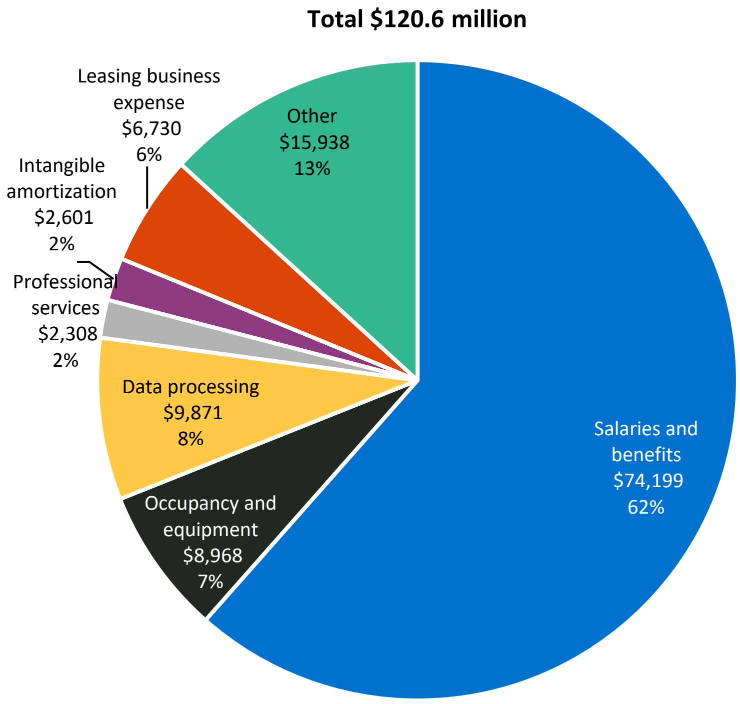
noninterest expense

Noninterest Expense



2Q23 Highlights

- Core expenses increased $2.3 million, or 2%, primarily due to annual merit increases and higher marketing expenses; partially offset by lower fraud and leasing business expenses
- Adjustments include:
  - $1.0 million tax credit investment writedown
  - $1.7 million of costs related to online banking conversion
  - $1.0 million of other costs not expected to recur such as acquisition, branch consolidation and severance costs

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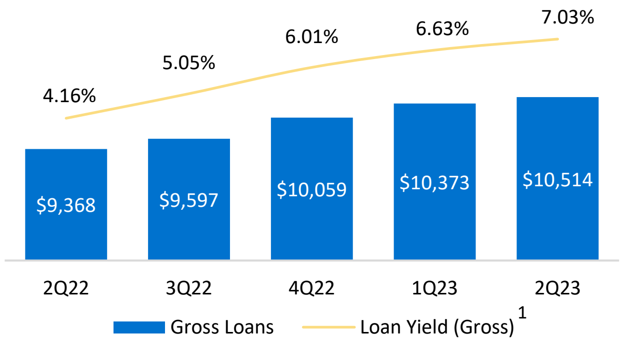
All dollars shown in thousands

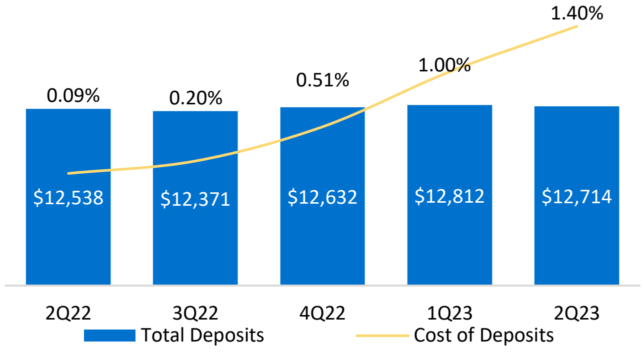
EQUAL OPPORTUNITY LENDER EQUAL HOUSING LENDER FDIC

average balance sheet

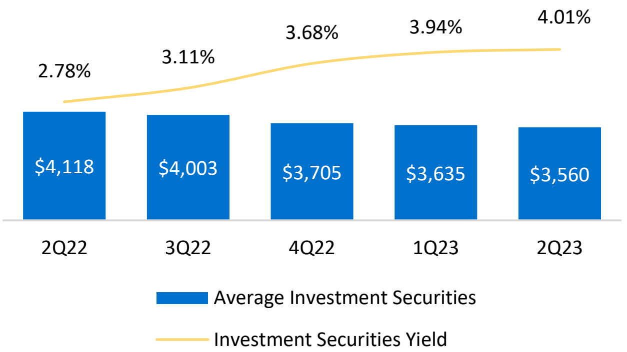
Average Loans



Average Deposits



Average Securities



All dollars shown in millions

[1] Includes loans fees and loan accretion

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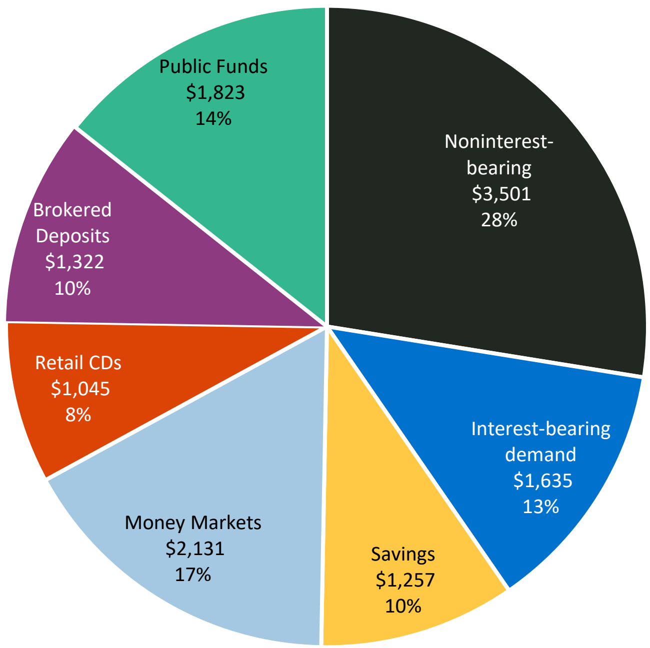
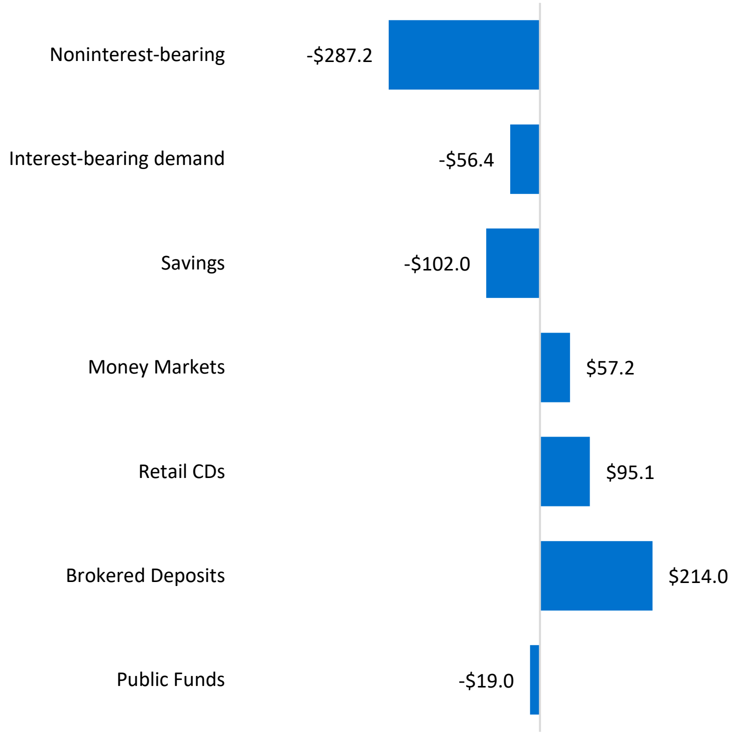
deposits

Deposit Product Mix (Avg)

Total $12.7 billion



2Q23 Average Deposit Progression

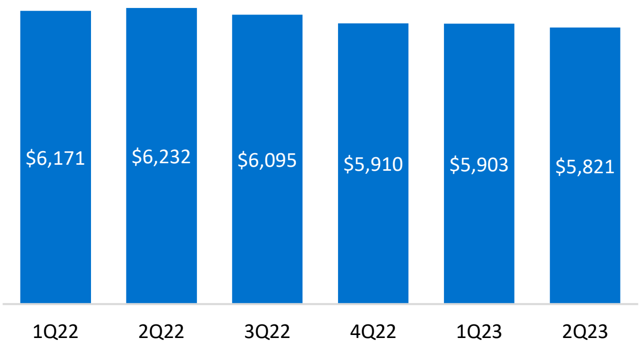


Total growth/(decline): ($98.3) million

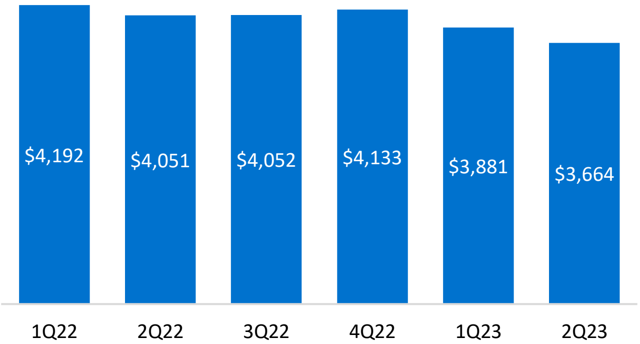
All dollars shown in millions

average deposit trends

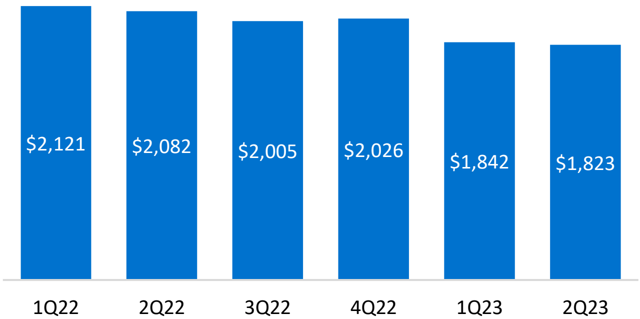
Personal



Business



Public Funds



Uninsured Deposits

Uninsured deposits (per call report instructions)	$	4,581
Less: Public funds		1,658
Less: Intercompany deposits		391
Adjusted uninsured deposits		2,532
Borrowing capacity		5,840
Borrowing capacity in excess of adjusted uninsured deposits	$	3,308
Borrowing capacity as a % of adjusted uninsured deposits		230.6%
Adjusted uninsured deposits to total deposits		19.8%

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All dollars shown in millions, except for uninsured deposits, which are shown in billions

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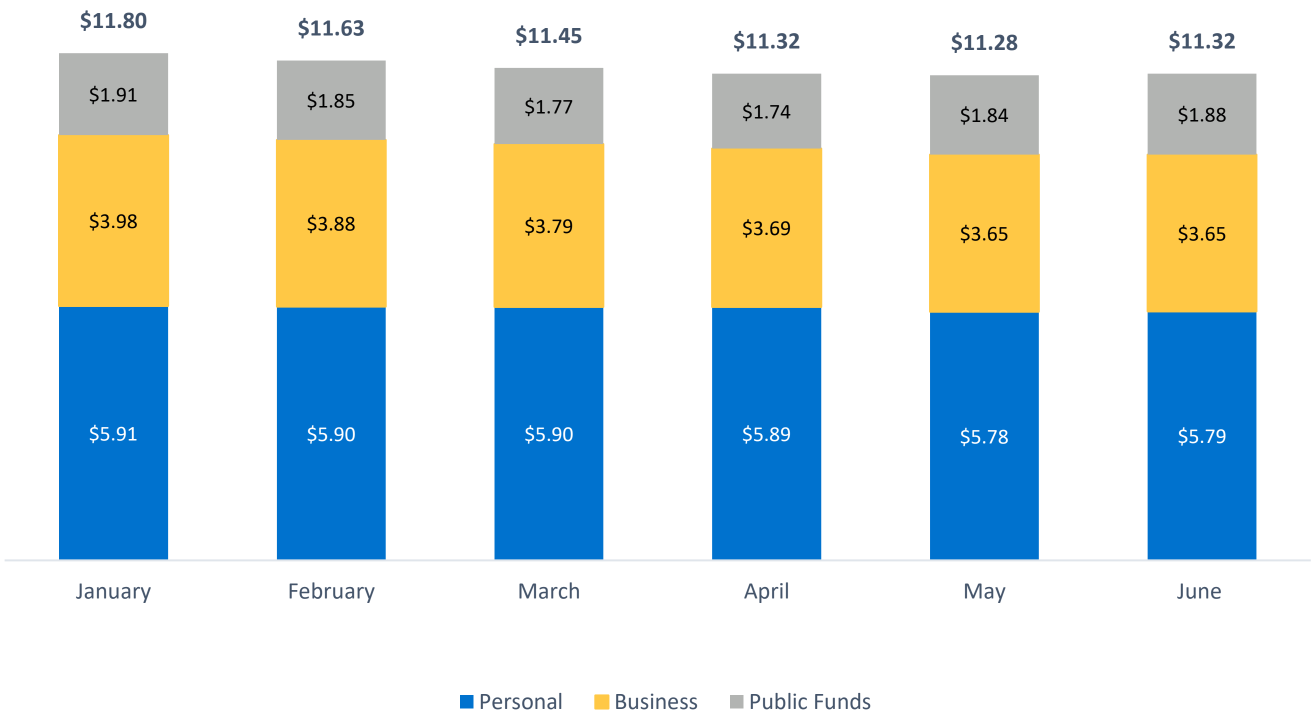
average deposit trends-continued

2023 Average deposits by month



All dollars shown in billions

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deposit concentrations

Business Deposits by Sector

NAICS Sector	6/30/23	% of Total Deposits
Manufacturing	$567.3	4.4%
Real Estate and Rental and Leasing	453.5	3.6%
Finance and Insurance	446.5	3.5%
Construction	319.0	2.5%
Professional, Scientific, and Technical Services	265.3	2.1%
Other Services (except Public Administration)	286.1	2.2%
Health Care and Social Assistance	223.0	1.7%
Retail Trade	180.7	1.4%
Accommodation and Food Services	147.1	1.2%
Wholesale Trade	120.6	0.9%
Administrative and Support and Waste Management	78.6	0.6%
Agriculture, Forestry, Fishing and Hunting	86.2	0.7%
Transportation and Warehousing	73.4	0.6%
Arts, Entertainment, and Recreation	63.6	0.5%
Educational Services	56.2	0.4%
Other	284.3	2.2%
Grand Total	**$3,651.3**	**28.6%**

All dollars shown in millions

borrowing capacity & cash/investment liquidity

Borrowing Capacity

FHLB borrowing availability	$	494,653
Fed Discount Window availability		891,073
Brokered CDs/Deposit placement services		2,890,971
Fed funds		1,563,000
Total as of June 30, 2023	$	5,839,697

(dollars shown in thousands)

Cash/Investment Liquidity

- Interest-bearing deposits with other banks of $485 million
- Investment securities portfolio:
  - 98% of investment portfolio classified as available-for-sale
  - $626 million of expected cash flow from securities portfolio in next 12 months
  - $171 million of securities available to be sold at breakeven
  - $658 million of floating rate securities with minimal losses
  - Portfolio duration of 4.4 years at June 30, 2023

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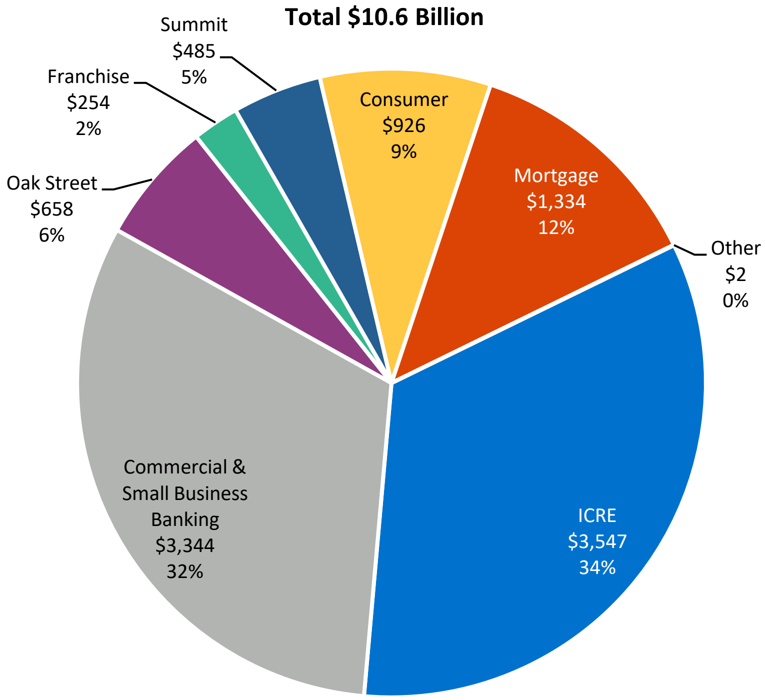
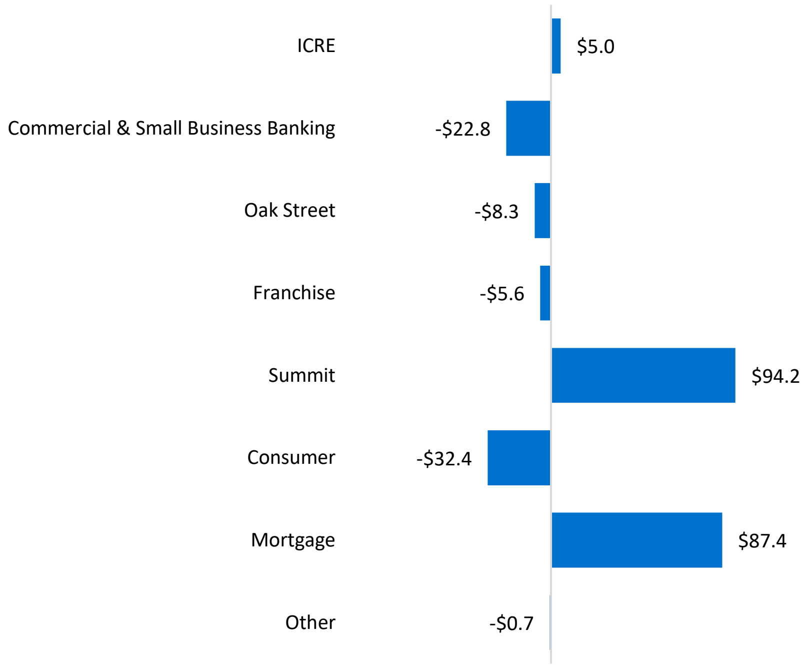
loan portfolio

Loan LOB Mix (EOP)



Net Loan Change-LOB (Linked Quarter)



Total growth/(decline):
$116.8 million

All dollars shown in millions

loan concentrations

C&I and Owner Occupied CRE Loans by Sector[1]

NAICS Sector	6/30/23	% of Total Loans
Real Estate and Rental and Leasing	$836.8	7.9%
Finance and Insurance	756.2	7.2%
Manufacturing	578.4	5.5%
Accommodation and Food Services	327.5	3.1%
Health Care and Social Assistance	251.0	2.4%
Construction	225.4	2.1%
Professional, Scientific, and Technical Services	193.9	1.8%
Retail Trade	174.9	1.7%
Other Services (except Public Administration)	161.5	1.5%
Agriculture, Forestry, Fishing and Hunting	157.3	1.5%
Wholesale Trade	132.1	1.3%
Transportation and Warehousing	118.8	1.1%
Arts, Entertainment, and Recreation	87.5	0.8%
Administrative and Support and Waste Management	75.7	0.7%
Public Administration	62.5	0.6%
Other	119.1	1.1%
Grand Total	**$4,258.5**	**40.4%**

[1] Excludes Summit Funding Group

Investor CRE Loans by Property Type

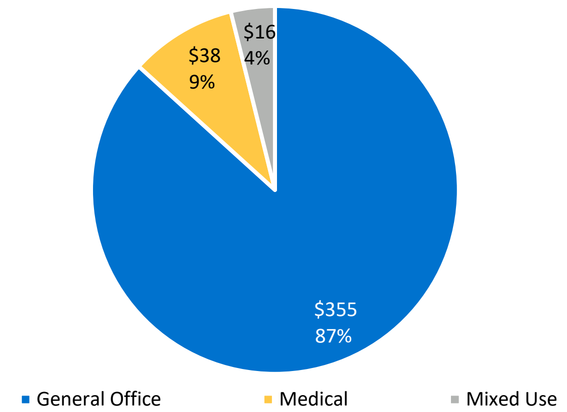
Property Type	6/30/23	% of Total Loans
Residential Multi Family 5+	$1,020.3	9.7%
Retail Property	792.1	7.5%
Office	485.3	4.6%
Industrial	407.5	3.9%
Hospital/Nursing Home	323.9	3.1%
Hotel	273.4	2.6%
Land	97.2	0.9%
Residential 1-4 Family	74.6	0.7%
Other Real Estate	49.5	0.5%
Other	23.5	0.2%
Grand Total	**$3,547.2**	**33.6%**

All dollars shown in millions

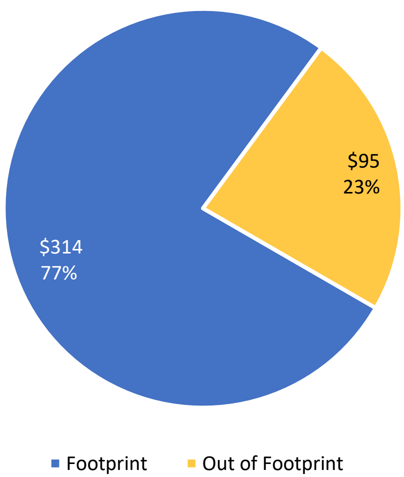
area of focus - office portfolio (non-owner occupied)[1]

- $485 million balance represents 4.6% of total loan portfolio
  - $76 million are less than $2.5 million individually; 100% pass risk rating
  - $409 million managed by investor real estate line of business
- 72% of portfolio is suburban
- Average LTV of 63%
- Majority of exposure is in our metro markets and secured by suburban Class A & Class B assets with recourse to the sponsor
- No exposure to gateway cities
- $7 million on nonaccrual status
- $24 million rated special mention

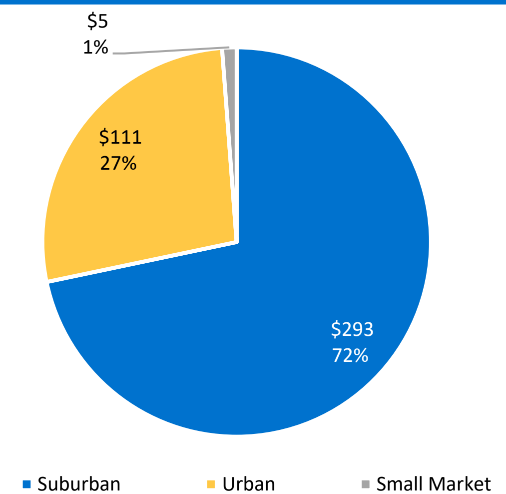
Office Property Type



Office Property Footprint



Office Property Market



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[1] all graphs depicted on this slide only include office loans greater than $2.5 million

All dollars shown in millions

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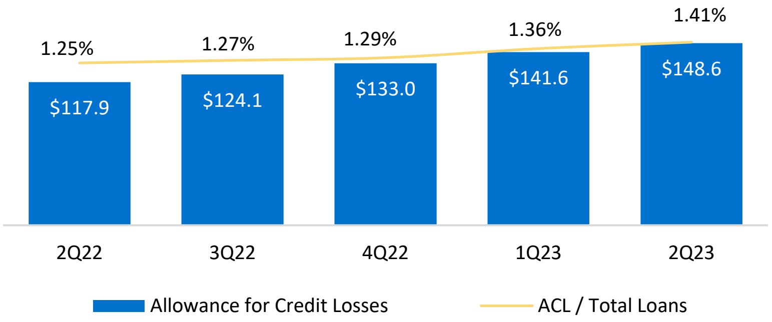
current expected credit losses - loans and leases

ACL / Total Loans



All dollars shown in millions

2Q23 Highlights

- $166.9 million combined ACL; $10.7 million combined provision expense
- $148.6 million ACL – loans and leases; increase driven by slower prepayment rates, net charge-offs and loan growth; 1.41% of loan balances
- Utilized Moody's June baseline forecast in quantitative model
- $18.2 million ACL – unfunded commitments

ACL by Loan Type

	2Q22	3Q22	4Q22	1Q23	2Q23
Loans					
Commercial and industrial	$ 39,179	$ 41,032	$ 42,313	$ 45,905	$ 42,627
Lease financing	2,212	2,450	3,571	3,950	8,069
Real estate -construction	11,965	14,046	13,527	13,646	11,778
Real estate - commercial	39,856	38,071	41,106	42,020	44,451
Real estate - residential	7,383	9,422	12,684	15,536	19,405
Home equity	10,980	11,620	12,447	13,380	15,067
Installment	1,189	4,855	4,945	4,693	4,466
Credit card	5,121	2,600	2,384	2,461	2,783
ACL-loan and lease losses	$ 117,885	$ 124,096	$ 132,977	$ 141,591	$ 148,646
ACL-unfunded commitments	$ 16,661	$ 17,046	$ 18,388	$ 20,223	$ 18,229

All dollars shown in thousands

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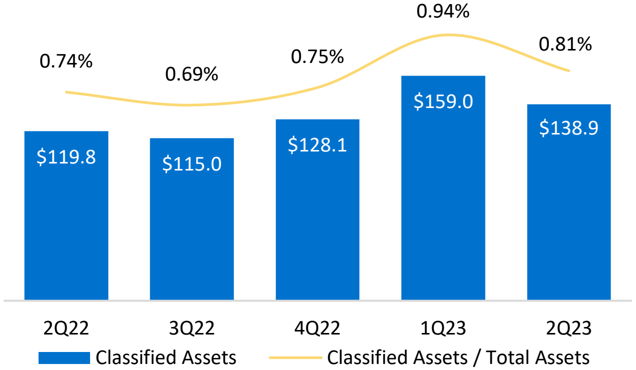
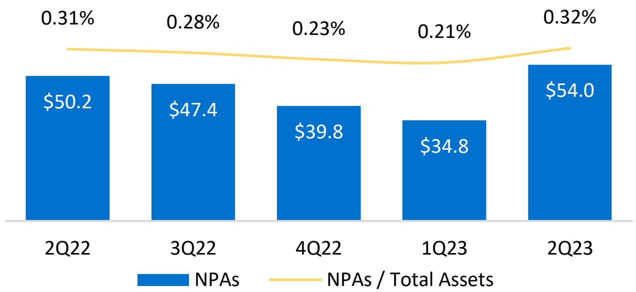
asset quality

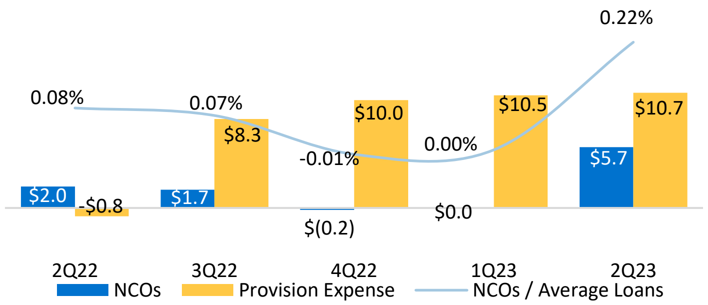
Classified Assets / Total Assets



Nonperforming Assets / Total Assets



Net Charge Offs & Provision Expense[1]



[1] Provision includes both loans & leases and unfunded commitments
All dollars shown in millions

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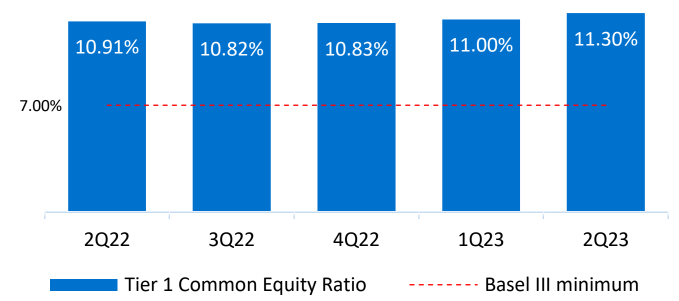
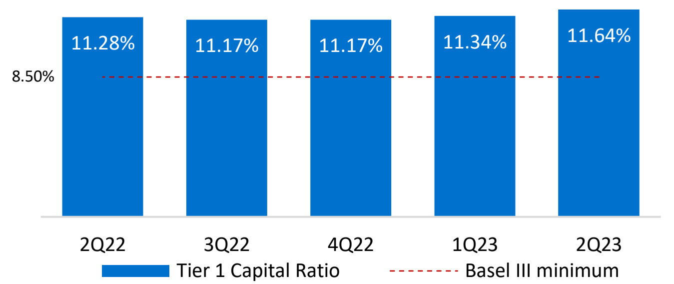
capital

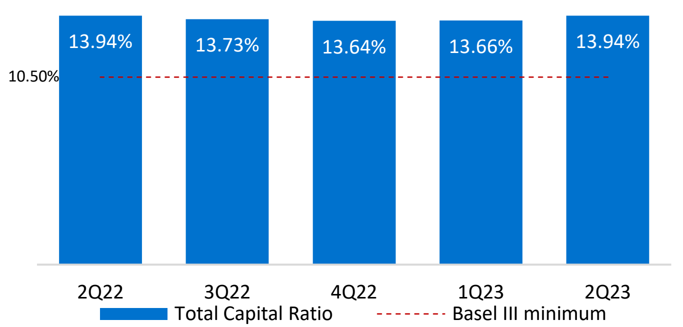
Tier 1 Common Equity Ratio



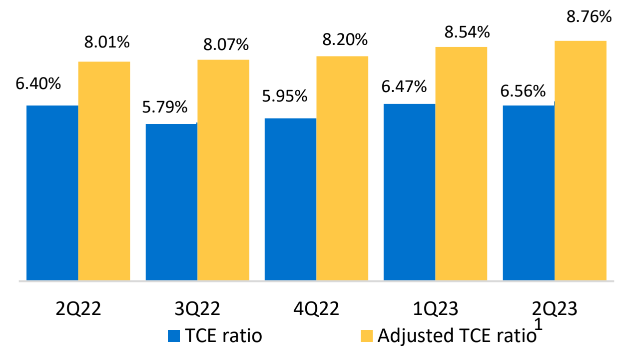
Tier 1 Capital Ratio



Total Capital Ratio



Tangible Common Equity Ratio



6/30 Risk Weighted Assets = $13,118,477
All capital numbers are considered preliminary.

[1] Non-GAAP financial measure which management believes facilitates a better understanding of the Company's financial condition. See Appendix for Non-GAAP reconciliation. Adjusted TCE excludes impact from AOCI

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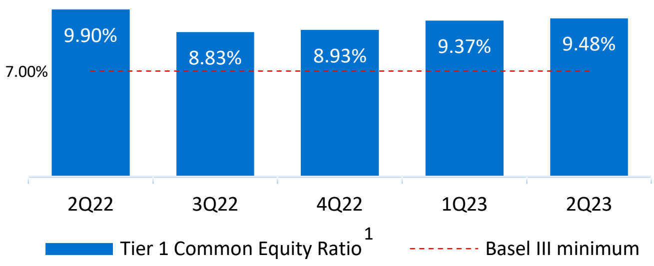
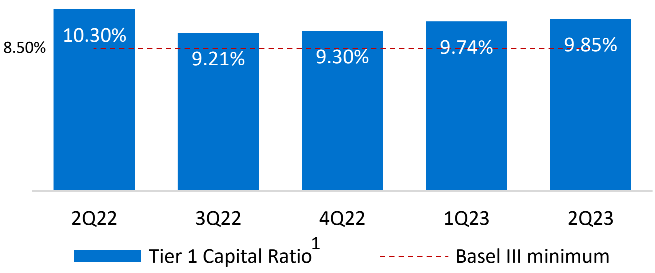
capital ratios including all unrealized losses[1]

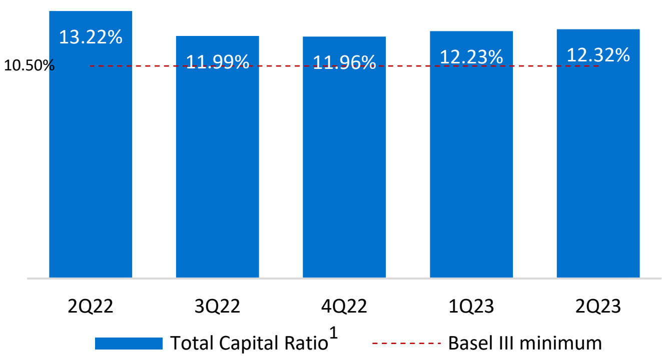
Tier 1 Common Equity Ratio



Tier 1 Capital Ratio



Total Capital Ratio



6/30 Risk Weighted Assets = $13,118,477
All capital numbers are considered preliminary.

[1] Assumes Company holds cash proceeds of securities sales

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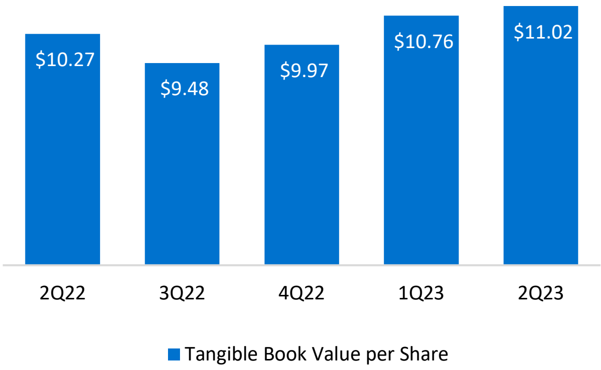
capital strategy

Tangible Book Value Per Share



- 2.4% increase in TBV per share driven by strong earnings during the period

Strategy & Deployment

- 4.5% annualized dividend yield
- 33.3% of 2Q23 earnings returned to shareholders through common dividend
- Most recent internal stress testing indicates capital ratios above regulatory minimums in all modeled scenarios
- Common dividend expected to remain unchanged in near-term
- No shares repurchased in 2Q23; no plans to repurchase shares in near-term

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outlook commentary[1]

Balance Sheet	• Loan balances expected to grow mid single digits in near-term • Deposit balances expected to increase modestly in near-term • Investment portfolio expected to decline as cash flows fund loan growth
Net Interest Margin	• 4.25% - 4.35% which assumes a 25 bp Fed Funds hike in July • Uncertainty remains around Fed Funds path, deposit repricing, loan growth
Credit	• Continued stability in credit quality metrics • ACL coverage expected to be slightly higher • Uncertainty regarding inflation and macroeconomic environment
Noninterest Income	• Total expected fee income of $53 - 55 million
Noninterest Expense	• Total noninterest expense expected to be $117 - 119 million • Expected to be stable excluding growth in leasing business expense • Incentive expense will fluctuate with fee income
Capital	• Expect to maintain dividend at current levels

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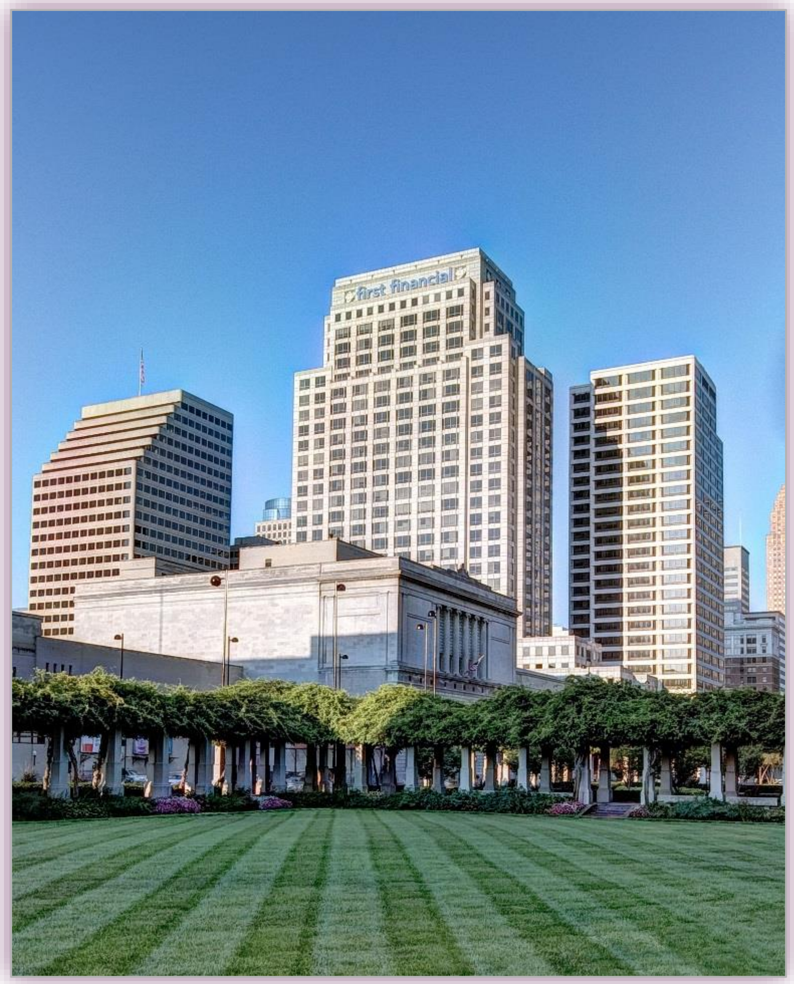
[1] See Forward Looking Statement Disclosure on page 2-3 of this presentation for a discussion of factors that could affect management's expectations and results in future periods.

presentation contents



appendix: our markets

Greater Cincinnati/Dayton

Loans	$4.4 billion
Deposits	$6.1 billion
Deposit Market Share	T- #4 (2.7%)
Banking Centers	50
Fortune 500 Companies	8

Indianapolis

Loans	$1.0 billion
Deposits	$0.7 billion
Deposit Market Share	#14 (1.2%)
Banking Centers	9
Fortune 500 Companies	2

Columbus, OH

Loans	$1.3 billion
Deposits	$0.3 billion
Deposit Market Share	#18 (0.4%)
Banking Centers	4
Fortune 500 Companies	5

Louisville

Loans	$0.3 billion
Deposits	$0.6 billion
Deposit Market Share	#12 (1.3%)
Banking Centers	6
Fortune 500 Companies	3

Community Markets

Loans	$1.7 billion
Deposits	$4.9 billion
Banking Centers	61

National

Loans	$1.8 billion
Deposits	$0.2 billion

All numbers as of 6/30/2023 except deposit market share which is as of 6/30/2022.
Greater Cincinnati/Dayton and deposit balances include special assets, loan marks, and other out of market and corporately held balances. Loan balances exclude PPP balances.

appendix: non-GAAP measures

The Company's Investor Presentation contains certain financial information determined by methods other than in accordance with accounting principles generally accepted in the United States (GAAP). Such non-GAAP financial information should be considered supplemental to, and not as a substitute for, or superior to, financial measures calculated in accordance with GAAP. However, we believe that non-GAAP reporting provides meaningful information and therefore we use it to supplement our GAAP information. We have chosen to provide this supplemental information to investors, analysts and other interested parties to enable them to perform additional analyses of operating results, to illustrate the results of operations giving effect to the non-GAAP adjustments and to provide an additional measure of performance. We believe this information is helpful in understanding the results of operations separate and apart from items that may, or could, have a disproportional positive or negative impact in any given period. For a reconciliation of the differences between the non-GAAP financial measures and the most comparable GAAP measures, please refer to the following reconciliation tables.

appendix: non-GAAP to GAAP reconciliation

Net interest income and net interest margin - fully tax equivalent

	Three months ended				
	June 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	June 30, 2022
Net interest income	$ 159,232	$ 159,318	$ 157,896	$ 137,892	$ 117,010
Tax equivalent adjustment	1,601	1,424	1,553	1,712	1,625
Net interest income - tax equivalent	$ 160,833	$ 160,742	$ 159,449	$ 139,604	$ 118,635
Average earning assets	$ 14,403,542	$ 14,326,645	$ 14,136,477	$ 13,917,815	$ 13,780,243
Net interest margin[1]	4.43 %	4.51 %	4.43 %	3.93 %	3.41 %
Net interest margin (fully tax equivalent)[1]	4.48 %	4.55 %	4.47 %	3.98 %	3.45 %

[1] Margins are calculated using net interest income annualized divided by average earning assets.

The tax equivalent adjustment to net interest income recognizes the income tax savings when comparing taxable and tax-exempt assets and assumes a 21% tax rate. Management believes that it is a standard practice in the banking industry to present net interest margin and net interest income on a fully tax equivalent basis. Therefore, management believes these measures provide useful information to investors by allowing them to make peer comparisons. Management also uses these measures to make peer comparisons.

All dollars shown in thousands

appendix: non-GAAP to GAAP reconciliation

Additional non-GAAP ratios

(Dollars in thousands, except per share data)	Three months ended, June 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	June 30, 2022
Net income (a)	$ 65,667	$ 70,403	$ 69,086	$ 55,705	$ 51,520
Average total shareholders' equity	2,137,765	2,082,210	2,009,564	2,089,179	2,099,670
Less:					
Goodwill	(1,005,791)	(1,005,713)	(998,575)	(999,690)	(999,958)
Other intangibles	(89,878)	(92,587)	(95,256)	(97,781)	(100,354)
Average tangible equity (b)	1,042,097	983,910	915,733	991,708	999,358
Total shareholders' equity	2,143,419	2,121,496	2,041,373	1,994,132	2,068,670
Less:					
Goodwill	(1,005,828)	(1,005,738)	(1,001,507)	(998,422)	(999,959)
Other intangibles	(88,662)	(91,169)	(93,919)	(96,528)	(99,019)
Ending tangible equity (c)	1,048,929	1,024,589	945,947	899,182	969,692
Less:					
AOCI	(353,010)	(328,059)	(358,663)	(354,570)	(243,328)
Ending tangible equity less AOCI (d)	1,401,939	1,352,648	1,304,610	1,253,752	1,213,020
Total assets	17,090,149	16,933,884	17,003,316	16,623,793	16,243,714
Less:					
Goodwill	(1,005,828)	(1,005,738)	(1,001,507)	(998,422)	(999,959)
Other intangibles	(88,662)	(91,169)	(93,919)	(96,528)	(99,019)
Ending tangible assets (e)	15,995,659	15,836,977	15,907,890	15,528,843	15,144,736
Risk-weighted assets (f)	13,118,477	13,025,552	12,923,233	12,467,422	11,982,860
Total average assets	16,968,055	16,942,999	16,767,598	16,385,989	16,185,978
Less:					
Goodwill	(1,005,791)	(1,005,713)	(998,575)	(999,690)	(999,958)
Other intangibles	(89,878)	(92,587)	(95,256)	(97,781)	(100,354)
Average tangible assets (g)	$ 15,872,386	$ 15,844,699	$ 15,673,767	$ 15,288,518	$ 15,085,666
Ending shares outstanding (h)	95,185,483	95,190,406	94,891,099	94,833,964	94,448,792
Ratios					
Return on average tangible shareholders' equity (a)/(b)	25.27%	29.02%	29.93%	22.29%	20.68%
Ending tangible equity as a percent of:					
Ending tangible assets (c)/(e)	6.56%	6.47%	5.95%	5.79%	6.40%
Risk-weighted assets (c)/(f)	8.00%	7.87%	7.32%	7.21%	8.09%
Ending tangible equity excluding AOCI as a percent of:					
Ending tangible assets (d)/(e)	8.76%	8.54%	8.20%	8.07%	8.01%
Average tangible equity as a percent of average tangible assets (b)/(g)	6.57%	6.21%	5.84%	6.49%	6.62%
Tangible book value per share (c)/(h)	$ 11.02	$ 10.76	$ 9.97	$ 9.48	$ 10.27

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All dollars shown in thousands

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appendix: non-GAAP to GAAP reconciliation

Additional non-GAAP measures

(Dollars in thousands, except per share data)	2Q23 As Reported	2Q23 Adjusted	1Q23 As Reported	1Q23 Adjusted	4Q22 As Reported	4Q22 Adjusted	3Q22 As Reported	3Q22 Adjusted
Net interest income (f)	$ 159,232	$ 159,232	$ 159,318	$ 159,318	$ 157,896	$ 157,896	$ 137,892	$ 137,892
Provision for credit losses-loans and leases (j)	12,719	12,719	8,644	8,644	8,689	8,689	7,898	7,898
Provision for credit losses-unfunded commitments (j)	(1,994)	(1,994)	1,835	1,835	1,341	1,341	386	386
Noninterest income	53,258	53,258	55,543	55,543	56,035	56,035	42,534	42,534
less: gains (losses) on security transactions		(466)		121		922		(880)
less: other		227		-		-		-
Total noninterest income (g)	53,258	53,497	55,543	55,422	56,035	55,113	42,534	43,414
Noninterest expense	120,615	120,615	116,693	116,693	124,442	124,442	125,068	125,068
less: tax credit investment writedown		984		104		6,406		17,212
less: Summit acquisition costs		1,717		31		149		76
less: Other		1,044		2,000		558		1,671
Total noninterest expense (e)	120,615	116,870	116,693	114,558	124,442	117,329	125,068	106,109
Income before income taxes (i)	81,150	85,134	87,689	89,703	79,459	85,650	47,074	66,913
Income tax expense	15,483	15,483	17,286	17,286	10,373	10,373	(8,631)	(8,631)
plus: tax effect of adjustments		81		82		5,061		13,598
plus: after-tax impact of tax credit investments @ 21%		837		423		1,300		4,166
Total income tax expense (h)	15,483	16,401	17,286	17,791	10,373	16,734	(8,631)	9,133
Net income (a)	$ 65,667	$ 68,733	$ 70,403	$ 71,912	$ 69,086	$ 68,916	$ 55,705	$ 57,780
Average diluted shares (b)	95,185	95,185	95,190	95,190	94,832	94,832	94,794	94,794
Average assets (c)	16,968,055	16,968,055	16,942,999	16,942,999	16,767,598	16,767,598	16,385,989	16,385,989
Average shareholders' equity	2,137,765	2,137,765	2,082,210	2,082,210	2,009,564	2,009,564	2,089,179	2,089,179
Less:								
Goodwill and other intangibles	(1,095,669)	(1,095,669)	(1,098,300)	(1,098,300)	(1,093,831)	(1,093,831)	(1,097,471)	(1,097,471)
Average tangible equity (d)	1,042,097	1,042,097	983,910	983,910	915,733	915,733	991,708	991,708
Ratios								
Net earnings per share - diluted (a)/(b)	$ 0.69	$ 0.72	$ 0.74	$ 0.76	$ 0.73	$ 0.73	$ 0.59	$ 0.61
Return on average assets - (a)/(c)	1.55%	1.62%	1.69%	1.72%	1.63%	1.63%	1.35%	1.40%
Pre-tax, pre-provision return on average assets - ((a)+(j)+(h))/(c)	2.17%	2.27%	2.35%	2.40%	2.12%	2.26%	1.34%	1.82%
Return on average tangible shareholders' equity - (a)/(d)	25.27%	26.46%	29.02%	29.64%	29.93%	29.86%	22.29%	23.12%
Efficiency ratio - (e)/((f)+(g))	56.8%	54.9%	54.3%	53.3%	58.2%	55.1%	69.3%	58.5%
Effective tax rate - (h)/(i)	19.1%	19.3%	19.7%	19.8%	13.1%	19.5%	-18.3%	13.6%

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