

**first**

first financial bancorp

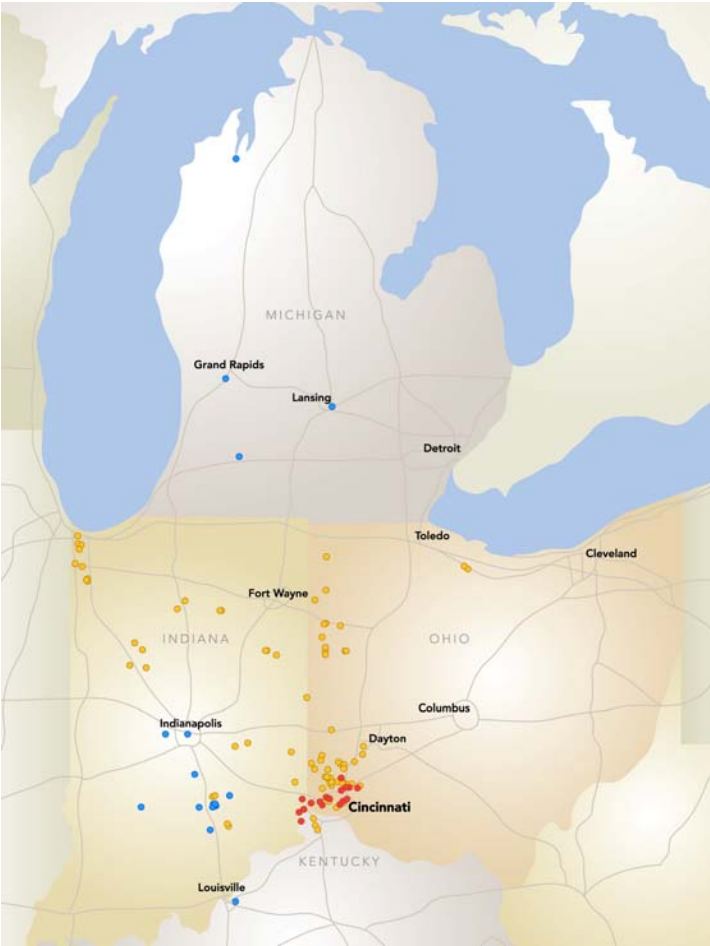
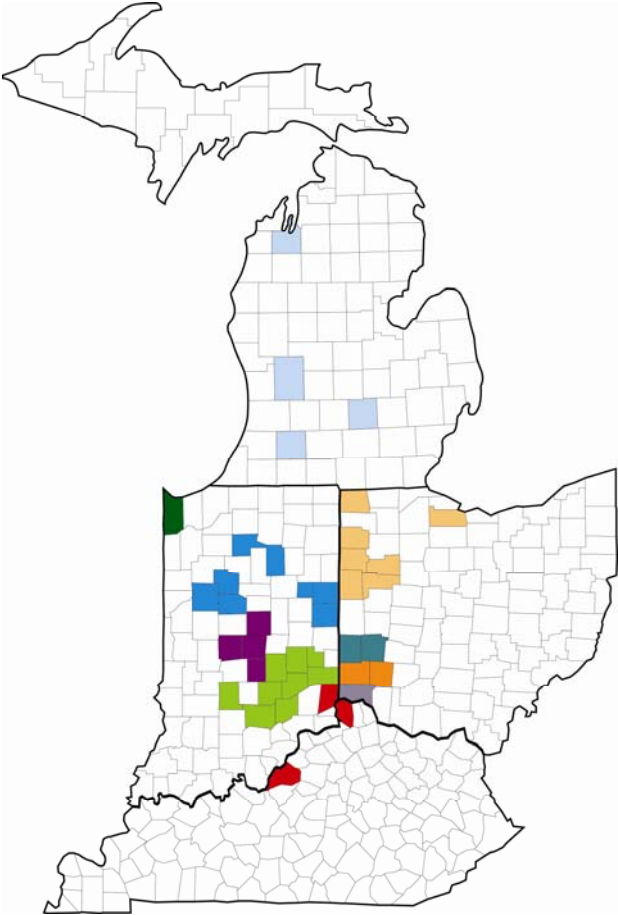
EXHIBIT 99.2

**First Financial Bancorp**  
**Earnings Release Supplement**  
Third Quarter 2009

FFBC  
NASDAQ  
GLOBAL SELECT

# first

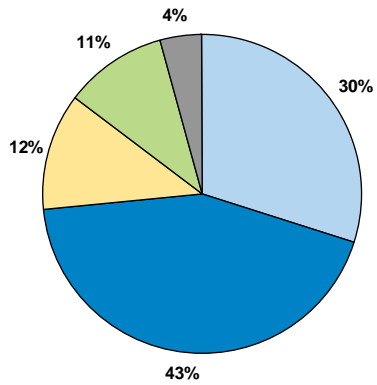
first financial bancorp



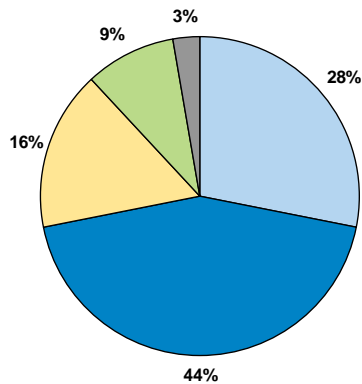
# Loan Composition

(At Recorded Fair Value)

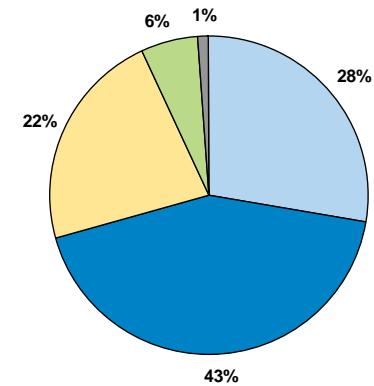
June 30, 2009 - \$2.9 billion



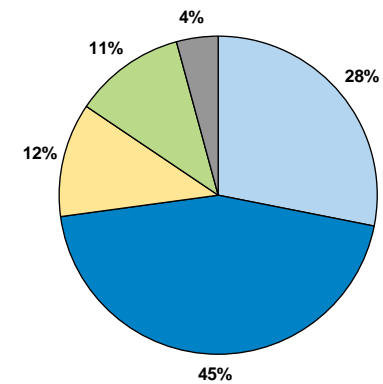
September 30, 2009 - \$4.9 billion



Covered Loans - \$2.1 billion



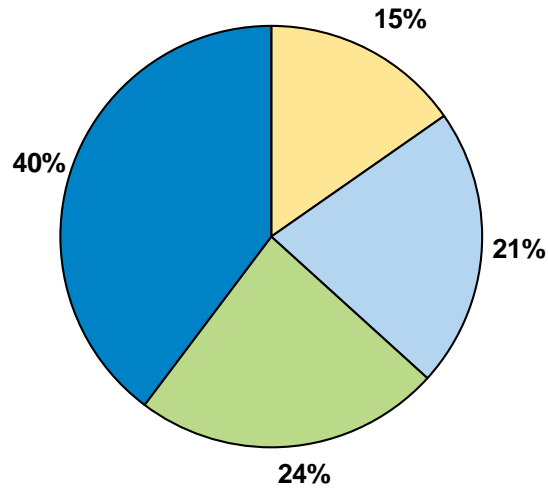
Uncovered Loans - \$2.9 billion



■ Commercial 
 ■ Commercial Real Estate 
 ■ Residential Real Estate 
 ■ Home Equity 
 ■ Installments

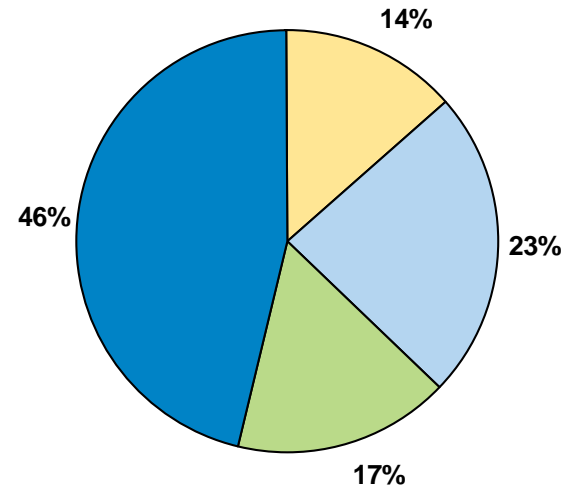
# Deposit Composition

**June 30, 2009**



- \$2.8 billion in deposits
- WAR = 1.29%

**September 30, 2009**



- \$5.8 billion in deposits
- WAR = 1.26%

■ DDA ■ NOW ■ Savings ■ Time Deposits

**Credit Quality**  
**(Excluding Covered Assets)**

Table I	(\$ in thousands)							
	Three Months Ended					Year-to-Date		
	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008	September 30, 2009	September 30, 2008	
Total Nonperforming Loans	\$ 63,608	\$ 37,790	\$ 24,892	\$ 18,185	\$ 14,038	\$ 63,608	\$ 14,038	
Total Nonperforming Assets	\$ 67,909	\$ 42,956	\$ 28,405	\$ 22,213	\$ 18,648	\$ 67,909	\$ 18,648	
Nonperforming Assets as a % of:								
Period-End Loans, plus OREO	2.36%	1.48%	1.04%	0.83%	0.70%	2.36%	0.70%	
Total Assets	0.94%	1.14%	0.75%	0.60%	0.53%	0.94%	0.53%	
Nonperforming Loans as a % of Total Loans	2.21%	1.31%	0.91%	0.68%	0.53%	2.21%	0.53%	
Provision for Loan & Lease Losses	\$ 26,655	\$ 10,358	\$ 4,259	\$ 10,475	\$ 3,219	\$ 41,272	\$ 8,935	
Allowance for Loan & Lease Losses	\$ 55,770	\$ 38,649	\$ 36,437	\$ 35,873	\$ 30,353	\$ 55,770	\$ 30,353	
Allowance for Loan & Lease Losses as a % of:								
Period-End Loans	1.94%	1.34%	1.33%	1.34%	1.14%	1.94%	1.14%	
Nonaccrual Loans	92.2%	102.8%	147.6%	199.5%	219.5%	92.2%	219.5%	
Nonperforming Loans	87.7%	102.3%	146.4%	197.3%	216.2%	87.7%	216.2%	
Total Net Charge-Offs	\$ 9,534	\$ 8,146	\$ 3,695	\$ 4,955	\$ 2,446	\$ 21,375	\$ 7,639	
Annualized Net Charge-Offs as a % of Average Loans & Leases	1.31%	1.19%	0.55%	0.73%	0.36%	1.03%	0.39%	

**Table II**

	FFBC	Regulatory "well-capitalized" minimum
Leverage Ratio	14.60%	5%
Tier 1 Capital Ratio	16.21%	6%
Total Risk-Based Capital Ratio	17.46%	10%
EOP Tangible Equity / EOP Tangible Assets	8.57%	N/A
EOP Tangible Common Equity / EOP Tangible Assets	7.48%	N/A

N/A = not applicable

# Net Interest Income & Net Interest Margin

Table III	(\$ in thousands)				
	Quarter			Year-to-Date	
	3Q-09	2Q-09	3Q-08	September 30, 2009	September 30, 2008
Net Interest Income	\$ 37,455	\$ 31,209	\$ 29,410	\$ 99,592	\$ 86,073
Net Interest Margin	3.59%	3.60%	3.68%	3.59%	3.72%
Net Interest Margin (fully tax equivalent)	3.61%	3.64%	3.73%	3.63%	3.79%

# Noninterest Income

Table IV	(\$ in thousands)				
	Quarter			Year-to-Date	
	3Q-09	2Q-09	3Q-08	September 30, 2009	September 30, 2008
Gain (Loss) on FHLMC shares	\$ 154	\$ 112	\$ (3,400)	\$ 277	\$ (3,601)
Gain on Acquisition	383,330	-	-	383,330	-
Gain on Sale of Property & Casualty Portion of Insurance Business	-	-	-	574	-
Gain on Sales of Investment Securities (CPP 2Q-09; VISA 1Q-08)	-	3,349	-	3,349	1,585
<i>Impact to Noninterest Income</i>	<u>\$ 383,484</u>	<u>\$ 3,461</u>	<u>\$ (3,400)</u>	<u>\$ 387,530</u>	<u>\$ (2,016)</u>



# Service Charges on Deposit Accounts & Trust & Wealth Management Fees

**Table V**

(\$ in thousands)

	Quarter			Year-to-Date	
	3Q-09	2Q-09	3Q-08	September 30, 2009	September 30, 2008
Overdraft/Non-Sufficient Fund Fees	\$ 3,735	\$ 3,003	\$ 3,789	\$ 9,529	\$ 10,757
Other	1,673	1,286	1,559	4,247	4,149
<i>Total Service Charges on Deposit Accounts</i>	<u>\$ 5,408</u>	<u>\$ 4,289</u>	<u>\$ 5,348</u>	<u>\$ 13,776</u>	<u>\$ 14,906</u>
Trust Fees	3,132	2,944	3,811	9,022	11,691
Investment Advisory Fees	207	309	579	859	1,975
<i>Total Trust &amp; Wealth Management Fees</i>	<u>\$ 3,339</u>	<u>\$ 3,253</u>	<u>\$ 4,390</u>	<u>\$ 9,881</u>	<u>\$ 13,666</u>

**Investment Portfolio**  
September 30, 2009

**Table VI**

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

	% of Total	Book Value	Book Yield	Book Price	September 30, 2009 Market Value	Pre-Tax Gain/(Loss)
UST Notes & Agencies	8.7%	\$ 54,502	4.65	99.76	101.92	\$ 1,160
CMOs (Agency)	9.9%	62,342	4.62	100.47	104.30	2,294
CMOs (Private)	0.0%	68	1.12	100.00	97.97	(1)
MBSs (Agency)	61.8%	389,469	4.64	100.94	104.92	14,753
Agency Preferred	0.1%	338	-	1.69	1.69	-
Subtotal	80.5%	\$ 506,719	4.64	100.69	103.46	\$ 18,206
Municipal	4.1%	\$ 25,512	7.15	99.01	101.43	\$ 616
Other *	15.4%	97,083	3.70	101.50	101.91	388
Subtotal	19.5%	\$ 122,595	4.42	100.98	101.81	\$ 1,004
<b>Total Investment Portfolio</b>	<b>100.0%</b>	<b>\$ 629,314</b>	<b>4.60</b>	<b>100.75</b>	<b>103.17</b>	<b>\$ 19,210</b>
						Net Unrealized Gain/(Loss) \$ 19,210
						Aggregate Gains \$ 19,488
						Aggregate Losses \$ (278)
						Net Unrealized Gain/(Loss) % of Book Value 3.05%

\* Other includes \$88 million of regulatory stock

# Investment Portfolio

September 30, 2009

Table VII (\$ in thousands)	06/30/09 Beginning Book Value	Change			09/30/09 Ending Book Value
		Peoples	Irwin	Maturities/ Additions	
UST Notes & Agencies	\$ 41,145	\$ -	\$ 13,609	\$ (252)	\$ 54,502
CMOs (Agency)	65,879	-	-	(3,537)	62,342
CMOs (Private)	77	-	-	(9)	68
MBSs (Agency)	391,667	21,465	1,330	(24,994)	389,468
Agency Preferred	184	-	-	154	338
Subtotal	\$ 498,952	\$ 21,465	\$ 14,939	\$ (28,638)	\$ 506,718
Municipals	\$ 30,085	\$ 349	\$ 627	\$ (5,549)	\$ 25,512
Other *	31,839	15,867	50,021	(643)	97,084
Subtotal	\$ 61,924	\$ 16,216	\$ 50,648	\$ (6,192)	\$ 122,596
Total Investment Portfolio	\$ 560,876	\$ 37,681	\$ 65,587	\$ (34,830)	\$ 629,314
* Includes Regulatory Stock					
Net Unrealized Gain/(Loss)	\$ 12,108				\$ 19,210
Aggregate Gains	\$ 13,072				\$ 19,488
Aggregate Losses	\$ (964)				\$ (278)
Net Unrealized Gain/(Loss) % of Book Value	2.16%				3.05%

	<b>Deposits, including Acquired Deposits</b>			
	<u>First Financial</u> at 06/30/09	<u>Acquired</u> <u>Deposits</u>	<u>Organic</u> <u>Growth</u>	<u>First Financial</u> at 09/30/09
<b>End of Period</b>				
Transaction & Savings Deposits	\$ 1,680,446	\$1,401,965	\$ 50,181	\$ 3,132,592
Time Deposits	1,032,890	950,945	44,677	2,028,512
Broker Deposits	78,509	601,332	(4,961)	674,880
<b>Total</b>	<u>\$ 2,791,845</u>	<u>\$2,954,242</u>	<u>\$ 89,897</u>	<u>\$ 5,835,984</u>

# Borrowed Funds Position

September 30, 2009

**Table IX**  
(\$ in thousands)

Borrowed Funds	06/30/09 Beginning Balance	07/31/09 Peoples Additions	Change		09/30/09 Ending Balance
			09/18/09 Irwin Additions	3Q-09 Maturities/ Additions	
<b>Short Term Borrowings:</b>					
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	\$ 206,777	\$ -	\$ -	\$ (171,014)	\$ 35,763
Federal Home Loan Bank Advances	125,000	-	138,700	(198,700)	65,000
Other	25,000	-	-	(25,000)	-
<b>Total Short Term Borrowings</b>	<b>\$ 356,777</b>	<b>\$ -</b>	<b>\$ 138,700</b>	<b>\$ (394,714)</b>	<b>\$ 100,763</b>
<b>Long Term Borrowings:</b>					
Federal Home Loan Bank Advances	\$ 70,908	\$ 63,477	\$ 216,304	\$ (5,334)	345,356
Securities Sold Under Agreements to Repurchase	65,000	-	-	-	65,000
Other	20,620	-	-	-	20,620
<b>Total Long Term Borrowings</b>	<b>\$ 156,528</b>	<b>\$ 63,477</b>	<b>\$ 216,304</b>	<b>\$ (5,334)</b>	<b>\$ 430,976</b>
<b>Total Short &amp; Long Term Borrowings</b>	<b>\$ 513,305</b>	<b>\$ 63,477</b>	<b>\$ 355,004</b>	<b>\$ (400,048)</b>	<b>\$ 531,739</b>