

Sustainability Accounting Standards Board (SASB) Index 2025

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

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

Commercial Banks

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

SASB Index—Commercial Banks

SASB Code	Accounting Metric	Reporting Status	Response	Source
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	●	2,242 First Financial offers two programs designed to assist unbanked and underbanked clients in saving for an objective: 1. Individual Development Accounts (personal finance, home repair/purchase, higher education, small business)—active accounts as of 12/31/25 = 212 accounts 2. First Paired Savings (car purchase and job related expenses)—active accounts as of 12/31/25 = 310 accounts First Financial Bank also offers two low cost checking accounts that are also Bank On certified (No Worry and No Worry Rebuild). These two accounts are particularly focused on unbanked and underbanked clients and designed to prevent the accumulation of overdraft fees by not allowing overdrafts to occur. As of 12/31/25, First financial had a total of 1,720 active client accounts.	
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	●	33,119	CSR/ESG Report
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	○	Not disclosed	
Financed Emissions				
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	●	Emissions (Metric tons CO₂e) Direct Emissions (Scope 1) 1,965.05 Location-Based Indirect Emissions (Scope 2) 5,316.27 Market-Based Indirect Emissions (Scope 2) 5,327.09	
FN-CB-410b.2	Gross exposure for each industry by asset class	○	Not disclosed	
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	○	Not disclosed	
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	○	Not disclosed	

SASB Index—Commercial Banks

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

SASB Index—Commercial Banks

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

SASB Index—Consumer Finance

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

SASB Index—Consumer Finance

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