







sustainability accounting standards board (SASB) Index–2021

This is First Financial Bank’s first disclosure pursuant to the Industry Standards Version 2018-10 issued by the Sustainability Accounting Standards Board (SASB), an independent standards-setting organization that supports reporting for companies to identify, manage, and communicate financially material sustainability information to their investors. We have determined that the Commercial Banks standard is 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, 2021.

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

SASB Code	Accounting Metric	Reporting Status	Response	Source
Data Security				
FN-CB-230a.1	(1) Number of data breaches		Any material cybersecurity incidents would be reported in a periodic, annual or quarterly report.	2021 Annual Report
	(2) Percentage involving personally identifiable information (PII)			
	(3) Number of account holders affected			
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.	2021 Form 10-K
Financial Inclusion and Capacity Building				
FN-CB-240a.1	(1) Number of loans outstanding qualified to programs designed to promote small business and community development		6,814 Note: includes small business, small farm, and community development loans originated in 2021 in accordance with FFIEC guide to CRA data collection and reporting.	
	(2) Amount of loans outstanding qualified to programs designed to promote small business and community development		\$922,225,695 USD	
FN-CB-240a.2	(1) Number of past due and nonaccrual loans qualified to programs designed to promote small business and community development		21 Note: reporting reflects activity for microlending and community development loans only.	
	(2) Amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development		\$1,668,285 USD	

(SASB) Index

Reporting Status: ● Fully Reporting ● Partially Reporting ○ Not Reporting

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	●	3,689	
		●	<p>First Financial offers two programs designed to assist unbanked and underbanked clients save for an objective:</p> <ol style="list-style-type: none"> 1. Individual Development Accounts (personal finance, home repair/purchase, higher education, small business) = 1254 accounts 2. First Paired Savings (car purchase and job related expenses) = 2425 accounts <p>First Financial Bank also offers two low cost checking accounts that are also Bank On certified (No Worry and No Worry Rebuild). These two accounts are particularly focused on unbanked and underbanked clients and designed to prevent the accumulation of overdraft fees by not allowing overdrafts to occur. As of 12/31 First financial had a total of 12,171 client accounts.</p>	
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	●	14,987	CSR/ESG Report
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	●	Please refer to page 28 of our Q4 Investor Presentation.	Q4 Investor Presentation
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	○	Not disclosed	
Business Ethics				
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	●	\$0 USD	
FN-CB-510a.2	Description of whistleblower policies and procedures	●	Please refer to page 31 of our CSR/ESG Report	CSR/ESG Report

(SASB) Index

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SASB Code	Accounting Metric	Reporting Status	Response	Source
Systemic Risk Management				
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	●	According to the Basel Committee on Banking Supervision's assessment methodology, First Financial Bank is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.	
FN-CB-550a.2	Description of approach to incorporate of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	●	Please refer to page 31 of our CSR/ESG Report	CSR/ESG Report
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) 386,302 (checking 255,426; savings 130,876) (2) \$5.1 Billion USD (checking \$2.539 billion; savings \$2.591 billion)</p> <p>(b) Small business, relations through financial center channel under \$5 million in annual revenues (1) 43,308 (checking 39,621; savings 3,687) (2) \$1.6 Billion USD (checking \$1.337 billion; savings \$0.303 billion)</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) Not Disclosed (2) Refer to pg. 164 of the 2021 Form 10-K for disclosure of loans and leases (Loan and Lease Portfolio table)</p> <p>(b) Small business, relations through financial center channel under \$5 million in annual revenues (1) 4,981 (2) \$294,109,155 USD</p> <p>(c) Corporate (1) 5,012 (2) \$6,109,064,541 USD</p>	2021 Form 10-K

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first financial bank

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