



first

first financial bank

2025 corporate social
responsibility report



At First Financial Bank, we're passionate about delivering exceptional care and service, going above and beyond to meet the needs of those we serve. By uniting around this vision, we create an advantage that empowers us to build stronger, thriving communities. Our dedication to putting clients first is a shared vision that drives us all. Together, we're not just meeting expectations—we're exceeding them, every single day.

Our Vision

To be the best bank to do business with, best place to work, and best financial partner for our shareholders and communities.

Our Purpose

To create opportunities for clients and communities to thrive.

What We Value

Doing the Right Thing

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

Teamwork

Our team-based approach combines our strengths to achieve more for quality results.

Mutual Respect

We recognize and appreciate differences by treating others fairly, without judgment and valuing contributions equally.

Wellbeing

We believe our associates should be happy, healthy and comfortable in all aspects of their lives.

Excellence

Our associates bring exceptional skills, a spirit of collaboration, and a strong sense of responsibility to everything they do.

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About First Financial Bank

\$21.1 B
in assets

\$13.4/\$16.4 B
loans/deposits

\$5.7 B
assets under management

1.49%
return on assets



About First Financial Bank

Nasdaq: **FFBC**
 Headquarters: **Cincinnati, Ohio**
 Founded: **1863**
 Financial Centers: **134**
 LMI* Financial Centers: **39 (29.1% of total)**
 Employees: **2,164**
 Market Cap: **\$2.5B**
 Dividend Yield: **4%**
 TCE Ratio: **7.79%**
 CET1 Ratio: **11.32%**

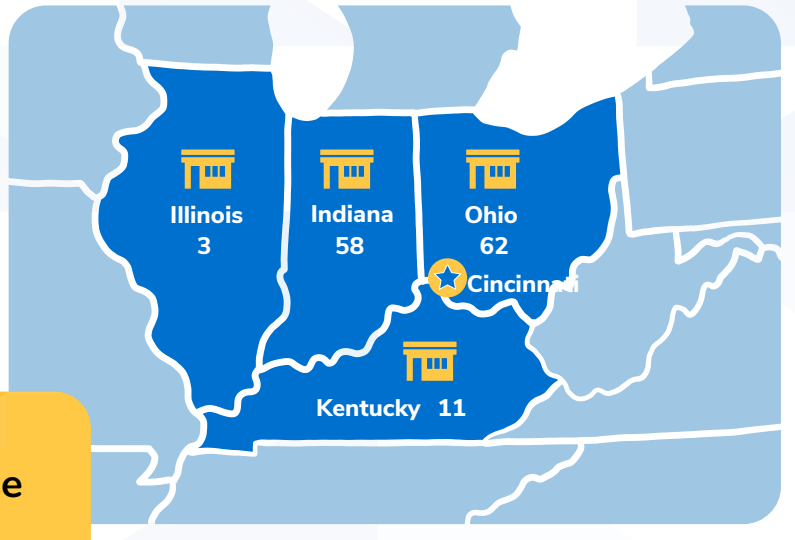
- Lines of Business**
- Commercial Banking
- C&I, O-CRE, Treasury, ABL, ESOP and Equipment Finance
 - Retail Banking
- Consumer, Small Business
 - Mortgage Banking
 - Wealth Management/Affluent Banking
 - Investment Commercial Real Estate
 - Commercial Finance

Brands



Retail Financial Center Locations and ATMs

- Retail Financial Center Locations
- Headquarters in Cincinnati, Ohio



Plus 55,000+ fee-free ATMs worldwide through Allpoint Network

*Low- and moderate-income

Dear Fellow Stakeholders,

We are excited to share First Financial Bank's 2025 Corporate Social Responsibility report.

This is the fifth year of publishing our CSR report and we are pleased with the growth of First Financial's sustainability program. By closely tracking key metrics, we can identify opportunities to improve the Bank and its impact on shareholders, clients, associates, and communities.

First Financial's purpose is to create opportunities for our clients and communities to thrive. By staying true to this purpose, we know that our impact will make a difference for those we serve, and this was clearly demonstrated in 2025. The First Financial Foundation and First Financial Bank demonstrated our support for community organizations throughout our footprint with grants, sponsorships, and donations totaling \$4.6 million. We earned our second consecutive Outstanding rating from the Federal Reserve for our performance under the Community Reinvestment Act. And through the second year of our 5-year community benefits agreement with the National Community Reinvestment Coalition, we have achieved more than 51% toward our \$2.4 billion goal.

The positive impact of our associates was just as remarkable. They volunteered a record 16,307 hours. More than 4,300 hours were dedicated to financial literacy initiatives, serving nearly 49,000 participants. Our annual United Way campaign also was a record success, with associate pledges of more than \$1 million, making First Financial a top-5 organization on United Way of Greater Cincinnati's list of Workplaces that Care.

These are just a few examples of the results you'll find in this year's report. As you will see on the pages that follow, we have a strong workplace culture that puts the needs of our clients at the center of everything we do, while nurturing the personal and professional development of our associates. This focus on doing the right thing at all times is why, year after year, we continue to make a positive impact on the people, businesses, and communities we serve.

We believe this report captures the essence of our company's purpose—creating opportunities for our clients and communities to thrive.

President & Chief Executive Officer

Chief Corporate Responsibility Officer



Archie M. Brown
President & Chief Executive Officer



Roddell McCullough
Chief Corporate Responsibility Officer

Awards and Accolades

Community

- **Homestead Resources Corporate Award**
- **2025 United Way of Bartholomew County Advocate of the Year**
- **Working in Neighborhoods Hall of Fame Special Mention**
- **United Way of Greater Cincinnati**
 - Volunteering award for an organization with 750-4,999 employees
 - Fourth spot in the Top 25 for workplace campaigns in 2025
- **Outstanding CRA Rating**
First Financial Bank earned the highest overall rating (Outstanding) from the Federal Reserve Board for its performance under the Community Reinvestment Act (CRA) to meet the credit needs of the people and businesses in its communities.



Employees

- **America's Greatest Workplaces for Women 2025, recognized by Newsweek**
- **Gallup Exceptional Workplace Award 2025 Engagement Winner**



Governance

- **Forbes America's Best Banks**
Awarded based on growth, credit quality and profitability of publicly traded banks and thrifts.
- **Forbes America's Best In-State Banks**
Awarded based on satisfaction, trust, customer service, and additional factors.
- **Bauer Financial**
First Financial holds a ★★★★★ rating with Bauer Financial, the highest rating available.
- **Kroll Bond Rating Agency (KBRA)**
First Financial Bancorp and First Financial Bank are rated Investment Grade by Kroll Bond Rating Agency.
- **S&P Global Market Intelligence**
First Financial Bank was ranked 25 in the public bank category.



About This Report

The 2025 Corporate Social Responsibility (CSR) Report for First Financial Bank highlights our comprehensive commitment to responsible business practices and community impact. This year's report addresses key focus areas, including governance and ethics, environmental sustainability, community engagement, client service, and associate development. At First Financial, we are dedicated to understanding the unique needs of our clients and communities, offering tailored financial solutions and valuable resources to improve lives.

Corporate social responsibility is deeply embedded in our culture, policies, and operations. Our foundational principles shape the way we do business and guide every decision we make. We uphold robust standards in corporate governance, risk management, compliance, and auditing, ensuring strong stewardship of our resources. As careful risk managers and as responsible corporate citizens, we strive to create meaningful, positive influence for our clients, associates, and communities.

We are committed to investing in our associates by equipping them with development opportunities, tools, and support systems, all within an environment that values mutual respect. Our genuine care for clients is demonstrated by consistently delivering personalized, relevant financial solutions—always with responsiveness and ease. As proud local partners, our bankers and advisors are actively involved in their communities, making informed decisions that drive positive outcomes where we live and work.

The data in this report covers the period of January 1, 2025 through December 31, 2025, unless otherwise noted. In addition, we are informed by other reporting standards and guidance, such as the Sustainability Accounting Standards Board (SASB). A separate index, available [here](#), maps our disclosures related to SASB indicators and recommendations. First Financial Bank's financial information is available on our [Investor Relations](#) page at [bankatfirst.com](#).

Additional Resources

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

Explore This Report

Community →



Employees →



Environment →



Governance →



Supporting and Strengthening Our Communities

We are not just bankers and advisors—we are friends, leaders, and neighbors. Celebrating the identity and uniqueness of the communities we serve, our local leaders and bankers are empowered to drive results that make a positive impact in our communities.

2025 Community Highlights

\$4.5+M

in community support from the Bank and First Financial Foundation

\$1,013,724

pledged by associates in the United Way giving campaign

\$5.8+M

total diverse vendor spend

16,300+

volunteer hours

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ALIVE

Community Development Strategy

To guide our community development initiatives, First Financial Bank continues to implement its long-standing **ALIVE** community development strategy. We recognize opportunities to help others thrive—whether by offering trusted financial advice and education or by investing in the economic growth and stability of the communities we call home. Promoting access to financial independence remains a fundamental value for us, driving our commitment to support the financial wellbeing of individuals, families, and businesses throughout the markets we serve.



ACCESS
to banking services and capital



LENDING
in the community



INVESTING
in local initiatives and the community



VOLUNTEERING
our time



EDUCATION
through facilitating opportunities to increase financial literacy



2025 Community Highlights

City Gospel Mission

Our Corporate Responsibility and Community Development teams helped to support the City Gospel's mission to break the cycle of poverty and despair. City Gospel Mission serves hundreds of nutritious hot meals daily, offers a safe and warm overnight shelter for homeless, and provides holiday essentials and much more to those in need.



United Way of Greater Cincinnati's Backpacks for Success Program

Knowing a quality education sets students up for success and puts them on the path to financial stability, First Financial Bank associates joined the annual school supply drive that prepares children to learn.

New Life Furniture Bank

The internship & co-op programs at the Bank joined forces with other teams to support New Life Furniture Bank, where they turn empty houses into homes, giving people in need hope and dignity. With our internship and co-op programs providing opportunities for college students to learn about banking principles and career paths, we also encourage hands-on volunteering within the local communities we serve.



Book and Cleat Drive

The entire First Financial Bank footprint participated in two collection drives during 2025. Our teams promoted literacy through the collection of books that were donated to local charities and supported young athletes in our communities by collecting gently used and new soccer cleats. The totals were amazing; 5,726 books and over 120 pairs of cleats!

Supplier Inclusion

First Financial Bank continues its strategic business initiative to seek opportunities for diverse suppliers to provide support and solutions to the Bank.

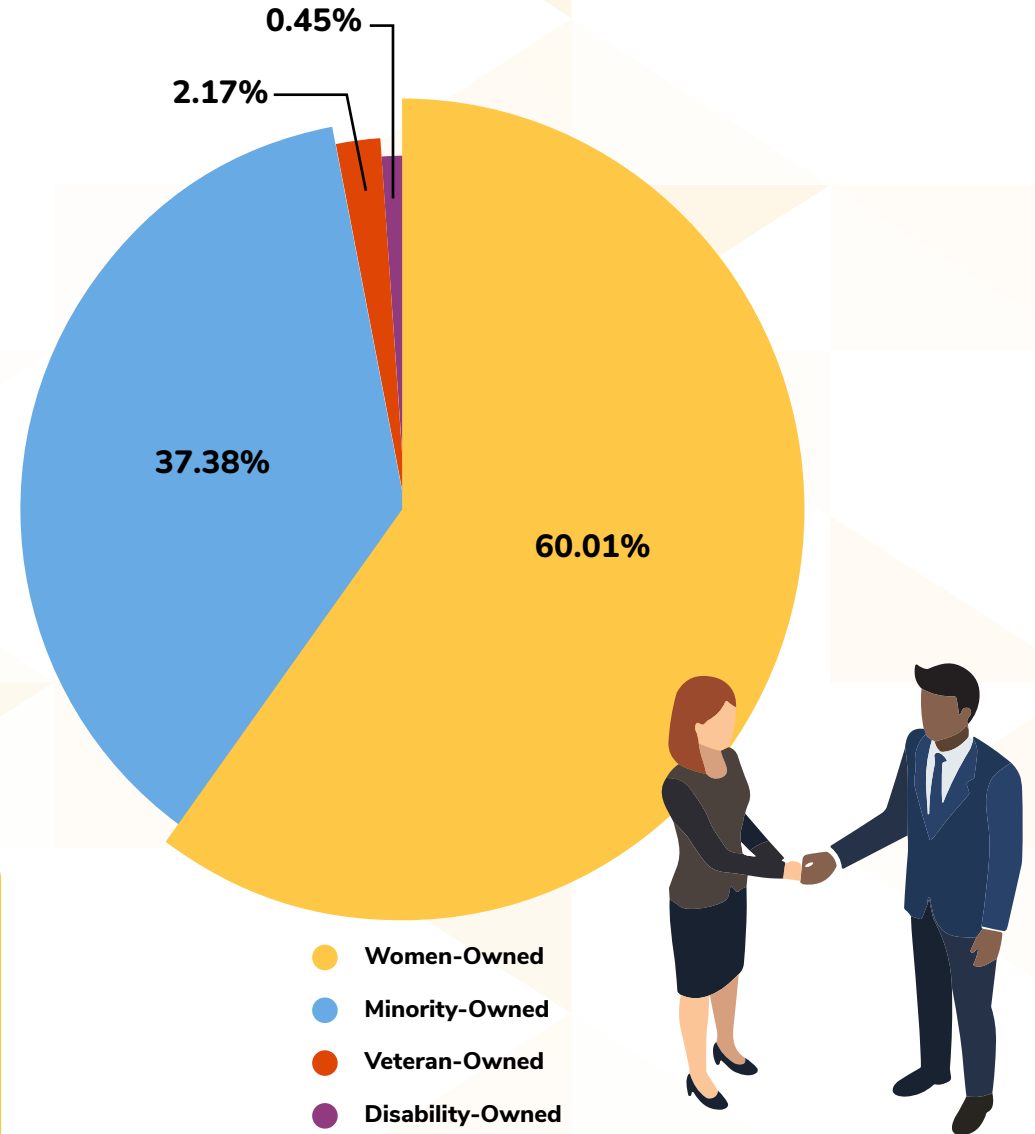
Why It Matters

When all members of our communities have the opportunity to achieve financial success, the entire community thrives. That's why First Financial Bank is committed to partnering with diverse suppliers, actively seeking out businesses that are minority-owned, women-owned, veteran-owned, or disability-owned.

How We Manage It/Who's Responsible

First Financial Bank has established a Supplier Inclusion program dedicated to identifying qualified suppliers and aligning them with our various business units for potential opportunities. Our Community Development team continuously monitors and reports on our progress, sharing these results with executive management and the Board of Directors.

During 2025, First Financial Bank sourced **23.62%** (or **\$5,835,296**) of sourceable business opportunities with diverse suppliers.



Philanthropy

Helping our communities is part of First Financial Bank's culture. Our philanthropic donations promote the welfare of others, improve our neighborhoods, and create positive change.

Why It Matters

Philanthropy provides support and innovation to foster economic growth and promotes healthier environments. When our communities thrive, we all thrive. Our associates, clients, local businesses, and many more benefit from vibrant and productive communities.

How We Manage It/Who's Responsible

First Financial Bank's Community Development team oversees the allocation of both Bank and First Financial Foundation funds to ensure they effectively support all the communities we serve.



2025 Community Investments

The Foundation

Established in 2017, the First Financial Foundation supports programs and organizations that enhance and develop the communities we serve. The focus of our support highlights Neighborhood Development, Workforce Development & Education, as well as Culture and Arts, in particular organizations that seek to improve outcomes for low- and moderate-income (LMI) individuals and communities.

\$2,726,335 **FIRST financial foundation**
total donations

The Bank

First Financial Bank supports organizations and communities by providing in-kind services, sponsorships, and donations—investing in economic growth, stability, and neighborhood revitalization.

\$1,863,671
total sponsorships and donations



\$4,590,006 donated by First Financial Bank and First Financial Foundation in 2025



United Way Campaign

United Way's mission of uniting people and resources echoes the values at the heart of First Financial Bank. We are dedicated to being an exceptional community partner and making a significant difference through our annual giving campaign, which harnesses collective generosity for positive change. By providing associates with the option to direct their contributions to nearby organizations, we empower them to address local needs and help overcome community challenges.

Associate Pledges	\$1,013,724
Bank Donation and Match of Associate Pledges	\$414,779
2025 Campaign Total	\$1,428,503



Employee Volunteerism



Participation in volunteer activities continues to be a corporate initiative and focus of First Financial Bank. Our Give First program provides our associates with volunteer time, and the platform serves as a tracking system to capture the efforts of our associates. Associates can easily submit volunteer hours and track details of the various events in which they participate. The Bank offers up to 8 hours of paid time off to full-time associates for volunteer activities and up to 4 hours for part-time associates. Each year, we continue to be very proud of our associates' commitment to community service and the benefits derived from it.



Board Service

212

number of associates serving on not-for-profit boards

276

number of not-for-profit boards on which associates serve

4,551

number of hours served by our associates

Employee Volunteering

16,307

total number of associate volunteer hours

8.17

average number of volunteer hours per associate



Financial Literacy Initiatives

WORKlife Program & Financial Wellness Services



First Financial's **WORKlife**® and **Financial Wellness Program** is designed to support employee financial stability and wellbeing, with recognized benefits for overall workplace performance. Through both client and community partnerships, employees gain access to financial education, banking solutions tailored to diverse needs of our clients, and direct guidance from qualified financial professionals. The program emphasizes financial literacy, retirement planning support, responsible lending options, and access to accounts designed to meet a variety of financial circumstances. In addition, we offer access to a variety of credit products such as secured credit cards, Drive Ahead loans, and Credit Achiever loans to support overall financial wellbeing.

Employers may also access resources such as complimentary 401(k) plan assessments and Health Savings Account offerings to enhance workplace benefits and promote long-term financial security for their teams.

Your Money, Learn to Own It is a collection of free, self-paced learning resources available at bankatfirst.com, designed to help individuals build confidence in managing finances.

Explore topics such as:

- Banking basics
- Mastering your budget
- Understanding debt
- Navigating credit
- Homeownership
- Preventing identity theft

Additionally, our Flourish with First blog offers a wide variety of frequently updated articles covering an extensive range of financial topics.



2025 Financial Literacy Initiatives, by Age

Age Range	Number of Participants	Number of Hours Teaching
12 and under	10,351	456.41
13-17	27,224	597.71
18-34	4,890	1,861.59
35-54	6,054	1,319.85
55 and Older	300	106.79
Total	48,819	4,342.35

33,119 individuals participated in financial literacy initiatives for unbanked, underbanked, or underserved clients.

Community Benefits Agreement

2025 marked the second year of First Financial's 5-year \$2.4 billion community benefits agreement (CBA) with the National Community Reinvestment Coalition (NCRC) and related partner organizations. This commitment, which followed the successful conclusion of the previous 5-year CBA agreement fulfilled at 192%, established goals for lending and investments to LMI clients and census tracts. These commitments directly improve the conditions of under-resourced neighborhoods within the Bank's footprint.

The plan includes commitments to increase mortgage, small business and community development lending and investments, expand philanthropic giving and maintain branches in LMI communities. In conjunction with the Westfield Bank and BankFinancial acquisitions, First Financial Bank is actively negotiating two addendums to the agreement.



Current Progress (2 nd Year):	5-Year Goal	Progress (%)	Progress (Value)
Mortgage Lending	\$700,000,000	58.2%	\$407,558,087
Small Business Lending	\$600,000,000	40.8%	\$245,039,000
Community Development Lending and Investments	\$1,075,000,000	51.9%	\$558,134,716
Philanthropy	\$18,000,000	53.8%	\$9,679,424
Marketing	\$1,200,000	51.3%	\$615,995
New LMI Financial Center Locations	3	66.6%	2
Total LMI Financial Center Investment	\$9,000,000	102.0%	\$9,176,519
Total	\$2,400,000,000	51.2%	\$1,230,203,741

Lending

Community Development Lending

We offer community development lending to finance the creation and preservation of jobs, support apartment housing projects, and facilitate other mixed-use developments.

Small Business Lending

Small businesses play a vital role in supporting our communities. That's why we are dedicated to providing lending solutions to small businesses located in LMI urban and rural areas.

Mortgage Lending

Our mortgage lending programs are designed to support borrowers who need more flexible underwriting, the use of non-traditional credit history, or wish to use gifts and grants to help with down payments and closing costs.



Community Development Loans by State

State	Number of Loans	Value of Loans
Ohio	30	\$128,505,709
Illinois	–	–
Indiana	20	\$88,488,514
Kentucky	2	\$1,150,000
Other	–	–
Total	52	\$218,144,223

Small Business Loans by State

State	Number of Loans	Value of Loans
Ohio	2,287	\$178,738,000
Illinois	1,627	\$25,046,000
Indiana	1,289	\$134,269,000
Kentucky	505	\$24,907,000
Other	49,117	\$520,738,000
Total	55,363	\$891,880,000

Mortgages Issued to LMI Borrowers and Census Tracts

State	Number of Mortgages Issued	Value of Mortgages Issued
Ohio	1,213	\$231,698,695
Illinois	48	\$3,803,845
Indiana	1,243	\$130,392,077
Kentucky	787	\$86,467,521
Other	11	\$21,832,070
Total	3,302	\$474,194,208



Community Rooms and Impact Assessments

Community Rooms

First Financial offers community room space at 31 locations, available free of charge to anyone in the area for business or community meetings. These rooms are frequently used by local non-profits and community organizations.

Impact Assessments

The First Financial Community Development team performs annual needs assessments in each of its CRA assessment areas to ensure the Bank's services and support—both to the community and through partnerships with 501(c)(3) non-profit organizations—align with identified needs.

Community Rooms

31

rooms

5,284

hours reserved in 2025



Committed to Our People

We actively seek and consider feedback from our associates, recognizing its importance in shaping our workplace and culture. Using this input, we create action plans and strategies that foster a more engaged workforce. We value the benefits of collaboration while supporting flexible schedules to promote a healthy work-life balance.

2025 Employee Highlights

89.3%

participation in company-sponsored 401(k) plan

97%

completion of employee engagement survey

90%

associates satisfied or highly satisfied with First Financial as a place to work

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2025 Employee Highlights



Leaders Circle Awards



Associate Resource Groups (ARGs)

With their mission to empower, educate, and advocate for the Hispanic community, the hispanic/ latino + allies ARG celebrated the holidays.



LEAD Program

A 9-month program for aspiring and high potential leaders that engages in targeted projects and specialized training designed to enhance their professional growth within the Bank.

Training and Education & Programs for Enhancing Employee Skills

Training and Education

Our training programs at First Financial Bank are centered on career development, onboarding new associates, security, and compliance. While some training is role-specific and required, we also provide a wide range of topics that associates can choose for their personal growth. In 2025, our offerings included on-the-job skills, leadership, associate engagement, personal development, and career advancement training. Security training covers both physical and cybersecurity, while compliance training focuses on regulations, policies, and procedures.

Why It Matters

Our incredible associates bring exceptional skills, a spirit of collaboration, and a strong sense of responsibility to everything they do. We fuel their potential with the right tools, right culture, and ongoing development. This commitment is what makes us different and provides opportunities for our associates.

Our Performance

We track the effectiveness of our programs through a monthly scorecard, documenting participation rates and evaluation outcomes.

100%
compliance training completion

Programs for Enhancing Employee Skills

IMPACT Mentoring Program

With peer-to-peer partnerships typically lasting between 6 and 12 months, the **IMPACT Mentoring Program** is available to all associates. The program is designed to support associate growth through networking, skill development, and coaching.

30% associates who participated in the **IMPACT program**

Leadership Programs

External Leadership Development Programs:

The Bank offers sponsorship and leadership development opportunities to high-performing associates who are eager to expand their leadership skills.

LEAD (Leadership, Engagement, Accountability, Development):

Delivering management and leadership training, as well as development opportunities, this internal program is available to selected associates who show dedication to advancing their careers as leaders or managers at First Financial Bank. In 2025, 29 associates completed the program.



Programs for Enhancing Leadership and Networking Skills

Associate Resource Groups (ARGs) are associate-led with the goal of empowering and encouraging associate development through education, leadership, networking and community involvement. ARGs play a key role in shaping our culture and provide opportunities for associates to thrive personally and professionally.



First Professionals

Focused on the development of associates, First Professionals strives to inspire, lead, and offer development/networking opportunities to aid associates in advancing their careers.



Military Veterans+ (MVP)

Cultivate a community centered around comradery, veteran support, and community involvement for those who have served in the US military, as well as any First Financial Bank (FFB) associate who has family and/or friends who have served or has a general appreciation of military veterans' service.



Grief & Bereavement

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



Black + Allies

Elevating the experience of Black individuals at First Financial Bank and within the community, the Black + Allies ARG aims to advance a diverse and inclusive work environment with a particular focus on Black current and future associates by supporting and maintaining the integrity of the First Financial Bank mission.



Women at First

We empower, support, and lead the women in our organization through development, awareness, and learnings inherent to the unique challenges that lie in the advancement of female leaders.



Fit Focused Balanced

Committed to encouraging and inspiring associates to embrace challenge and grow themselves physically, socially, and emotionally. We offer learning opportunities through various platforms where associates can engage on subjects such as personal health, financial fitness, and life balance. We work to strengthen commitments for positive growth and change.



Pride + Allies

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



Hispanic/Latino + Allies

Our mission is to empower, educate, and advocate for the Hispanic community within First Financial Bank and its affiliates. We aim to foster a culture of inclusion, respect, and diverse perspectives. We celebrate diversity, drive innovation, and cultivate a supportive community that thrives on shared values, experiences, and aspirations.



Wellbeing, Career Development and Financial Wellness

Wellbeing Program

Driving a culture of wellbeing and providing resources to associates is part of our strategic intent. First Financial Bank is proud to offer a wellbeing program that helps associates pursue health, happiness, and success. The program covers various aspects of wellbeing, including physical, financial, social, community, and purposeful wellness.

Eligible associates can earn wellbeing incentives such as Health Savings Account (HSA) contributions, a paid time off (PTO) day, and reimbursement for various items associated with wellbeing.



<p>Career Development</p> <p>179 internal recruitments</p> <p>41% of positions were filled by internal candidates</p>	<p>Financial Wellness</p> <p>89.3% of Bank associates participate in the 401(k) plan</p> <p>5% Pension Plan all associates receive 5% of eligible annual pay</p> <p>Minimum Starting Wage \$18.00 per hour</p>
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60% of associates participated in the Wellbeing Program



Employee Turnover and Employee Engagement

Employee Turnover

Our commitment to our associates is a driving force behind our success. We continually evaluate our programs, engagement initiatives, and other efforts to support the retention of our associates.

	Total Number	Percentage Rate
Employee Turnover	353	16.49%
Voluntary Employee Turnover		12.38%
Involuntary Employee Turnover		4.11%

Employee Engagement—You First Survey

As one of our top priorities, First Financial leverages engagement tools, invests in our associates and conducts meaningful connections to ensure our team feels supported to do their best. We regularly review our programs, engagement strategies, and other initiatives to strengthen associate retention.

In 2025, First Financial was awarded the Gallup Exceptional Workplace Award (GEWA) that recognizes organizations with top-tier employee engagement and workplace culture. This award is considered one of the highest honors for workplace culture. Companies are recognized for leveraging CliftonStrengths, a unique strengths assessment tool.

Our voluntary “You First” survey, administered by Gallup, shows First Financial’s overall engagement to be in the 98th percentile ranking, compared to other Gallup companies.

1,907
associates
voluntarily
completed the
You First survey

90%
of associates are
satisfied or highly
satisfied with FFB as
a place to work

98th
overall
engagement
score ranking
within the Gallup
database

87%
of associates
indicated they have
the opportunity to
do their best work
every day



Inclusion

As an employer in our communities, we strive to ensure that every associate feels a sense of belonging and has the opportunity to thrive. For us, this means creating an organization that attracts, develops, and engages outstanding individuals. We offer equal access to resources and development opportunities for all associates. Inclusion is not just a policy—it is central to our identity.

As a financial institution in our communities, we are committed to providing financial services and opportunities equally to everyone. We invest in products and services designed to support individuals who may be facing financial challenges and help them rebuild. Access to financial opportunity is essential for realizing potential, pursuing dreams, and enhancing quality of life.

As a member of our communities, we are dedicated to supporting organizations and initiatives that actively strive to serve and empower underserved individuals, working toward equality for everyone in our communities.

Inclusion Council: Our designated council meets regularly with First Financial Bank executives to address workforce challenges and collaborates with leadership to offer insights and feedback that support our vision, strategies, and initiatives.



Associate Data

Associates by Gender

	Number of Associates	Percentage of Associates*
All Associates		
Female	1,239	60.8%
Male	797	39.1%

Associates by Employment Category, by Gender

	Number of Associates	Percentage of Associates*
Executives/Senior Managers		
Female	43	23.5%
Male	140	76.5%

	Number of Associates	Percentage of Associates*
Mid-Level Managers		
Female	183	45.6%
Male	216	53.9%

	Number of Associates	Percentage of Associates*
Non-Managerial Associates		
Female	1,016	69.6%
Male	442	30.3%

Associates by Self-Identification – Veterans

Number of Associates	Percentage of Associates
34	1.7%

Associates by Ethnic/Racial Group

	Percentage of Associates*
All Associates	
African American	6.4%
American Indian	0.1%
Asian	1.6%
Caucasian/White	85.0%
Hispanic/Latino	3.5%
Native Hawaiian/Other Pacific Islander	0.2%
Two or More Races	1.5%
Total (Percentage of non-Caucasian/White Associates)	13.4%

Candidate Pool – Job Openings

Candidates	Number of Candidates	Percentage of Candidates
Female	749	50.5%
Minority	481	32.5%

*Percents might not equal 100% due to rounding

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

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

Totals do not include Westfield Bank associates as data was not available as of 12/31/25.

Associate Data

Associates by Employee Category, by Ethnic/Racial Group

Executive/Senior Managers	Percentage of Associates*
African American	1.1%
American Indian	0.0%
Asian	0.6%
Caucasian/White	96.7%
Hispanic/Latino	1.1%
Native Hawaiian/Other Pacific Islander	0.0%
Two or More Races	0.6%
Total (Percentage of non-Caucasian/White Associates)	3.3%

Mid-Level Managers	Percentage of Associates*
African American	4.9%
American Indian	0.5%
Asian	2.3%
Caucasian/White	88.2%
Hispanic/Latino	2.6%
Native Hawaiian/Other Pacific Islander	0.5%
Two or More Races	1.0%
Total (Percentage of non-Caucasian/White Associates)	11.8%

Non-Managerial Associates	Percentage of Associates*
African American	7.7%
American Indian	0.1%
Asian	1.5%
Caucasian/White	84.6%
Hispanic/Latino	4.2%
Native Hawaiian/Other Pacific Islander	0.2%
Two or More Races	1.7%
Total (Percentage of non-Caucasian/White Associates)	15.4%

*Percents might not equal 100% due to rounding

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

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

Totals do not include Westfield Bank associates as data was not available as of 12/31/25.



Pay Equity and Listening Sessions

Pay Equity

Why It Matters

At First Financial, we are dedicated to aligning compensation with our overall philosophy and ensuring our associates are paid fairly and equitably for their contributions.

How We Manage It/Who's Responsible

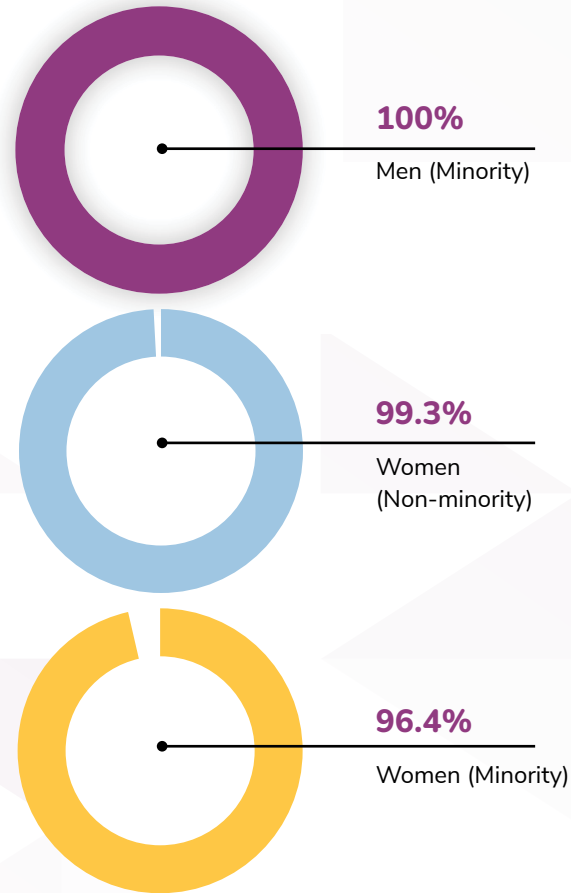
First Financial's compensation team collaborates with a third-party vendor to analyze and review gender and race/ethnicity pay gaps within our organization, identifying and addressing any disparities as needed.

Listening Sessions

In 2025, we held 18 executive and senior management listening sessions. These sessions focused on topics such as Board feedback and engagement, recruiting and retaining diverse talent, career development across our workforce, community involvement, culture and engagement, opportunities for inclusion and belonging, areas for improvement, and recommendations for training and education.

18 executive and senior management listening sessions

Pay Equity Compared to White Men



Committed to Our Environment

First Financial Bank is committed to evaluating and reducing our environmental impact through measurable, sustainable practices. We actively pursue initiatives such as energy conservation, waste reduction, and eco-friendly operations. Our commitment to environmental stewardship is backed by transparent governance and regular reporting on our progress. By partnering with local communities and organizations, we ensure our sustainability efforts reflect the values and needs of those we serve.

2025 Environmental Highlights

58,930 lbs

recycled through our recycling program

\$1.24B

invested in sustainable industries

65.1%

of deposit statements delivered electronically

In This Section

- 30** 2025 Environmental Highlights
- 31** Digitalization of Banking Services
- 32** Sustainable Investments
- 33** GHG Emissions (Scope 1 & 2)
- 34** Water
- 35** Commitment to the Environment and Recycling



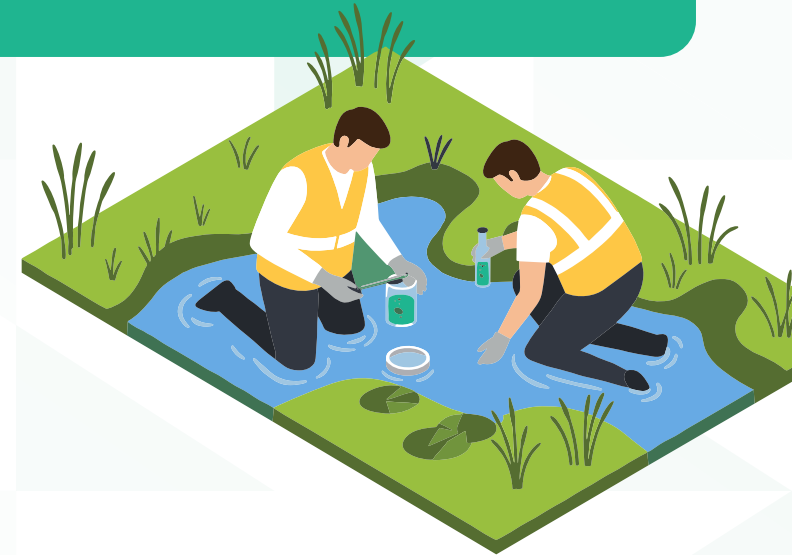
2025 Environmental Highlights



Ohio River Foundation

Support from First Financial Bank in 2025 enabled Ohio River Foundation to expand its education, habitat restoration, and public outreach services. More than 9,000 students in Greater Cincinnati participated in its River Explorer and Mussels in the Classroom programs. Six communities benefited from expert invasive species removal and tree planting services. And, more than 4,300 people attended its Cincinnati Coffee Festival, Wild & Scenic Film Festival, and Watershed Event enjoying event festivities with an underlying message about the importance of water quality and conservation.

Ohio River Foundation has worked diligently to protect and improve the water quality and ecology of the Ohio River and its watershed. They succeed in reaching their goals through advocacy, habitat restoration and school education and youth programs.



Digitalization of Banking Services

Why It Matters

First Financial Bank believes the wellbeing of our communities is closely linked to the health of our environment.

How We Manage It

First Financial Bank has broadened our digital services, enabling clients to minimize travel and paper usage. Our enhanced mobile and online banking, online account opening, and remote loan origination capabilities provide greater convenience and efficiency.

71.2% of consumer checking clients banked electronically in the last 90 days

65.1% of processed deposit statements are delivered electronically

With more than 246k active consumer checking clients, over 175k conducted banking via digital channels.

With more than 428k client statements processed each month, more than 278k were delivered electronically.



Sustainable Investments

Sustainable investing, also known as socially responsible investing, takes into account environmental, social, and corporate governance factors before allocating funds to a company or venture. At First Financial, our goal is to use investment dollars to promote positive community impact, encourage corporate responsibility, and achieve long-term financial returns.

\$1,237,649,616
invested in
sustainable
industries

2025 Environmental	\$	165,245,405
Clean Water and Wastewater Management	\$	14,211,478
Green Designation	\$	83,065,286
Green Energy	\$	67,968,641
2025 Social	\$	1,072,404,211
Access to Quality Education	\$	27,859,657
Affordable Housing and Homebuying Programs	\$	842,744,333
Healthcare Industries	\$	116,154,147
Local Economic Development	\$	16,892,568
Minority Depository	\$	2,500,001
Small Business Investment	\$	66,253,505
2025 Grand Total	\$	1,237,649,616





GHG Emissions (Scope 1 & 2)

First Financial Bank engaged industry professionals from Novisto and Green Project to help capture and determine our baseline Scope 1 & 2 Greenhouse Gas (GHG) emissions.

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

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

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

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

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

Emissions (Metric tons CO2e)	2025
Direct Emissions (Scope 1)	1,965.05
Location-Based Indirect Emissions (Scope 2)	5,316.27
Market-Based Indirect Emissions (Scope 2)	5,327.09



Water

As part of our sustainability initiative, First Financial Bank tracks water consumption to better understand and minimize our environmental impact. As we gain insights from the data, we are developing strategies to reduce water usage and consider water efficiency projects across our financial centers and office locations.

141,439

Water Consumption
(kilo gallons)

1,031

Water Intensity
(Kilo Gallons/Financial
Center or Location)



Commitment to the Environment

Recycling Program

In the fourth year of our enhanced recycling program, which includes glass, aluminum, plastic, cardboard, and paper, our recycling efforts resulted in 58,930 total pounds recycled.

Paper Recycling Program

Paper Recovered 196.19 short (US) ton(s)	Equivalent to: Water Saved 372,761 gallons	Trees Preserved 4,709
	Greenhouse Gases 924 CO ₂ e emissions avoided	Solid Waste 15,695 pounds avoided
Energy 580,726 kWh of energy saved		



Committed to Governance

We practice stewardship every day through an inclusive culture that prioritizes ethical business, responsible behavior, and safeguarding the resources entrusted to us. We are committed to taking all reasonable measures to understand, manage, and mitigate risks, both within our organization and from external sources.

2025 Governance Highlights

90%

independent
Board members

30%

female Board
members

99.7%

associates who completed
Code of Conduct/Ethics
training

20%

ethnically diverse
Board members

In This Section

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and Code of Conduct/Ethics Training

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Security Risks

Culture

Our commitment to a highly engaged workforce is embedded in our overall business strategy. We believe highly engaged associates are the foundation of our purpose: to help clients and communities thrive. Our CEO, Archie Brown, leads the way by connecting culture, engagement and high-performance, and by setting the expectation for all leaders and managers to drive engagement within their teams. For example, through his visibility and participation in monthly Senior Management and whole-company Town Hall meetings, Archie celebrates business and individual successes throughout the Bank.

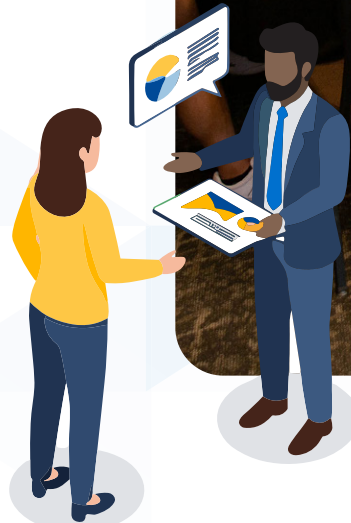
The Bank uses several tools to promote and monitor associate engagement, including an effective mentorship program, learning opportunities (tuition reimbursement, internal & external leadership programs, etc.), anonymous surveys so that individuals can speak freely and have open dialogue with managers. First Financial also offers focus groups through our Inclusion team and reiterates the company's vision by starting all meetings with repetitively highlighting our company strategy in each presentation.

We also believe in regular feedback for associates. In addition to annual performance discussions with review of goals and development, we provide Quarterly Connections (1:1 meeting between manager/associate), using quality checks to ensure the content and discussions are robust and meaningful.

We believe that high engagement correlates with high client satisfaction.

First Financial Bank has remained aligned with its values even during a time of change. During 2025, we rebranded our office of Diversity, Equity and Inclusion to the Office of Inclusion. Significant milestones include:

- Associate Resource Groups (ARGs)—rebranded with leadership changes
- Participation in pride festivals and FFB Speaks events
- Hosted Inclusion Council meetings with CEO & executive leadership
- Direct line-of-business meetings
- Board leadership development
- Increased IMPACT mentoring program
- Supplier management system review



Culture Strategy & Leadership Philosophy

Our Office of Inclusion focuses on the following:

- Associate Inclusion**—We are an organization that seeks to attract, develop and retain highly talented and engaged people. We value everyone, and we want all associates to have access to resources and opportunities to develop and grow. We want associates to feel like they belong. Inclusion is more than a policy, it's who we are and allows us all to thrive.
- Community Inclusion**—As a financial institution in our communities, we deliver financial services and financial opportunities to all people in our community. We invest in products and services that are specifically designed to help those who might be struggling financially. Financial opportunities are critical in achieving and reaching potential, pursuing dreams and improving lives. We also support organizations and causes that uplift under-served people—in an active pursuit of equality for all people in our community.
- Supplier Inclusion**—We seek to provide opportunities for organizations within our footprint to provide goods and services to the Bank. We strive to identify service providers and give them the opportunity to meet Bank leaders who can help them grow their business. By doing so, we allow all vendors, including smaller vendors, the opportunity to thrive.

It is important that our culture is consistent across all business lines as well as throughout the many states we serve. We want all our associates to feel the strong culture we build daily. We utilize a variety of ways to do so, including:

- Intranet Site
- Market Rallies
- Listening Sessions
- You First—Associate Engagement Survey
- Corporate Execution & Strategy Document Plans
- Branded Email and Newsletter Templates
- Alert Media—all associates receive the same, consistent messages
- Team Meetings
- Leaders Circle Recognition Program
- Town Hall Meetings



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

Risk Management

First Financial manages risk through a structured Enterprise Risk Management (ERM) approach that routinely identifies specific risks and their controls, assesses the overall residual level of risk relative to our appetite, and evaluates the steps being taken to mitigate and effectively manage risk. First Financial continues to enhance its risk management capabilities and has, over time, embedded risk awareness into the Company's culture.

Approach To Incorporation of Results of Mandatory and Voluntary Stress Tests into Capital Adequacy Planning, Long-Term Corporate Strategy, and Other Business Activities

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

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

management. Stress test results inform enterprise-wide risk assessments which can influence strategic risk tolerance, business planning, and capital allocation decisions. They also help shape credit risk strategy and capital adequacy considerations embedded in the Annual Report's risk management disclosures.

Whistleblower Policy Procedures

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

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

The chief internal auditor monitors submissions to the whistleblower hotline and whistleblower website, and responds to every allegation and reports the status of all submissions to the Audit Committee on a quarterly basis. For 2025, First Financial had one submission that met the definition of a whistleblower allegation.

Code of Conduct

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

1,716

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

55

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

262

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

99.7%

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



Board Committees

Audit Committee

The Audit Committee (i) Monitors the integrity of the consolidated financial statements of the Company, (ii) Evaluates and monitors the qualifications and independence of the Company's independent auditors, (iii) Monitors compliance with the Company's Code of Conduct and Code of Ethics for the CEO and Senior Financial Officers, and (iv) Evaluates and monitors the performance of the Company's internal audit function and independent auditors, with respect to First Financial and its subsidiaries.

Risk & Compliance Committee

The Risk & Compliance Committee (i) Reviews with management the Company's risk exposures and the significant risks to which the Company is exposed, (ii) Considers and provides advice to the Board on the risk impact of any strategic decision that the Board may be contemplating, (iii) Periodically sets the risk appetite for the Company and monitors compliance with the risk appetite statement including development of risk tolerances, targets and limits, (iv) Reviews disclosures regarding risk in annual and, if necessary, quarterly SEC filings, (v) Monitors the Company's risk management performance and ensures that the Company's risk management policies for significant risks are being adhered to, (vi) Periodically examines the risk culture of the Company, and (vii) Monitors the Company's credit portfolio.

Governance & Nominating Committee

The Governance & Nominating Committee (i) Develops and periodically reviews the effectiveness of the Company's Corporate Governance Principles, (ii) Consults with the Chair of the Board concerning the appropriate Board committee structures and appointment of members to each committee of the Board, (iii) Oversees the formal evaluation of the Board and all Board committees, including any formal assessment of individual directors, (iv) Promotes the quality of directors through continuing education experiences, (v) Oversees the Company's Corporate Responsibility program and strategies, including oversight of governance and environmental initiatives, (vi) Monitors and protects the Board's independence, (vii) Establishes procedures for the director nomination process and recommends nominees for election to the Board, (viii) Reviews shareholder proposals and proposed responses, and (ix) Annually delegates to the respective committees of the Board or to management, the authority and responsibility for reviewing and approving policies and procedures of the Board (including the Board of Directors of First Financial Bank) in connection with the Company's ERM program.

Compensation & Human Capital Committee

The Compensation & Human Capital Committee responsibilities relate to (i) Compensation of the Company's directors and executive officers, (ii) The adoption of policies that govern the Company's compensation and benefit programs, (iii) Human capital risk management matters, including inclusion strategies, initiatives and results, and (iv) Management development and succession planning.

Capital Markets Committee

The Capital Markets Committee oversees the Company's risks regarding corporate treasury ("Treasury") matters, including significant strategies, policies and practices used in managing the Company's investment portfolio, capital planning, and asset and liability management. In addition, the Committee reviews and monitors other asset/liability management activities, including but not limited to interest rate risk, funding and liquidity, and use of derivative policies as so set forth by the following policies: Interest Rate Risk, Investments, Liquidity & Contingency Funding, and Capital Markets policies.

100%
independent
committee
members



First Financial Bank Board of Directors



Archie M. Brown



Claude E. Davis



Anne L. Arvia



Vincent A. Berta



Cynthia O. Booth
(Retired April 28, 2025)



William J. Kramer



Dawn C. Morris



Thomas M. O'Brien



Andre T. Porter



Maribeth S. Rahe



Gary W. Warzala



Governance Best Practices and Shareholder Engagement

Corporate Governance

Our corporate governance policies and structures, outlined below and detailed further in the Company's Proxy Statement for the 2025 annual meeting of shareholders, demonstrate our commitment to strong ethical standards and delivering outstanding results for shareholders.



2025 Governance Summary	
Size of Board	10
Number of Independent Directors	9
Average Age of Directors	64
Average Board Tenure (years)	9
Number of Female Directors	3
Number of Ethnically Diverse Directors	2
Meetings of the Board in 2025	11
Meetings of the Independent Directors in 2025	8
Annual Election of Directors	Yes
Majority Voting in Uncontested Director Elections	Yes
Separate Chair, CEO and Lead Independent Director	Yes
Corporate Governance Standards Reviewed Annually	Yes
Annual Board and Committee Evaluations	Yes
Director Over-Boarding Limits	Yes
Board Orientation and Director Education Programs	Yes
Independent Board Compensation, Governance and Audit Committees	Yes
Board Oversight of Environmental, Social and Governance Programs	Yes
Codes of Conduct for Board and all Associates	Yes
Stock Ownership Guidelines for Board and Executive Officers	Yes
Anti-Hedging and Pledging Policy	Yes
Clawback Policy	Yes
Whistleblower Policy	Yes

Board Diversity

Board Gender Diversity

3/30%

female Board members

Board Ethnic/Racial Diversity

2/20%

ethnically diverse Board members

Shareholder Engagement

We reached out to our largest shareholders to request feedback.

61%

of shareholders contacted

14%

of shareholders met with Company representatives

Data Security and Data Security Risks

Data Security

The information security program is aligned with the requirements of the National Institute of Standards and Technology (NIST) Cybersecurity Framework (CSF) and is in full compliance with Gramm-Leach-Bliley Act (GLBA), with a strong emphasis on safeguarding sensitive data.

Why It Matters

Data security matters as our clients depend on us to safeguard their information and assets.

How We Manage It/Who's Responsible

First Financial Bank manages data security through a comprehensive set of programs designed to ensure the safety of clients' data. The program is owned by the Chief Information Security Officer and is overseen by the Risk & Compliance Committee of the Board of Directors.

Our Performance

As part of the GLBA risk assessment process, First Financial Bank has determined that controls are operating effectively and that any residual risk is within risk appetite.

Data Security Risks

Approach to Identifying and Addressing Data Security Risks

First Financial Bank has tools to monitor applications and infrastructure for data security risks. We use various risk assessment processes to validate control effectiveness. We monitor key risk indicators for breaches or warnings of the risk area being monitored.

Approach to Managing Identified Data Security Risks and Vulnerabilities, which may include Operational Procedures, Management Processes, Structure of Products, Business Partner Selection, Employee Training and Use of Technology

First Financial Bank has programs and practices in place to mitigate threats and vulnerabilities to our systems and data. These include security architecture and engineering, vulnerability and threat management, data loss prevention, identity and access management, cyber governance risk and compliance, security awareness and training, and incident management practices.

Policies and Practices Relating to Collection, Usage, and Retention of Client Information

First Financial Bank has an Information Security program that outlines how data is protected. There is a retention policy and schedule that specifically outlines how long data should be kept and when it should be destroyed. All policies and procedures are kept in a repository (Knowledge Share) and are reviewed annually for any changes.

Policies and Practices to Secure Clients' Protected Health Information (PHI) Records and Other Personally Identifiable Information (PII)

First Financial Bank has a Privacy Policy and a Privacy handbook that outlines how protected health information (PHI) and personally identifiable information (PII) should be protected in our privacy notice and data classification standard. The Bank conducts a quarterly assessment against NIST CSF 2.0 and an annual assessment against GLBA. First Financial Bank has policies that cover retention and storage requirements.



2025 Community Metrics



	Unit of Measure	2025	2024	2023
Woman-owned Supplier Spending	%	60.01%	52.87%	51.50%
Minority-owned Supplier Spending	%	37.38%	42.36%	41.42%
Veteran-owned Supplier Spending	%	2.17%	4.61%	7.02%
Disability-owned Supplier Spending	%	0.45%	0.16%	0.06%
Total Diverse Supplier Spending	%	23.62%	32.31%	30.46%
Total Diverse Supplier Spending	\$	\$5,835,296	\$7,620,017	\$6,432,549
Philanthropic Donations	\$	\$1,863,671	\$1,856,081	\$1,827,298
First Financial Foundation Grants	\$	\$2,726,335	\$2,653,201	\$2,412,473
First Financial Foundation Grants	#	131	94	88
United Way Campaign	\$	\$1,428,503	\$1,335,044	\$1,287,037
Associate Volunteer Hours	#	16,307	14,871	14,829
Financial Education Participants	#	48,819	35,203	52,601
Financial Education Hours	#	4,342	2,791	3,643
Mortgages Issued to LMI Borrowers and Census Tracts	#	3,302	2,985	2,819
Mortgages Issued to LMI Borrowers and Census Tracts	\$	\$474,194,208	\$349,346,010	\$323,798,465
Community Development Lending	#	52	46	47
Community Development Lending	\$	\$218,144,223	\$199,658,240	\$115,662,146
Small Business Lending	#	55,363	47,879	2,240
Small Business Lending	\$	\$891,880,000	\$790,092,000	\$394,619,000
Number of Community Rooms	#	31	30	30
Hours Reserved in Community Rooms	#	5,284	5,416	4,365

2025 Employee Metrics



	Unit of Measure	2025	2024	2023
Workforce Diversity—Female	%	60.77%	61.40%	62.50%
Workforce Diversity—Racial/Ethnic Minorities	%	13.40%	13.80%	13.70%
Employee Turnover	%	16.49%	18.50%	15.73%
Voluntary Employee Turnover	%	12.38%	12.40%	12.87%
Involuntary Employee Turnover	%	4.11%	6.10%	2.86%
401(k) Participation	%	89.30%	91.80%	92.40%
IMPACT Mentoring Program Participation	%	30.00%	14.40%	24.00%
Leadership Program Participation—Female	%	62.00%	48.00%	65.00%
Associate Resource Group (ARG) Participation	%	16.50%	16.20%	11.00%
Compliance Training Completed	%	100.00%	98.00%	98.00%
Employee Engagement Score (% of Gallup Database)	%	98.00%	96.00%	94.00%
Pay Equity for Women (Non-minority)	%	99.30%	98.00%	n/a
Pay Equity for Women (Minority)	%	96.40%	96.10%	n/a
Pay Equity for Men (Minority)	%	100.00%	100.00%	n/a
Wellbeing Program Participation	%	60.00%	59.00%	57.00%

2025 Environmental Metrics

	Unit of Measure	2025	2024	2023
Total Pounds Recycled	lbs	58,930	51,840	21,260
Water Consumption	kilo gallons	141,439	26,690*	n/a
Paper Shredded and Recycled	tons	196.19	209.85	210.35
Greenhouse Gas Emissions Avoided	MTCO ₂	924	988	991
Trees Preserved	#	4,709	5,036	5,048
kWh of Electricity Saved	kWh	580,726	621,160	622,640
Gallons of Water Saved	gallons	372,761	398,715	399,665
Clients Receiving Electronic Deposit Statements	%	65.10%	63.00%	61.00%
Direct GHG Emissions (Scope 1)	t CO _{2e}	1,965.05	1,811.97	2,603.60
Location-based Indirect Emissions (Scope 2)	t CO _{2e}	5,316.27	6,892.45	6,586.42
Market-based Indirect Emissions (Scope 2)	t CO _{2e}	5,327.09	0	0
Environmental Investments	\$	\$165,245,405	\$197,158,257	\$213,002,023
Social Investments	\$	\$1,072,404,211	\$1,151,736,707	\$1,427,492,885
Total Sustainable Investments	\$	\$1,237,649,616	\$1,348,894,964	\$1,640,494,908

* Partial year reporting



2025 Governance Metrics

	Unit of Measure	2025	2024	2023
Board Diversity—Female	%	30.00%	36.36%	33.33%
Board Diversity—Ethnically Diverse	%	20.00%	27.27%	16.67%
Independent Audit Committee Members	%	100.00%	100.00%	100.00%
Independent Risk and Compliance Committee Members	%	100.00%	100.00%	100.00%
Independent Compensation & Human Capital Committee Members	%	100.00%	100.00%	100.00%
Independent Governance & Nominating Committee Members	%	100.00%	100.00%	100.00%
Independent Capital Markets Committee Members	%	100.00%	100.00%	100.00%
Average Board Tenure	years	9.00	7.50	8.60
Average Board Tenure of Independent Board Members	years	8.90	7.80	8.20
Completion of Code of Conduct/Ethics Training	%	99.70%	99.30%	99.70%
Shareholder Engagement—% of Shares Contacted	%	61.00%	66.00%	65.00%
Shareholder Engagement—% of Shares Met With	%	14.00%	24.00%	17.00%



Sustainability Accounting Standards Board (SASB) Index 2025

This is First Financial Bank's disclosure pursuant to the Industry Standards Version 2023-12 issued by the Sustainability Accounting Standards Board (SASB), an independent standards setting organization that supports reporting for companies to identify, manage, and communicate financially material sustainability information to their investors. We have determined that the Commercial Banks and Consumer Finance standards are most applicable to our core business. We do not currently disclose all metrics included in the Financials sector standards but will continue to evaluate them in the future. Our commitment is to provide investors with useful, relevant, and meaningful sustainability information and we may evolve our disclosures on these SASB topics over time. All data and descriptions are as of or for the year ended December 31, 2025.

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

Reporting Status:

- Fully Reporting
- ◐ Partially Reporting
- Not Reporting

Commercial Banks

SASB Code	Accounting Metric	Reporting Status	Response	Source
Data Security				
FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	●	(1) 0 (2) 0.00% (3) 0	2025 Annual Report
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	●	Please refer to pages 18-19 of our Form 10-K	2025 Form 10-K
Financial Inclusion and Capacity Building				
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programs designed to promote small business and community development	●	(1) 55,538 (2) \$1,126,721,223 USD Note: Includes small business, small farm and community development loans originated in 2025 in accordance with the FFIEC guidelines to CRA data collection and reporting.	
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programs designed to promote small business and community development	◐	(1) 54 (2) \$80,509,798 USD	

Reporting Status:

- Fully Reporting
- ◐ Partially Reporting
- Not Reporting

SASB Index—Commercial Banks

SASB Code	Accounting Metric	Reporting Status	Response	Source
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	●	2,242 First Financial offers two programs designed to assist unbanked and underbanked clients in saving for an objective: <ol style="list-style-type: none"> 1. Individual Development Accounts (personal finance, home repair/purchase, higher education, small business)—active accounts as of 12/31/25 = 212 accounts 2. First Paired Savings (car purchase and job related expenses)—active accounts as of 12/31/25 = 310 accounts First Financial Bank also offers two low cost checking accounts that are also Bank On certified (No Worry and No Worry Rebuild). These two accounts are particularly focused on unbanked and underbanked clients and designed to prevent the accumulation of overdraft fees by not allowing overdrafts to occur. As of 12/31/25, First financial had a total of 1,720 active client accounts.	
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	●	33,119	CSR/ESG Report
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	○	Not disclosed	
Financed Emissions				
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	◐	Emissions (Metric tons CO₂e) Direct Emissions (Scope 1) 1,965.05 Location-Based Indirect Emissions (Scope 2) 5,316.27 Market-Based Indirect Emissions (Scope 2) 5,327.09	
FN-CB-410b.2	Gross exposure for each industry by asset class	○	Not disclosed	
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	○	Not disclosed	
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	○	Not disclosed	

Reporting Status:

- Fully Reporting
- ◐ Partially Reporting
- Not Reporting

SASB Index—Commercial Banks

SASB Code	Accounting Metric	Reporting Status	Response	Source
Business Ethics				
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	●	\$0 USD	
FN-CB-510a.2	Description of whistleblower policies and procedures	●	Please refer to page 39 of our CSR/ESG Report	CSR/ESG Report
Systemic Risk Management				
FN-CB-550a.1	Global Systemically Important Bank (GSIB) score, by category	●	According to the Basel Committee on Banking Supervision's assessment methodology, First Financial Bank is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.	
FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, longterm corporate strategy, and other business activities	●	Please refer to page 39 of our CSR/ESG Report	CSR/ESG Report

Reporting Status:

- Fully Reporting
- ◐ Partially Reporting
- Not Reporting

SASB Index—Commercial Banks

SASB Code	Accounting Metric	Reporting Status	Response	Source
<i>Activity Metrics</i>				
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	●	<p>(a) Personal (1) 318,788 (checking 226,429; savings 92,359) (2) \$2,346,757,375 USD (checking \$1,404,132,316; savings \$942,625,059)</p> <p>(b) Small business, relationships through financial center channel under \$5 million in annual revenues (1) 38,801 (checking 36,690; savings 2,111) (2) \$913,533,152 USD (checking \$872,988,560; savings \$40,544,592)</p>	
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	●	<p>(a) Personal (1) 111,127 (2) \$3,234,574,194 USD</p> <p>(b) Small business, relationships through financial center channel under \$5 million in annual revenues (1) 5,844 (2) \$402,550,080</p> <p>(c) Corporate (1) 11,450 (2) \$9,781,764,305 USD</p>	

Reporting Status:

- Fully Reporting
- Partially Reporting
- Not Reporting

SASB Index—Consumer Finance

SASB Code	Accounting Metric	Reporting Status	Response	Source
Customer Privacy				
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	●	0	First Financial Bank Privacy Notice
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	●	\$0.00 USD	
Data Security				
FN-CF-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	●	(1) 0 (2) 0% (3) 0	
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	○	Not disclosed	CSR/ESG Report
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	●	Refer to page 43 of the CSR/ESG report	CSR/ESG Report

Reporting Status:

- Fully Reporting
- ◐ Partially Reporting
- Not Reporting

SASB Index—Consumer Finance

SASB Code	Accounting Metric	Reporting Status	Response	Source
Selling Practices				
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	○	Not disclosed	
FN-CF-270a.2	Approval rate for (1) credit and (2) prepaid products for applicants	●	(1) 48.25% (2) N/A	
FN-CF-270a.3	(1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products	◐	(1) \$0.00 USD (2) Not disclosed (3) 94 months (4) 1.32 (5) \$0.00 USD	
FN-CF-270a.4	(1) Number of customer complaints filed, (2) percentage with monetary or nonmonetary relief	●	(1) 18 (2) 5.56%	
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	●	\$0.00 USD	
Activity Metric				
FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	●	(1) 26,977 (2) 0	
FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	●	(1) 27,744 (2) 0	