



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

April 2, 2012

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Financial Bank, National Association
Charter Number: 47

One First Financial Plaza
Terre Haute, IN 47808

Office of the Comptroller of the Currency

Champaign Field Office
3001 Research Road, Suite E2
Champaign, IL 61822

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING	2
DEFINITIONS AND COMMON ABBREVIATIONS	3
DESCRIPTION OF INSTITUTION	7
SCOPE OF THE EVALUATION	8
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	9
STATE RATING	10
STATE OF INDIANA	10
STATE OF ILLINOIS	21
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF STATE RATINGS	B-1
APPENDIX C: MARKET PROFILES FOR FULL-SCOPE AREAS	C-1
STATE OF INDIANA	C-1
STATE OF ILLINOIS	C-3
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1
<u>STATE OF INDIANA</u>	D-5
<u>STATE OF ILLINOIS</u>	D-22

Overall CRA Rating

Institution’s CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of **First Financial Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- First Financial Bank, N.A. (FFB) has good lending performance in the state of Indiana. The bank originates a majority of their loans within the state of Indiana; therefore, performance within Indiana is significant to the overall performance. Lending performance within the state of Illinois is excellent. FFB has a good level of community development lending activity in Indiana and Illinois.
- FFB provides adequate responsiveness to community needs through qualified investments in both states. Current period investments primarily revitalize and stabilize disaster areas, moderate-income geographies, and distressed nonmetropolitan middle-income geographies. Economic development is provided through SBA 504 Bonds in Illinois assessment areas (AAs).
- The bank’s delivery systems are accessible to individuals and geographies of different income levels. Branch distribution in the state of Indiana is adequate, while the branch distribution in the state of Illinois is excellent. ATM distribution for both states is excellent. A majority of the branches are in Indiana; therefore, performance within Indiana is significant to the overall conclusions. Services are generally the same among branch locations. While hours do vary, they do not inconvenience low- and moderate-income individuals or geographies. Branch openings and closings during the evaluation period has not adversely impacted low- and moderate-income geographies or individuals. Bank personnel provide an adequate level of community development services in Indiana and Illinois.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement, and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing, and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If

an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of geography.

Description of Institution

First Financial Bank (FFB) is a \$2.9 billion interstate institution headquartered in Terre Haute, Indiana. FFB is wholly owned by First Financial Corporation (FFC), which is also headquartered in Terre Haute, Indiana. In addition to FFB, FFC also owns and operates another financial institution (Morris Plan Company of Terre Haute) and an insurance agency (Forrest Sherer Insurance Agency).

FFB is a full-service banking institution that includes 65 banking locations in eight Indiana and 11 Illinois counties. In addition to its branch network, FFB's delivery channels include ATMs, Internet banking, mobile banking, telephone account access, and bank by mail. FFB offers a wide range of products and services for individuals and businesses, including various deposit, loan, trust, and cash management services. FFB also offers correspondent banking services. FFB's strategic goals are to be a bank that can meet all of their customer's financial needs. FFB is seeking to grow both deposits and loans, along with trust services.

As of December 31, 2011, the loan portfolio totaled \$1.8 billion and was comprised of 45 percent commercial and commercial real estate, 26 percent residential real estate, 15 percent consumer credits, 10 percent agricultural and farm real estate, and 4 percent other credits. Net loans represent 81 percent of total deposits and 64 percent of the bank's asset base. Tier 1 capital totaled \$300 million.

FFB has 10 assessment areas (AAs) within the two states. The AAs in Indiana include all of the Terre Haute metropolitan statistical areas (MSA), a portion of the Bloomington MSA, a portion of the Indianapolis-Carmel MSA, and two non-MSA AAs. The AAs in Illinois include all of the Danville MSA, all of the Bloomington-Normal MSA, a portion of Champaign-Urbana MSA, and two non-MSA AAs.

On July 6, 2009, FFB acquired First National Bank of Danville in Illinois through FDIC receivership. This acquisition added five branches in the Danville MSA. On December 30, 2011, FFB acquired FreeStar Bank, N.A. in Illinois. This acquisition added 13 branches in three new market areas: Livingston, McLean, and Champaign counties.

FFB has the financial capacity to assist in meeting its communities' credit needs. There are no known legal or financial constraints that could impede its CRA efforts. FFB received a Satisfactory rating on its last CRA evaluation dated February 2, 2009.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test is January 1, 2008, through December 31, 2011. The period began with January 1, 2008, as the last lending evaluation ended on December 31, 2007. Products reviewed in the lending test include home mortgage, small business, and small farm loans. We utilized Home Mortgage Disclosure Act (HMDA) data, along with Small Loans to Business and Small Loans to Farms data that the bank collected and reported. We used 2010 peer lending data, the most recent data available, for home mortgage, small business, and small farms to compare FFB's lending performance to other reporting lenders in the assessment areas (AAs). Loan products are weighted based on the distribution of reported loans by number (i.e. home mortgages, small business, and small farm loans).

The evaluation period for community development loans, the investment test, and the service test is February 2, 2009 through April 2, 2012. This is the period since the last CRA examination ended to the beginning of this examination.

We used deposit information, reported to the FDIC annually, to determine the bank's deposit market share and market presence within its assessment areas. The most recent deposit information available is as of June 30, 2011.

No affiliate activities were considered in this evaluation. We did not evaluate the three AAs that were added as a result of the recent FreeStar Bank acquisition. These three AAs are all located in the State of Illinois: Champaign-Urbana MSA AA, Bloomington-Normal MSA AA, and the Livingston County Non-MSA AA.

Data Integrity

To assess the accuracy of the data, we conducted an independent test of data for home mortgage, small business, and small farm loan products. We determined the loan data to be substantially accurate and it is used without exception in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of assessment areas (AAs) within that state was selected for full-scope reviews. The full-scope AAs were selected after a review of branch, deposit, and loan distributions. Refer to the Scope section under each State Rating for more details.

All AAs are consistent with the requirements of the regulation. Further information on the full-scope AA demographics can be found in the tables at the back of this report.

Ratings

The bank's overall rating is a blend of the state ratings. However, the performance within the State of Indiana has the largest impact on the overall ratings. Seventy-eight percent of the bank's total deposits and 68 percent of the reported loans are from AAs in the state of Indiana.

A substantial majority of these deposits and loans are within the Terre Haute MSA AA. The findings from the Terre Haute MSA AA carries significant weight in arriving at the State of Indiana rating and the overall rating.

The second largest AA, based upon deposit and loan distribution, is the non-MSA Illinois AA. Thirteen percent of the bank's total deposits and 18 percent of the reported loans are from this AA.

State ratings are based primarily on those areas that received full-scope reviews. Refer to the Scope section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside ratio analysis at the bank level. A substantial majority of the bank's loans, 94 percent, are inside its assessment areas. By product type, 95 percent of home mortgage loans, 91 percent of small business loans, and 90 percent of small farm loans are originated to borrowers inside the bank's assessment areas. We view this as a positive characteristic in our analysis of lending performance.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State Rating

State of Indiana

CRA Rating for Indiana: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- The volume of lending in the state of Indiana is excellent. The geographic and borrower distributions are adequate.
- The level and responsiveness of community development lending had a positive impact on the bank's performance.
- The responsiveness of the bank's qualified investments to meet identified community needs is adequate.
- FFB's delivery systems in the state of Indiana are accessible to geographies and individuals of different income levels. Adequate branch distribution is supplemented by excellent distribution of ATMs. The bank's record of opening and closing branches has not adversely impacted low- and moderate-income geographies. Services, products, and banking hours vary slightly, but do not inconvenience low- and moderate-income geographies or individuals. FFB provided an adequate level of community development services in their AAs within the state of Indiana.

Description of Institution's Operations in Indiana

First Financial Bank (FFB) operates 35 branches and 83 ATMs within 5 assessment areas in the state of Indiana. The Indiana assessment areas include Terre Haute MSA AA (Vigo, Vermillion, Sullivan, and Clay Counties), Bloomington MSA AA (Greene County), Indianapolis MSA AA (Putnam County), Parke County AA, and Knox County AA. Parke and Knox are both non-MSA counties and are combined in this analysis as Indiana non-MSA AAs.

FFB ranks first in deposit market share among all financial institutions operating in its Indiana assessment areas. As of June 30, 2011, deposits in the Indiana AAs totaled \$1.4 billion and represented approximately 34 percent of the market. Major competitors and their share of the market include: Old National Bank (16 percent); Fifth Third Bank (eight percent); Regions Bank (six percent); Bloomfield State Bank (six percent); and Terre Haute Savings Bank (five percent).

Refer to the market profiles for the state of Indiana in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Indiana

We evaluated the bank's performance in the state of Indiana by performing a full-scope review of the Terre Haute MSA AA. Limited-scope reviews were performed on Bloomington MSA AA, Indianapolis MSA AA, and the Indiana non-MSA AAs.

For the lending test, each AA is weighted based upon the percentage of loans originated within their AA. Performance in the Terre Haute MSA AA significantly impacts the state of Indiana lending test. Eighty-three percent of the loans within the state's AAs are located within the Terre Haute MSA AA. The lending test is weighted heavier than the other tests in arriving at the overall rating.

The investment test is weighted based upon the percent of deposits within the AAs. Eighty-eight percent of the AA deposits within the state are from the Terre Haute MSA AA.

The service test is weighted by branch location. The Terre Haute MSA AA has the largest bank operations presence with 75 percent of the bank's offices within the state.

Refer to performance tables in Appendix A for additional information.

Community Contacts

We contacted two community contacts within the Terre Haute MSA AA. The contacts were made with organizations focused on economic development and community services for low- and moderate-income individuals. Community contacts indicated that the area banks were responsive to credit needs and that the area did not have any unmet credit needs. There are a number of community development opportunities, as the area has high unemployment and underemployment. There are a number of organizations in the area that focus on community development. Contacts also indicated that the population was aging and the level of poverty and reliance on social services is increasing. The contacts indicated that banks in the area are generous with financial contributions and time.

LENDING TEST

FFB is rated High Satisfactory for the lending test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Indiana is rated High Satisfactory. FFB's lending performance in the Terre Haute MSA AA is good. The overall volume of lending is excellent. The bank ranks first in market share for home mortgages, small loans to businesses, and small loans to farms. The level and responsiveness of community development lending has a positive impact on the bank's performance. The bank's performance related to lending to borrowers of different incomes is adequate. The bank's geographical distribution is adequate.

Lending Activity

The overall volume of lending in the Terre Haute MSA AA is excellent. Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. FFB has a majority of the deposits in the AA. The bank ranks first in deposit market share with 51 percent of the market. FFB also is the leading lender in all three lending areas, although the percentage of market share varies. In home mortgage lending, the bank ranks first with 27 percent of the market. The bank also ranks first in small loans to businesses and first in small loans to farms with 28 percent and 67 percent of the market, respectively.

In the AA, home mortgage loans account for 84 percent of total reported loans and, therefore, received the greatest weight in the analysis. Small loans to businesses account for 12 percent, and small loans to farms account for four percent of total loans reported. Additionally, home mortgage refinances account for 54 percent of the total home mortgage loans reported and, therefore, receive the greatest weight in the analysis of home mortgage products.

Refer to Table 1, Lending Volume, in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in moderate-income geographies is adequate. The majority of the bank's loans originated in these full-scope AAs are home mortgage loans. Therefore, this loan type carries more weight in forming our conclusions. The AA does not have low-income geographies based upon the 2000 U.S. Census, so this analysis focuses on the moderate-income geographies.

Home Mortgage Loans

The overall geographic distribution of home mortgage loans in low- and moderate-income geographies is adequate. Home refinances are weighted heavier than the other mortgage products, as they represent 54 percent of the home mortgages made in this AA.

Home Refinance Loans

The geographic distribution of home refinance loans is adequate. The percentage of loans made in moderate-income geographies (6 percent) is lower than the percentage of owner-occupied units in the moderate-income geographies (14 percent). The bank's market share in moderate-income geographies meets the bank's overall market share. The bank was ranked first with 26 percent of the market share.

Home Purchase Loans

The geographic distribution of home purchase loans in the moderate-income geographies is adequate. The percentage of home purchase loans in moderate-income geographies (10 percent) is lower than the percentage of owner-occupied units in those geographies (14 percent). The bank's market share in moderate-income geographies meets the bank's overall market share. The bank ranked first with 24 percent of the market share.

Home Improvement Loans

The geographic distribution of home improvement loans in low- and moderate-income geographies is adequate. The percentage of loans made in moderate-income geographies (9 percent) is lower than the percentage of owner-occupied units in the moderate-income geographies (14 percent). The bank ranks first in overall market share for home improvement loans with 50 percent of the market. The bank ranks first with 33 percent of the market share for moderate-income geographies.

Multifamily Housing Loans

The geographic distribution of multifamily housing loans is adequate. The percentage of loans made in moderate-income geographies (21 percent) is lower than the percentage of multifamily units in the moderate-income geographies (35 percent). The bank ranks first in overall market share for multifamily housing loans with 43 percent of the market. The bank ranks second with 25 percent of the market share for multifamily housing loans in moderate-income geographies.

Refer to Tables 2, 3, 4, and 5 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Small Loans to Businesses

The geographic distribution of small loans to business in moderate-income geographies is excellent. The percent of small loans to businesses in moderate-income geographies (19 percent) is higher than the percentage of businesses in those geographies (15 percent). The bank ranks first in overall market share for small loans to businesses with 29 percent of the market in the Terre Haute MSA AA. The market share for small loans to businesses located in moderate-income areas is 26 percent.

Refer to Table 6 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Farms

The geographic distribution of small loans to farms in moderate-income geographies is adequate. While FFB did not originate any small loans to farms in moderate-income geographies during this evaluation period, the opportunity was very limited. There are only 24 farms in total located in the moderate-income geographies.

Refer to Table 7 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps. We did not identify any unexplained conspicuous lending gaps in the Indiana full-scope AA. The only census tract without any loans reported was 0002.00 in Vigo County. This tract includes Indiana State

University and has no owner-occupied housing or farms. There are only 97 businesses located within this tract.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. A substantial majority of the loans are inside the bank's assessment areas. Refer to the Scope of the Evaluation section for additional details.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower is adequate. A majority of the bank's loans originated in these full-scope AAs were Home Mortgage Loans. Therefore, this loan product carries more weight in forming our conclusions.

Home Mortgage Loans

The borrower distribution of home mortgage loans to low- and moderate-income borrowers is adequate. Home refinances are weighted heavier than the other mortgage products, as they represent 54 percent of the home mortgages made in this AA. Only loans with income information are utilized for the borrower distribution analysis.

Home Refinance Loans

The distribution of home refinance loans to borrowers of different income levels is adequate. The percent of bank loans to low-income borrowers (8 percent) is less than the percentage of low-income families in the AA (19 percent). Penetration among low income families is poor. The percent of bank loans to moderate-income borrowers (17 percent) is near to the percentage of moderate-income families in the AA (19 percent). Penetration with moderate-income families is good.

The bank ranks first in overall market share for home refinance loans in the Terre Haute MSA with 27 percent of the market. The bank also ranks first in market share for home refinance loans to low-income borrowers with 26 percent of the market and first in market share for home refinance loans to moderate-income borrowers with 30 percent of the market.

Home Purchase Loans

The distribution of home purchase loans to borrowers of different income levels is good. The percent of bank loans to low-income borrowers (10 percent) is less than the percentage of low-income families in these AAs (19 percent). When you consider that nine percent of the AAs' families live below poverty levels and would have difficulty qualifying for a purchase, penetration among low-income families is good. The bank ranks first in overall market share for home purchase loans in the combined Indiana non-MSA AAs with 24 percent of the market. The bank ranks first in market share for home purchase loans to low-income borrowers with 19 percent of the market. Penetration to moderate-income families is excellent. The percent of bank loans to moderate-income borrowers (21 percent) is greater than the percentage of moderate-income families in these AAs (19 percent). The bank has the highest share of home purchase loans to moderate-income families in the market.

Home Improvement Loans

The distribution of home improvement loans to borrowers of different income levels is adequate. The percent of bank loans to low-income borrowers (8 percent) is well below the percentage of low-income families (19 percent). The bank's market share to low-income borrowers for home improvement loans (37 percent) is below the overall market share of 50 percent. The bank is ranked first in home improvement loan market share, and second in market share of home improvement loans to low-income families. Penetration to low-income borrowers is poor. The percent of bank loans to moderate-income borrowers (19 percent) meets the percentage of moderate-income families in the AA. The bank's market share to moderate-income families for home improvement loans (52 percent) does exceed the overall market share for home improvement loans. The bank ranks first with a market share for moderate-income families. Penetration to moderate-income borrowers is excellent.

Refer to Tables 8, 9, and 10 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The borrower distribution of small loans to businesses is excellent. The percent of loans to businesses with revenues of \$1 million or less (69 percent) exceeds the percentage of businesses with revenues of \$1 million or less in the AA (66 percent). The bank's market share to small businesses (58 percent) significantly exceeds the bank's overall market share for small loans to businesses (29 percent). The bank ranks first for both the small loans to businesses and small loans to businesses with revenues of \$1 million or less.

The bank does an excellent job of providing small loans to businesses. Seventy-five percent of the loans reported are for loan amounts of \$100,000 or less.

Refer to Table 11 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

The borrower distribution of small loans to farms is good. The percent of loans to farms with revenues of \$1 million or less (93 percent) is lower than the percentage of farms with revenues of \$1 million or less (99 percent) in the combined Indiana non-MSA AAs. The bank ranks first in the overall market share for small loans to farms with 66 percent of the market and first in market share to small farms with 69 percent of the market. Market share to small farms is greater than the bank's overall market share.

Refer to Table 12 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Community Development Lending

The bank has a good level of community development lending within the Terre Haute MSA AA. A total of 20 loans totaling \$15 million were made to eleven different organizations with the purpose of community development. Community development lending has a positive impact on the bank's overall lending performance.

- Four loans totaling \$10.8 million were originated to a small business for economic development with the establishment of 20 new jobs for low- and moderate-income individuals. This shows adequate responsiveness, as community contact mentioned the high level of unemployment.
- Seven loans totaling \$1.1 million were granted to five non-profit organizations to repair levees in the MSA after the flood damage in 2008. The MSA was declared a major disaster area by FEMA in July 2008. These repairs were needed to stabilize the disaster area and shows good responsiveness to community needs.
- Four loans totaling \$3 million were granted to four organizations to provide affordable housing for low- and moderate-income individuals.
- Five loans totaling \$162,400 were granted to four organizations to provide community services to low- and moderate-income individuals. Community services were mentioned as a need by community contacts.

In addition to the loans above, the bank identified eleven other loans totaling \$2.3 million that meet the community development definition, but were considered in either home mortgage or small business lending sections of this report.

Refer to Table 1 Lending Volume in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development (CD) loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

Product Innovation and Flexibility

The bank offers some home mortgage loan programs with flexible features to address the credit needs of low- or moderate-income individuals. These include United States Department of Agriculture (USDA) Rural Development Single Family Housing Guaranteed Rural Loans and Freddie Mac Home Possible and Home Possible Neighborhood Loans. These programs feature either low or no down payment and other flexible underwriting features. The bank also offers Federal Housing Administration (FHA) loans, with low down payment requirements. The number and dollar of loans originated under these programs are included in the totals for home mortgage loans.

FFB is a certified United States Small Business Administration (SBA) lender. The number and dollar amount of loans originated under SBA programs are included in the totals for small loans to businesses. The bank offers Indiana Agricultural Development Corporation loans to assist farmers. The number and dollar amount of loans originated under this program is included in the totals for small loans to farms.

Conclusions for Areas Receiving Limited-Scope Reviews

Our limited-scope reviews findings have little impact on our overall conclusions for the lending test. A majority of the bank's lending is within the AAs that received a full-scope review. Refer to the Tables 1 through 12 in the state of Indiana section of Appendix D for the facts and data that support these conclusions.

Indiana non-MSA AAs

The bank's performance under the lending test in the Indiana non-MSA AAs is weaker than the full-scope performance rated high satisfactory under the lending test in the state of Indiana. While performance is good in borrower distribution, the geographic distribution is poor. Home mortgage products made up 68 percent of the loans originated in these AAs. While 24 percent of owner-occupied housing is located in moderate-income geographies, only 4 percent of refinance, 5 percent of home improvement, and 11 percent of purchase loans were originated in these geographies. The bank has adequate responsiveness for community lending for affordable housing in these AAs.

Bloomington MSA AA

The bank's performance in the Bloomington MSA AA is not inconsistent with the full-scope performance rated high satisfactory under the lending test in the state of Indiana.

Indianapolis-Carmel MSA AA

The bank's performance in the Indianapolis MSA AA is weaker than the full-scope performance rated high satisfactory under the lending test in the state of Indiana. While the geographic and borrower distributions are adequate, the bank had no community development loans in this AA.

INVESTMENT TEST

FFB is rated Low Satisfactory under the investment test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Indiana is rated Low Satisfactory. FFB has adequate responsiveness through qualified investments in the Terre Haute MSA AA. Refer to the attached spreadsheets for the facts and data used to evaluate the bank's level of qualified investments. Performance within the full-scope AA is discussed below.

While the dollar volume of qualified investment is good, the responsiveness to the community's needs is adequate. FFB provided 12 investments totaling \$3.2 million dollars. A majority of the investments, \$3.1 million, was to widen streets in a business area to help revitalize the disaster area. As the need to widen the streets does not stem from the disaster of 2008, this investment is considered to have limited impact on stabilization after the floods of 2008.

Investments to three other organizations totaling \$46,351 were to help revitalize and stabilize moderate-income geographies in the city of Terre Haute. The largest investment was free bus fares on Fridays. With 52 percent of the city's bus stops in moderate-income geographies, the bus service not only provides a service to the residents of these areas, but also benefits the businesses of these areas.

Six investments totaling \$31,500 were to organizations providing community services to low- and moderate-income individuals. Some of the services provided include domestic abuse counseling, temporary shelter, food, and child care. Community services are an identified need for this area.

Two investments totaling \$2,520 were for affordable housing for low- and moderate-income individuals.

FFB has made a number of other investments that have benefited the community, but do not meet the regulation's definition of community development. There are a number of organizations within the AA providing community development and opportunities for investments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance, under the Investment Test in the Indiana non-MSA AAs, Bloomington MSA AA, and Indianapolis MSA AA, is weaker than the bank's overall performance of low satisfactory for the state. There was one qualified in-kind contribution of \$1,250 in the Indiana non-MSA AAs. There were no qualified investments in the Bloomington MSA AA or the Indianapolis MSA AA.

Refer to the Table 14 in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

FFB is rated High Satisfactory for the service test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Indiana is rated High Satisfactory. Retail services carry more weight than community development services when determining the service test rating. The primary focus of retail banking services is on the current distribution of branches and its record of opening and closing branches. FFB's retail banking services provided in the Terre Haute MSA AA is good. FFB also provides an adequate level of community development services in their AAs within the state of Indiana.

Retail Banking Services

FFB's retail banking services provided in the Terre Haute MSA AA is good. FFB's delivery systems are accessible to geographies and individuals of different income levels within the Terre Haute MSA. FFB's branch distribution in the AA is adequate, but is supplemented by

excellent distribution of ATMs. Opening and closing of branches has not adversely impacted the accessibility of its delivery systems. The bank's services do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies or individuals.

The bank's branch distribution in this AA is adequate. Four percent (one) of FFB branches are located in low-income geographies, which is lower than the percentage of the AA population that lives in these geographies. FFB's branch distribution in moderate-income geographies (12 percent) is near the percentage of the AA population (13 percent) that lives in these geographies.

The bank's record of openings and closings has little impact on low- or moderate-income geographies and individuals. When the openings and closings are compared, the bank has one less branch in a NA tract where an income classification has not been designated.

Most of the branches are full-service offices with no material differences in services. FFB offers a vacation account at the Seelyville branch, which is located in an upper-income geography, in addition other accounts offered by FFB.

The distribution of ATMs is excellent. Seventy-six ATMs are disbursed throughout the assessment area, including 13 in low-income geographies and 10 in moderate-income census tracts. These machines help with access to consumer accounts. Forty-two ATMs in the AA accept deposits, including six machines in low-income geographies and six machines in moderate-income areas.

Banking hours vary among the branches within the AAs. However, these variances do not specifically inconvenience low-or moderate-income geographies or individuals. All but three branches offer some services on Saturday. The branch in the moderate-income census tract offers both lobby and drive thru service on Saturday. Branch hours offer reasonable access and convenience. The alternative delivery systems discussed below help extend services and hours to the AAs.

FFB offers a variety of alternative delivery systems including telephone banking, online banking, mobile banking through Internet or text messaging, bill pay services, and banking by mail. However, the bank does not currently monitor the use of these systems by low-and moderate-income individuals.

Refer to Table 15 in the state of Indiana section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Community Development Services

Overall, FFB provided an adequate level of community development services in their AAs within the state of Indiana. Twenty-two bank employees provided financial expertise to fourteen organizations that promote community development. Additionally, at least five employees provided mentoring, counseling, or training to low-and moderate-income individuals concerning home ownership and foreclosure prevention. FFB has adequate responsiveness to community needs through the use of community development services.

Five of the organizations that received financial expertise provided by bank employees were providing affordable housing for low- and moderate-income individuals. Six organizations served provide community services to low- and moderate-income individuals. These services included substance abuse treatment and counseling, medical treatment, food, energy assistance, shoes, and job training. These services were responsive to the needs of low- and moderate-income individuals. We have identified community services for low- and moderate-income individuals to be a community need base upon our community contacts and contextual research.

The other three organizations served are working to revitalize and stabilize either moderate-income tracts or declared disaster areas. One organization works to revitalize the center of Terre Haute, which is primarily moderate-income census tracts, through small business counseling and recruiting businesses. The other two organizations qualify as they have worked to revitalize and stabilize disaster areas by working with businesses and bringing in new businesses to the area to create jobs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the service test for the Indiana non-MSA AAs and Bloomington MSA AA is not inconsistent with full scope findings of High Satisfactory for the state of Indiana. The bank's performance under the service test for the Indianapolis MSA AA is weaker than the full scope findings for the state. FFB only has one branch in the AA, which is located in a middle-income geography. Thirty-five percent of the Indianapolis MSA AA's population are located in moderate-income geographies. Due to FFB's limited presence within this AA, the limited-scope conclusions are given very little weight and do not detract from its overall adequate performance under the service test.

Refer to Table 15 in the state of Indiana section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Illinois

CRA Rating for Illinois: Outstanding

The lending test is rated: Outstanding

The investment test is rated: Low Satisfactory

The service test is rated: Outstanding

The major factors that support this rating include:

- FFB's volume of lending in the state of Illinois is excellent. FFB's lending market share is substantially higher than their deposit market share. The geographic and borrower distributions are excellent.
- FFB has a good level and responsiveness of community development loans. Community development lending has a positive effect on the bank's rating.
- FFB's level and responsiveness of qualified investments is adequate.
- FFB's delivery systems are readily accessible to geographies and individuals of different income levels within the AA. FFB's branch and ATM distributions are excellent. The percentages of branches and ATMs within moderate-income geographies greatly exceed the portion of the AA's population that lives in these geographies. FFB's level of community development services is adequate.

Description of Institution's Operations in Illinois

The bank's operations in the state of Illinois consist of two assessment areas (AAs): Illinois non-MSA AA and Danville MSA AA. The Illinois non-MSA AA consists of nine contiguous counties in East Central Illinois: Clark, Coles, Crawford, Cumberland, Edgar, Jasper, Lawrence, Richland, and Wayne counties. The three AAs in Illinois which were added as part of the acquisition of FreeStar Bank are not included in this review.

As of June 30, 2011, the bank had an overall deposit market share of nine percent within the AAs of Illinois, which represents approximately \$408 million in total deposits. FFB ranks second in market share, just behind First Mid-Illinois Bank and Trust, NA that also has a nine percent market share within these AAs. FFB operates 17 branches and 21 ATMs within these two assessment areas. The bank's other major competitors within these AAs include Peoples State Bank of Newton, Fairfield National Bank, Old National Bank, and First National Bank in Olney, which each hold a five percent market share.

In home mortgage lending, FFB ranks first with a market share of 8.61 percent within the AAs of Illinois, which represents approximately \$33.8 million dollars. FFB ranks second with a market share of 12.49 percent for small loans to businesses. FFB ranks second with a market share of 22.99 percent for small farm loans.

Refer to the market profiles for the state of Illinois in Appendix D for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of the Evaluation in Illinois

The scope for the bank's performance in the state of Illinois was assessed by performing a full-scope review of the Illinois non-MSA AA, and a limited-scope review of the Danville MSA AA.

For the lending test, each AA was weighted based upon the percentage of loans originated within their AA. Performance in the Illinois non-MSA AA significantly impacts the state of Illinois lending test. Seventy percent of the loans within the state's AAs were located within the Illinois non-MSA AA.

The investment test was weighted based upon the percent of deposits within the AAs. Fifty-nine percent of the AA deposits within the state were from the Illinois non-MSA AA.

The service test was weighted by branch location. The Illinois non-MSA AA has the largest bank operations presence with 63 percent of the bank's offices within the state.

Refer to performance tables in Appendix A for additional information.

Community Contacts

We interviewed two community contacts for the Illinois non-MSA AA. These contacts represented an economic development agency and a social service agency. The primary credit needs identified were affordable housing, small farm loans, land development loans, and small dollar loans for consumers. Other community development needs identified were job training for low- and moderate-income individuals, home ownership counseling, foreclosure prevention counseling, and economic development planning.

LENDING TEST

FFB is rated Outstanding on the lending test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Illinois is rated Outstanding. Based on a full-scope review, the bank's performance in the Illinois non-MSA AA is excellent. The volume of lending is excellent, especially in relation to deposit market share. The geographic distribution is excellent, and the borrower distribution is good. Community development lending is good.

Lending Activity

The volume of lending in the Illinois non-MSA AA is excellent. Lending levels reflect strong responsiveness in relation to area credit needs and the bank's deposit market share. FFB's

lending market shares are greater than their deposit market share for this AA. FFB was ranked fifth in deposit market share for the AA, with a 6 percent market share. In home mortgage lending, the bank ranks first with 11 percent of the market for 2010. The bank ranked fourth for small loans to businesses with 11 percent of the market. For small loans to farms, the bank ranked second with a 23 percent market share.

In the Illinois non-MSA AA, home mortgage loans represent 82 percent of the reported loans, thus receiving the greatest weight in the analysis.

Refer to Table 1, Lending Volume in the state of Illinois section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of all loans in low- and moderate-income geographies is excellent. Home mortgage loans are the primary product in this AA; therefore, this loan type carries more weight in our conclusions.

Home Mortgage Loans

The geographic distribution of home mortgage loans in low- and moderate-income geographies is excellent. This analysis is primarily based on the bank's performance in the home refinance and home purchase loans.

Refer to Tables 2, 3, 4, and 5 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage originations and purchases.

Home Refinance Loans

The geographic distribution of home refinance loans is excellent. The bank made 6 percent of home refinance loans in moderate-income geographies, which is higher than the 4 percent of owner-occupied units in those geographies. Market share information also indicates excellent performance in moderate-income geographies. The bank ranks third with a market share of 9 percent for home refinance loans. However, for refinance loans in moderate-income geographies, the bank ranked first with a 19 percent share.

Home Purchase Loans

The geographic distribution of home purchase loans in moderate-income geographies is excellent. FFB originated 8 percent of home purchase loans in moderate-income geographies. This is favorable when compared to the 4 percent of owner-occupied units located in moderate-income geographies. The bank's market share is stronger for home purchase loans in moderate income geographies (23 percent) compared to the overall home purchase market share (13 percent). The bank ranks second for home purchase loans and first for home purchase loans in moderate-income geographies.

Home Improvement Loans

The geographic distribution of home improvement loans in moderate-income geographies is excellent. FFB originated 12 percent of their home improvement loans in these geographies.

This is significantly higher than demographic comparators. The market share for these geographies (22 percent) is also significantly greater than overall home improvement market share (14 percent). The bank ranks second for both overall home improvement and home improvement loans in moderate-income census tracts.

Multifamily Housing Loans

The geographic distribution of multifamily housing loans is very poor. However, this conclusion is not a significant contributor to the overall conclusions, as only seven loans were made in this AA during the evaluation period for the lending test. The bank has not originated any multifamily loans in moderate income geographies. Nineteen percent of all multifamily units in the AA are located in moderate income geographies. The bank ranks third for market share for multifamily loans in this AA for the year 2010, with a 15 percent share.

Small Loans to Businesses

The geographic distribution of small loans to businesses in moderate-income geographies is excellent. The percentage of small loans to businesses in low-income geographies (14 percent) is double the percentage of businesses in those geographies (7 percent). FFB ranks fourth in market share of small loans to businesses, with a share of 11 percent. FFB's market share in moderate-income geographies (14 percent) is stronger than the overall market share.

Refer to Table 6 in the state of Illinois section of the Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

The geographic distribution of small loans to farms in moderate-income geographies is adequate. While FFB did not originate any small loans to farms in moderate-income geographies during this evaluation period, the opportunity was very limited. There are only 16 farms in total located in the moderate-income geographies.

Refer to Table 7 in the state of Illinois section of Appendix D for the facts and data of the bank's originations and purchases of small loans to farms.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps in all income areas. We did not identify any significant or conspicuous lending gaps in the AA. Only one census tract in the AA has no FFB loan activity. This is a middle-income census tract (9726) in Cumberland County. The bank does not have a branch in Cumberland County and this census tract is on the western edge of the AA; therefore, this is reasonable.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. A substantial majority of the loans are inside the bank's assessment areas. Refer to the Scope of the Evaluation section for additional details.

Distribution of Loans by Income Level of Borrower

The overall distribution of loans by income level of the borrower is good. Home mortgages were 82 percent of FFB's loan originations in this AA and carries significant weight in our conclusions. This distribution shows responsiveness to the community credit need for affordable home loans to low- and moderate-income individuals. Community contacts identified affordable home loans as a community credit need.

Home Mortgage Loans

The borrower distribution of home mortgage loans to low- and moderate-income borrowers is good. The excellent distribution of home purchase loans, which represents 42 percent of the home mortgage loans originated, is a significant factor in this conclusion. The distribution of home refinance and home improvement loans is adequate. Community contacts identified affordable housing loans as a credit need for this assessment area.

Refer to Tables 8, 9, and 10 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases. Only loans with income information are utilized in this analysis.

Home Refinance Loans

The distribution of home refinance loans to borrowers of different income levels is adequate. The percentage of home refinance loans to low-income borrowers (9 percent) is significantly less than the percentage of low-income borrowers in the AA (19 percent). This represents poor dispersion to low-income borrowers. The percentage of home refinance loans to moderate-income borrowers (22 percent) is higher than the percentage of moderate-income families in the AA (21 percent). This represents excellent dispersion to moderate-income borrowers.

FFB ranks third for both overall home refinance and home refinances to low-income borrowers with 9 percent of the market share. The market share among moderate-income borrowers is slightly better with a ranking of second with 11 percent market share.

Home Purchase Loans

The distribution of home purchase loans to low- and moderate-income borrowers is excellent. The distribution of home purchase loans to low-income individuals is good. The percentage of home purchase loans to low-income families (15 percent) is below demographic data that shows 19 percent of families are low-income. However, it is important to note that eight percent of families in the AA live below poverty level and would have difficulty qualifying for a home loan. The distribution to moderate-income families is excellent. The bank originated 28 percent of home purchase loans to moderate-income families, which is significantly above the demographic comparator. The bank ranks second in market share. The overall market share of 13 percent is slightly above the 12 percent market share for low-income borrowers and slightly below the 14 percent market share for moderate-income borrowers.

Home Improvement Loans

The distribution of home improvement loans to low- and moderate-income borrowers is adequate. The distribution to low-income borrowers is adequate. Only 10 percent of home improvement loans are originated to low-income families, which is below the percentage of families in the AA that are low-income (19 percent). The bank's market share to low-income borrowers for home improvement loans of 16 percent is higher than the bank's overall home improvement market share of 14 percent. The distribution to moderate-income borrowers is adequate. Seventeen percent of loans are originated to moderate-income borrowers. This is below the 21 percent of AA families that are moderate-income. The bank's market share to moderate-income borrowers is 13 percent.

Small Loans to Businesses

The borrower distribution of small loans to businesses is excellent. The percentage of small loans to businesses with revenues of one million or less (77 percent) is above the percentage of businesses with revenues of one million or less in the Illinois non-MSA AA (69 percent). Market share data also supports excellent distribution. The bank ranked first with a 23 percent market share for small loans to small businesses. This is significantly better than the fourth ranked overall market share for small loans to businesses (11 percent).

Eighty-six percent of all loans reported in this AA are for a loan amount of \$100,000 or less. This demonstrates FFB's effort to make small loans to businesses.

Refer to Table 11 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

The borrower distribution of small loans to farms is good. The percentage of small loans to farms with revenues of one million or less (94 percent) is below the percentage of farms with this revenue size in the assessment area (99 percent). The bank's market share of 27 percent for small loans to small farms is better than the overall market share of 23 percent for small loans to farms. The bank ranked second in both market share listings.

Refer to Table 12 in the state of Illinois section of Appendix D for the facts and data of the bank's originations and purchases of small loans to farms.

Community Development Lending

Community development lending performance in the Illinois non-MSA AA is good and has a positive impact on the lending test rating. The bank originated 5 loans totaling \$7.5 million to revitalize and stabilize distressed non-metropolitan middle income geographies in Clark and Edgar counties.

Refer to Table 1 Lending Volume in the state of Illinois section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans.

Product Innovation and Flexibility

The bank offers various home mortgage loan programs with flexible features to help meet the needs of the assessment area. These products are described in the state of Indiana section of this evaluation. These products, with the exception of the Indiana Agricultural Development Corporation loans, are also offered to consumers in Illinois.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on our limited-scope review, the bank's performance under the Lending Test in the Danville MSA AA is weaker than the bank's overall outstanding performance under the Lending Test in the state of Illinois. The borrower distribution is adequate, while the geographic distribution is good. There were no community development loans in this AA. The bank did show leadership and flexibility in working with a housing organization to provide a \$5 million line of credit. These funds were used by the organization to improve the energy efficiencies in various housing units owned by the organization, while awaiting grant money. While the loan did not meet the CRA definition of community development, it did have benefits to the housing organization and indirectly to low- and moderate-income individuals.

Refer to Tables 1 through 12 in the state of Illinois section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

FFB's performance in Illinois under the investment test is low satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Illinois is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Illinois non-MSA AA is adequate with three investments totaling \$517,250. The majority of dollar amount of investments is in a SBA 504 Loan Program Bond for economic development in the AA. An in-kind contribution of \$1,000 was also economic development, specifically for Lawrence County. The third qualified investment totaled \$40,250 to revitalize and stabilize Richland County, which is a distressed and underserved area. These investments have adequate responsiveness to the needs of the AA.

Refer to the Table 14 in the state of Illinois section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Danville MSA AA is stronger than its overall performance of Low Satisfactory in the state of Illinois. Qualified investments include \$1.5 million in SBA 504 Loan Program Bonds.

SERVICE TEST

FFB's performance in Illinois under the service test is Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Illinois is rated Outstanding. Based on a full-scope review, the bank's performance in the Illinois non-MSA AA is excellent. FFB's delivery systems are readily accessible to geographies and individuals of different income levels within the AA. FFB has excellent branch and ATM distributions. FFB's level of community development services is adequate. The retail banking service performance is significant in our conclusions for this test.

Retail Banking Services

FFB's delivery systems are readily accessible to geographies and individuals of different income levels within the Illinois non-MSA AA. FFB's branch distribution in the AA is excellent. While only 12 percent of the area's population resides in moderate-income geographies, 40 percent of FFB branches are located in moderate-income geographies. The difference in these ratios are significant and impacted the conclusions of this test.

The bank's record of openings and closings has little impact on low- or moderate-income geographies and individuals. When the openings and closings are compared, the bank has one less branch in a middle-income tract.

Most of the branches are full-service offices with no material differences in services. All four branches located in a moderate-income geography are full service offices. The three branches in Crawford County, all in middle-income geographies, offer a Vacation Club Account and a Golden Growth TDOA Individual Retirement Account in addition to other accounts offered by FFB.

Thirteen ATMs are disbursed throughout the assessment area, including four in moderate-income census tracts. These machines help with access to consumer accounts. Eleven ATMs in the AA accept deposits, including the machines in moderate-income areas.

Banking hours vary among the branches within the AAs. However, these variances do not specifically inconvenience low-or moderate-income geographies or individuals. All but one branch offers services on Saturday. Branch hours offer reasonable access and convenience. The alternative delivery systems discussed below extend services and hours to the AA.

FFB offers a variety of alternative delivery systems including telephone banking, online banking, mobile banking through Internet or text messaging, bill pay services, and banking by mail. However, the bank does not currently monitor the use of these systems by low-and moderate-income individuals.

Community Development Services

FFB provided an adequate level of community development services in the Illinois non-MSA AA. Two bank employees provided financial expertise to three organizations that promotes community development initiatives in the assessment area. Two of the organizations have affordable housing programs for low- and moderate- income individuals. The third organization is helping revitalize and stabilize Richland County, which is both distressed and underserved. Additionally, four other employees taught budgeting and financial management to low- and moderate-income individuals. The number of community service organizations located in this AA is limited.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's service test performance in the Danville MSA AA is not inconsistent with the Outstanding rating for the state of Illinois. FFB has excellent branch and ATM distributions. FFB had an adequate level of community development services in the Danville MSA AA.

Refer to Table 15 in the state of Illinois section of Appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): (01/01/08 to 12/31/11) Investment and Service Tests and CD Loans: (02/02/09 to 04/02/12)	
Financial Institution	Products Reviewed	
First Financial Bank, N.A. One First Financial Plaza Terre Haute, IN 47808	Home Mortgage Loans Small Loans to Businesses Small Loans to Farms	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Indiana Terre Haute MSA AA Indiana non-MSA AAs (Parke County and Knox County) Indianapolis-Carmel MSA AA Bloomington MSA AA Illinois Illinois non-MSA AA Danville MSA AA Livingston County non-MSA AA Bloomington-Normal MSA AA Champaign-Urbana MSA AA	Full-scope Limited-scope Limited-scope Limited-scope Full-scope Limited-scope Not reviewed Not reviewed Not reviewed	Due to the recent development of the last three AAs under Illinois, these AAs were not reviewed in this examination.

Appendix B: Summary of State Ratings

RATINGS		BANK NAME		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
First Financial Bank, N.A.	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State:				
Indiana	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Illinois	Outstanding	Low Satisfactory	Outstanding	Outstanding

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

State of Indiana

Terre Haute MSA #45460

Demographic Information for Full-Scope Area:						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	46	0.00	23.91	56.52	17.39	2.17
Population by Geography	170,943	0.00	18.00	59.28	20.95	1.76
Owner-Occupied Housing by Geography	47,315	0.00	13.61	64.40	21.99	0.00
Businesses by Geography	13,063	0.00	14.50	62.44	22.31	0.74
Farms by Geography	871	0.00	2.76	77.50	19.75	0.00
Family Distribution by Income Level	43,935	19.05	18.80	23.41	38.75	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	16,628	0.00	25.28	60.55	14.16	0.00
Median Family Income	42,192	Median Housing Value		68,834		
HUD Adjusted Median Family Income for 2011	53,100	Unemployment Rate (April 2012)		9.3%		
Households Below the Poverty Level	13%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2011 HUD updated MFI.

The Terre Haute MSA AA consists of the entire #45460 MSA and is made up of Vigo, Vermillion, Clay, and Sullivan counties in Indiana. This assessment area complies with the regulation and does not arbitrarily exclude any LMI areas.

The demographic information above is based on 2000 United States Census information. A majority of the examination uses this information. As 2010 United States Census information was released this year, we have updated demographic information concerning the population on Table 15 for both states. This AA has six low-income geographies (13.64 percent) and seven moderate-income geographies (15.91 percent) based upon 2010 data. Twenty-three percent of the AA's population lives within these geographies. The lending evaluation period and a majority of community development activities occurred prior to 2012 and are evaluated with 2000 United States Census information. Community development activities in 2012 and the retail banking analysis portion of the service test utilizes 2010 United States Census information.

Economic conditions within the AA are weak, but there are signs of improvement. Unemployment for every county in the AA is higher than state and national averages. Unemployment rates for April 2012 range from 8.6 percent (Clay County) to 10.2 percent (Vermillion County), which is well above state and national rates of 7.7 percent. The AA was

impacted in 2008 when one of the largest employers left the area. While unemployment remains high, there is an improving trend. Unemployment for the AA was 9.9 percent in April 2011. Community contacts indicated that a large international manufacturing and commercial service company is expanding, which will mean more jobs for the area.

Retail trade, services, public administration, education, transportation, health care, and communication industries are all important to the area. The top employers (over 500 employees) include Union Hospital; Vigo County School, Corp.; Indiana State University; Sony DADC (CD & DVD production); Terre Haute Regional Hospital; Bemis (packaging manufacturer); United State Federal Correctional Complex; Vigo County; Alorica (customer service center); City of Terre Haute; First Financial Bank; Ivy Tech Community College – Wabash Valley; Union Associate Physicians; and ADICS (manufacturer of automobile brakes and chassis).

FFB ranks first in AA deposit market share with 51 percent. Other financial institutions with offices in the AA that have over 5 percent of the market share include: Old National Bank (14 percent), Terre Haute Savings Bank (9 percent), Fifth Third Bank (9 percent), and The Riddell National Bank (6 percent). Primary lending products are home mortgages and business loans.

Community contacts indicated that the area did not have any unmet credit needs. However, contextual research indicates that small business loans are needed to allow businesses to expand and create jobs. Community contacts did indicate that there are a number of community development opportunities given the high unemployment and underemployment. Contacts also indicated that the population was aging and the level of poverty and reliance on social services is increasing.

The counties within the AA were declared major disaster areas on June 8, 2008, due to severe flooding. Additionally, the center of Terre Haute is primarily moderate-income geographies and revitalization of these areas was a need during this evaluation period.

The bank also has four other AAs in the state of Indiana that were reviewed as limited scope.

State of Illinois

Illinois non-MSA AA

Demographic Information for Full-Scope Area:						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	48	0.00	8.33	89.58	2.08	0.00
Population by Geography	180,482	0.00	5.56	92.25	2.19	0.00
Owner-Occupied Housing by Geography	53,075	0.00	4.42	93.31	2.27	0.00
Businesses by Geography	14,888	0.00	6.66	91.44	1.89	0.00
Farms by Geography	1,996	0.00	0.80	98.40	0.80	0.00
Family Distribution by Income Level	47,671	19.31	20.64	24.13	35.91	0.00
Distribution of Low- and Moderate- Income Families throughout AA Geographies	19,046	0.00	6.99	92.23	0.78	0.00
Median Family Income	43,613	Median Housing Value				61,163
HUD Adjusted Median Family Income for 2011	56,600	Unemployment Rate (April 2012)				8.13%
Households Below the Poverty Level	14%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2011 HUD updated MFI.

The Illinois non-MSA AA consists of nine contiguous counties (Clark, Coles, Crawford, Cumberland, Edgar, Jasper, Lawrence, Richland, and Wayne) in the central – eastern portion of Illinois. The assessment area complies with the regulation and does not arbitrarily exclude any LMI areas.

The demographic information above is based on 2000 United States Census information. A majority of the examination uses this information. As 2010 United States Census information was released this year, we have updated demographic information concerning the population on Table 15 for both states. This AA has seven moderate-income geographies (14.58 percent) based upon 2010 data. Twelve percent of the AA's population lives within these geographies. The lending evaluation period and a majority of community development activities occurred prior to 2012 and are evaluated with 2000 United States Census information. Community development activities in 2012 and the retail banking analysis portion of the service test utilizes 2010 United States Census information.

Economic conditions in the assessment area have been improving. County unemployment rates, with the exception of Clark and Crawford, are below the state average of 8.6 percent. Three counties (Jasper, Lawrence, and Wayne) have unemployment rates below the national average of 7.7 percent. All counties in the AA have seen unemployment rates decrease over

the past year, with the exception of Crawford County. Crawford County unemployment rates have increased from 7.3 percent to 10.1 percent over the past year.

The major sectors of employment in the Illinois non-MSA AA are local governments and school districts, health services, manufacturing, higher education, and retail trade. The following area employers employ more than 500: Automotive Technology Systems, LLC; Airtex (manufacturer of auto parts); Consolidated Communications; Eastern Illinois University; Hershey Chocolate USA; Illinois Department of Transportation; Marathon/Ashland Petroleum; R R Donnelley & Sons Co.; Richland Memorial Hospital; Sarah Bush Lincoln Health Center; T.R.W. (manufacturer of electronic components); and Walmart. The local economy is also closely tied to agriculture. A majority of the area farms grow corn and soybeans.

FFB ranks fifth in deposit market share with 6 percent. Other financial institutions in the area with at least 5 percent of the market share include: First Mid-Illinois Bank & Trust, National Association (12 percent); The Peoples State Bank of Newton, Illinois (7 percent); The Fairfield National Bank (7 percent); First National Bank of Olney (7 percent); Casey State Bank (5 percent); First Bank & Trust, S.B. (5 percent); and First Neighbor Bank, National Association (5 percent). Home mortgage lending is FFB's primary focus in this AA.

Community contacts identified affordable housing, small farm loans, land development loans and small dollar loans for consumers as community credit needs. Other community development needs identified are job training for low- and moderate-income individuals, home ownership counseling, and foreclosure prevention counseling, and economic development planning.

Contextual research also indicates that there is a need for revitalizing and stabilizing of distressed areas in this AA. Clark, Edgar, Jasper, and Richland are considered to be distressed. Population loss is the reason for these distressed designations. Richland is also considered an underserved geography.

While there are needs and some opportunities, there are a limited number of organizations with the primary purpose of community development in this AA. This is typical for non-metropolitan areas.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the AA; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by AA. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage

distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each AA. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm.

Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each AA. (This table is not included in the analysis, as consumer loans were not reviewed.)

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each AA. The table also presents data on branch openings and closings in each AA.

Tables of Performance Data

State of Indiana

D- 5 to D-21

State of Illinois

D-22 to D-38

Institution ID: FIRST FINANCIAL BANK NA (10000000047)

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF INDIANA												
Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011												
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Terre Haute MSA AA	83.56	4,535	428,222	638	72,921	223	20,945	20	15,046	5,416	537,134	88.36
Limited Review:												
Bloomington MSA AA	2.24	145	10,685	19	1,784	20	1,867	0	0	184	14,336	1.48
Indianapolis MSA AA	3.04	135	16,075	40	2,889	6	530	0	0	181	19,494	0.82
Indiana Non-MSA IN AAs	11.16	504	50,346	132	11,519	107	9,813	1	90	744	71,768	9.34

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from February 2, 2009 to April 2, 2012.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF INDIANA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011								
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Terre Haute MSA AA	77.55	38	4,820	38	4,820	0	0	0	0	0	0	0	0	88.36
Limited Review:														
Bloomington MSA AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.48
Indianapolis MSA AA	6.12	3	225	3	225	0	0	0	0	0	0	0	0	0.82
Indiana Non-MSA AAs	16.33	8	1,200	8	1,200	0	0	0	0	0	0	0	0	9.34

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: FIRST FINANCIAL BANK NA (10000000047)

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF INDIANA		Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011	
Assessment Area (2011):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Terre Haute MSA AA	0	0	0	0	
Limited Review:					
Bloomington IN MSA AA	0	0	0	0	
Indianapolis MSA AA	0	0	0	0	
Indiana Non-MSA AAs	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2011.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF INDIANA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Terre Haute MSA AA	1,523	83.54	0.00	0.00	13.61	9.92	64.40	56.53	21.99	33.55	24.10	0.00	24.20	21.68	28.95
Limited Review:															
Bloomington MSA AA	62	3.40	0.00	0.00	24.67	22.58	75.33	77.42	0.00	0.00	5.38	0.00	2.20	6.91	0.00
Indianapolis MSA AA	49	2.69	0.00	0.00	28.95	24.49	71.05	75.51	0.00	0.00	3.99	0.00	7.46	3.17	0.00
Indiana Non-MSA AAs	189	10.37	0.00	0.00	23.72	11.11	76.28	88.89	0.00	0.00	10.03	0.00	4.76	11.23	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Terre Haute MSA AA	541	82.72	0.00	0.00	13.61	9.24	64.40	67.28	21.99	23.48	50.20	0.00	33.33	52.87	48.98									
Limited Review:																								
Bloomington MSA AA	29	4.43	0.00	0.00	24.67	31.03	75.33	68.97	0.00	0.00	10.17	0.00	25.00	7.84	0.00									
Indianapolis MSA AA	20	3.06	0.00	0.00	28.95	20.00	71.05	80.00	0.00	0.00	7.84	0.00	9.09	7.50	0.00									
Indiana Non-MSA AAs	64	9.79	0.00	0.00	23.72	4.69	76.28	95.31	0.00	0.00	17.57	0.00	11.11	19.64	0.00									

* Based on 2010 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Terre Haute MSA AA	2,438	87.07	0.00	0.00	13.61	6.44	64.40	59.27	21.99	34.29	26.16	0.00	26.00	26.10	26.30									
Limited Review:																								
Bloomington MSA AA	54	1.93	0.00	0.00	24.67	14.81	75.33	85.19	0.00	0.00	4.19	0.00	4.55	4.12	0.00									
Indianapolis MSA AA	62	2.21	0.00	0.00	28.95	24.19	71.05	75.81	0.00	0.00	3.05	0.00	3.49	2.92	0.00									
Indiana Non-MSA AAs	246	8.79	0.00	0.00	23.72	4.47	76.28	95.53	0.00	0.00	8.73	0.00	2.47	9.58	0.00									

* Based on 2010 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011									
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
FFB - Terre Haute MSA	33	78.58	0.00	0.00	35.37	21.21	39.85	51.52	24.78	27.27	42.86	0.00	25.00	80.00	0.00	
Limited Review:																
FFB Bloomington IN MSA AA	0	0.00	0.00	0.00	29.23	0.00	70.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
FFB Indianapolis MSA AA	4	9.52	0.00	0.00	11.35	0.00	88.65	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	
FFB Non-MSA IN AAs	5	11.90	0.00	0.00	56.04	20.00	43.96	80.00	0.00	0.00	40.00	0.00	0.00	66.67	0.00	

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Terre Haute MSA AA#	638	76.96	0.00	0.00	14.50	18.66	62.44	59.40	22.31	21.94	28.79	0.00	26.02	32.15	24.82	
Limited Review:																
Bloomington MSA AA	19	2.29	0.00	0.00	26.52	63.16	73.48	36.84	0.00	0.00	6.11	0.00	5.80	7.41	0.00	
Indianapolis MSA AA	40	4.83	0.00	0.00	26.41	22.50	73.59	77.50	0.00	0.00	21.65	0.00	13.70	26.79	0.00	
Indiana Non-MSA AAs	132	15.92	0.00	0.00	29.18	15.91	70.82	84.09	0.00	0.00	19.46	0.00	8.12	24.85	0.00	

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

0.75 percent of business are located in NA geography.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Terre Haute MSA AA	223	62.64	0.00	0.00	2.75	0.00	77.50	75.78	19.75	24.22	65.91	0.00	0.00	62.80	82.76	
Limited Review:																
Bloomington MSA AA	20	5.62	0.00	0.00	13.06	30.00	86.94	70.00	0.00	0.00	34.38	0.00	33.33	37.50	0.00	
Indianapolis MSA AA	6	1.69	0.00	0.00	34.97	66.67	65.03	33.33	0.00	0.00	36.00	0.00	25.00	41.18	0.00	
Indiana Non-MSA AAs	107	30.06	0.00	0.00	4.50	0.00	95.50	100.00	0.00	0.00	23.15	0.00	0.00	23.93	0.00	

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans*** *	% Families	% BANK Loans*** *	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Terre Haute MSA AA	1,523	83.54	19.05	10.34	18.80	21.18	23.41	24.39	38.74	44.09	23.62	19.02	21.30	21.54	28.28	
Limited Review:																
Bloomington MSA AA	62	3.40	22.11	14.52	22.00	40.32	23.91	19.35	31.98	25.81	5.73	5.56	7.53	3.28	5.56	
Indianapolis MSA AA	49	2.69	24.54	19.57	23.73	17.39	27.40	21.74	24.32	41.30	3.69	3.57	2.08	7.50	1.54	
Indiana Non-MSA AAs	189	10.37	23.19	6.67	20.26	23.89	23.99	24.44	32.56	45.00	11.26	4.26	5.49	11.29	20.43	

* Based on 2010 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 7.3% of loans originated and purchased by bank.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families* **	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Terre Haute MSA AA	541	82.72	19.05	8.33	18.80	18.99	23.41	27.13	38.74	45.55	50.21	37.14	51.79	54.00	52.13	
Limited Review:																
Bloomington MSA AA	29	4.43	22.11	13.79	22.00	31.03	23.91	17.24	31.98	37.94	10.71	0.00	20.00	11.11	10.53	
Indianapolis MSA AA	20	3.06	24.54	26.32	23.73	21.04	27.40	26.32	24.33	26.32	6.25	27.27	0.00	0.00	0.00	
Indiana Non-MSA AAs	64	9.79	23.19	12.70	20.26	20.63	23.99	38.10	32.56	28.57	16.67	6.67	15.79	13.33	26.09	

* Based on 2010 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.1% of loans originated and purchased by bank.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: STATE OF INDIANA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*									
	#	% of Total**	% Families**	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Terre Haute MSA AA	2,438	87.07	19.05	8.05	18.80	17.33	23.41	25.11	38.74	49.51	27.00	26.03	29.62	23.73	27.96					
Limited Review:																				
Bloomington MSA AA	54	1.93	22.11	11.11	22.00	29.63	23.91	25.93	31.98	33.33	4.76	8.33	10.00	3.26	2.92					
Indianapolis MSA AA	62	2.21	24.54	10.71	23.73	30.36	27.40	28.57	24.33	30.36	3.34	2.27	5.30	3.19	2.60					
Indiana Non-MSA AAs	246	8.79	23.19	10.68	20.26	22.65	23.99	21.79	32.56	44.88	9.76	8.70	9.26	10.81	9.56					

* Based on 2010 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.9% of loans originated and purchased by bank.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF INDIANA			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Terre Haute MSA AA	638	76.96	65.61	69.12	75.08	12.70	12.22	28.79	57.73
Limited Review:									
Bloomington MSA AA	19	2.29	65.55	42.11	84.21	10.53	5.26	6.11	10.71
Indianapolis MSA AA	40	4.83	68.83	92.50	85.00	10.00	5.00	21.65	42.74
Indiana Non-MSA AAs	132	15.92	64.19	83.33	81.06	9.85	9.09	19.46	30.34

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2011).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.36% of small loans to businesses originated and purchased by the bank.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF INDIANA			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Terre Haute MSA AA	223	62.64	98.85	93.27	69.51	21.52	8.97	65.91	69.43
Limited Review:									
Bloomington MSA AA	20	5.62	97.30	100.00	70.00	25.00	5.00	34.38	40.38
Indianapolis MSA AA	6	1.69	99.65	100.00	83.33	16.67	0.00	36.00	50.00
Indiana Non-MSA AAs	107	30.05	97.19	95.33	78.51	13.08	8.41	23.15	27.95

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2011).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: STATE OF INDIANA				Evaluation Period: FEBRUARY 2, 2009 TO APRIL 2, 2012		
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
FFB - Terre Haute MSA	0	0	12	3,180	12	3,180	99.97	0	0
Limited Review:									
FFB Bloomington IN MSA AA	0	0	0	0	0	0	0.00	0	0
FFB Indianapolis MSA AA	0	0	0	0	0	0	0.00	0	0
FFB Non-MSA IN AAs	0	0	1	1	1	1	0.03	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF INDIANA				Evaluation Period: FEBRUARY 2, 2009 TO APRIL 2, 2012									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography**			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Terre Haute MSA AA	88.36	25	71.43	4.00	12.00	68.00	16.00	1	2*	0	0	0	0	10.30	12.58	55.44	21.68
Limited Review:																	
Bloomington MSA AA	1.48	1	2.86	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	29.49	70.51	0.00
Indianapolis MSA AA	0.82	1	2.86	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	35.16	64.84	0.00
Indiana Non-MSA AAs	9.34	8	22.85	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	31.63	68.37	0.00

* 1 Branch closed in a NA geography. All branch openings and closing occurred prior to 2012 and geographies are based on 2000 U.S. Census Data.

** 2010 U.S. Census Data

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: STATE OF INDIANA						Evaluation Period: FEBRUARY 2, 2009 TO APRIL 2, 2012									
MA/Assessment Area:	Deposits	Branches						ATMs				Population*					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Terre Haute MSA AA	68.87	25	48.09	4.00	12.00	68.00	16.00	76	73.08	17.11	13.16	55.26	14.47	10.30	12.58	55.44	21.68
Limited Review:																	
Bloomington MSA AA	1.15	1	1.92	0.00	100.00	0.00	0.00	1	0.96	0	100.00	100.00	0	0.00	29.49	70.51	0.00
Indianapolis MSA AA	0.64	1	1.92	0.00	0.00	100.00	0.00	1	0.96	0	0	100.00	0	0.00	35.16	64.84	0.00
Indiana Non-MSA AAs	7.28	8	15.38	0.00	25.00	75.00	0.00	5	4.81	0	40.00	60.00	0	0.00	31.63	68.37	0.00

* Population information is based upon 2010 U.S. Census

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011						
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Illinois Non-MSA AA	70.22	1,397	107,261	161	11,134	156	14,923	5	7,500	1,719	140,818	59.12
Limited Review:												
Danville MSA AA	29.78	674	46,950	31	2,577	22	1,720	0	0	727	51,247	40.88

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from February 2, 2009 to April 2, 2012.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: FIRST FINANCIAL BANK NA

(1000000047)

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011								
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Illinois Non-MSA AA	40.00	2	53	2	53	0	0	0	0	0	0	0	0	59.12
Limited Review:														
Danville MSA AA	60.00	3	250	3	250	0	0	0	0	0	0	0	0	40.88

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: FIRST FINANCIAL BANK NA (10000000047)

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF ILLINOIS		Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Illinois Non-MSA AA	0	0	0	0	0
Limited Review:					
Danville MSA AA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2011.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011									
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Illinois Non-MSA AA	581	81.95	0.00	0.00	4.42	8.09	93.31	89.85	2.27	2.06	13.01	0.00	22.64	12.99	3.77	
Limited Review:																
Danville MSA AA	128	18.05	0.00	0.00	8.14	6.25	69.82	55.47	22.04	38.28	6.61	0.00	21.05	5.92	6.43	

* Based on 2010 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Illinois Non-MSA AA	149	62.87	0.00	0.00	4.42	12.08	93.31	87.92	2.27	0.00	14.14	0.00	22.22	14.44	0.00
Limited Review:															
Danville MSA AA	88	37.13	0.00	0.00	8.14	4.55	69.82	64.77	22.04	30.68	16.57	0.00	12.50	14.73	23.68

* Based on 2010 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Illinois Non-MSA AA	660	59.30	0.00	0.00	4.42	5.61	93.31	93.03	2.27	1.36	8.95	0.00	18.75	9.28	0.00
Limited Review:															
Danville MSA AA	453	40.70	0.00	0.00	8.14	7.28	69.82	57.62	22.04	35.10	13.15	0.00	15.79	13.42	12.33

* Based on 2010 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011									
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Illinois Non-MSA AA	7	58.33	0.00	0.00	19.46	0.00	76.82	85.71	3.72	14.29	15.38	0.00	0.00	18.18	0.00	
Limited Review:																
Danville MSA AA	5	41.67	0.00	0.00	30.15	20.00	42.26	80.00	27.59	0.00	11.11	0.00	0.00	50.00	0.00	

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Illinois Non-MSA AA	161	83.85	0.00	0.00	6.67	13.67	91.44	85.71	1.89	0.62	11.03	0.00	14.13	12.29	0.00	
Limited Review:																
Danville MSA AA	31	16.15	0.00	0.00	13.58	25.81	67.07	70.97	19.35	3.22	16.70	0.00	19.61	16.56	18.64	

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

Institution ID: FIRST FINANCIAL BANK NA (10000000047)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Illinois Non-MSA AA	156	87.64	0.00	0.00	0.80	0.00	98.40	100.00	0.80	0.00	23.43	0.00	0.00	24.01	0.00	
Limited Review:																
Danville MSA AA	22	12.36	0.00	0.00	0.55	0.00	86.50	95.45	12.95	4.55	20.98	0.00	0.00	22.52	16.67	

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

Institution ID: FIRST FINANCIAL BANK NA (10000000047)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans*** *	% Families	% BANK Loans*** *	% Families***	% BANK Loans****	% Families**	% BANK Loans**** *	Overall	Low	Mod	Mid	Upp	
Full Review:																
Illinois Non-MSA AA	581	81.95	19.32	15.37	20.64	27.56	24.13	27.39	35.91	29.68	13.14	12.30	13.59	12.83	13.31	
Limited Review:																
Danville MSA AA	128	18.05	18.09	6.96	18.78	20.87	23.64	31.30	39.49	40.87	6.71	0.00	4.00	9.29	9.04	

* Based on 2010 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.9% of loans originated and purchased by bank.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF ILLINOIS						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families* **	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Illinois Non-MSA AA	149	62.87	19.32	9.93	20.64	17.02	24.13	29.79	35.91	43.26	14.81	15.79	12.50	18.37	13.58
Limited Review:															
Danville MSA AA	88	37.13	18.09	12.05	18.78	12.05	23.64	22.89	39.49	53.01	15.88	12.50	18.60	16.98	13.79

* Based on 2010 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.5% of loans originated and purchased by bank.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011									
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families*	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Illinois Non-MSA AA	660	59.30	19.32	9.19	20.64	21.55	24.13	28.53	35.91	40.73	8.92	9.20	10.67	11.58	6.91	
Limited Review:																
Danville MSA AA	453	40.70	18.09	7.64	18.78	18.98	23.64	18.97	39.49	54.40	14.17	16.00	21.32	9.19	13.81	

* Based on 2010 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.5% of loans originated and purchased by bank.

Institution ID: FIRST FINANCIAL BANK NA (10000000047)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF ILLINOIS			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Illinois Non-MSA AA	161	83.85	68.80	77.02	85.71	9.32	4.97	11.03	23.48
Limited Review:									
Danville MSA AA	31	16.15	66.30	80.65	87.10	3.23	9.67	16.70	30.04

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2011).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Institution ID: FIRST FINANCIAL BANK NA (10000000047)

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF ILLINOIS			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Illinois Non-MSA AA	156	87.64	99.25	94.23	61.54	34.62	3.84	23.43	27.17
Limited Review:									
Danville MSA AA	22	12.36	99.64	100.00	77.27	18.18	4.55	20.98	25.66

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2011).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Institution ID: FIRST FINANCIAL BANK NA (10000000047)

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF ILLINOIS				Evaluation Period: FEBRUARY 2, 2009 TO APRIL 2, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Illinois Non-MSA AA	0	0	3	517	3	517	25.56	0	0
Limited Review:									
Danville MSA AA	0	0	1	1,506	1	1,506	74.44	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF ILLINOIS				Evaluation Period: FEBRUARY 2, 2009 TO APRIL 2, 2012									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Illinois Non-MSA AA	59.12	10	58.82	0.00	30.00	60.00	10.00	0	1	0	0	-1	0	0.00	5.56	92.25	2.19
Limited Review:																	
Danville MSA AA	40.88	7	41.18	0.00	28.57	57.14	14.29	1	0	0	+1	0	0	0.00	11.46	69.85	18.69

- Population is based on 2010 U.S. Census

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: STATE OF ILLINOIS						Evaluation Period: FEBRUARY 2, 2009 TO APRIL 2, 2012									
MA/Assessment Area:	Deposits	Branches						ATMs				Population*					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Illinois Non-MSA AA	13.04	10	19.23	0	30.00	60.00	10.00	13	12.50	0	30.77	61.54	7.69	0.00	5.56	92.25	2.19
Limited Review:																	
Danville MSA AA	9.02	7	13.46	0	28.570	57.14	14.29	8	7.69	0	37.50	37.50	25.00	0.00	11.46	69.85	18.69

- Population is based on 2010 U.S. Census