

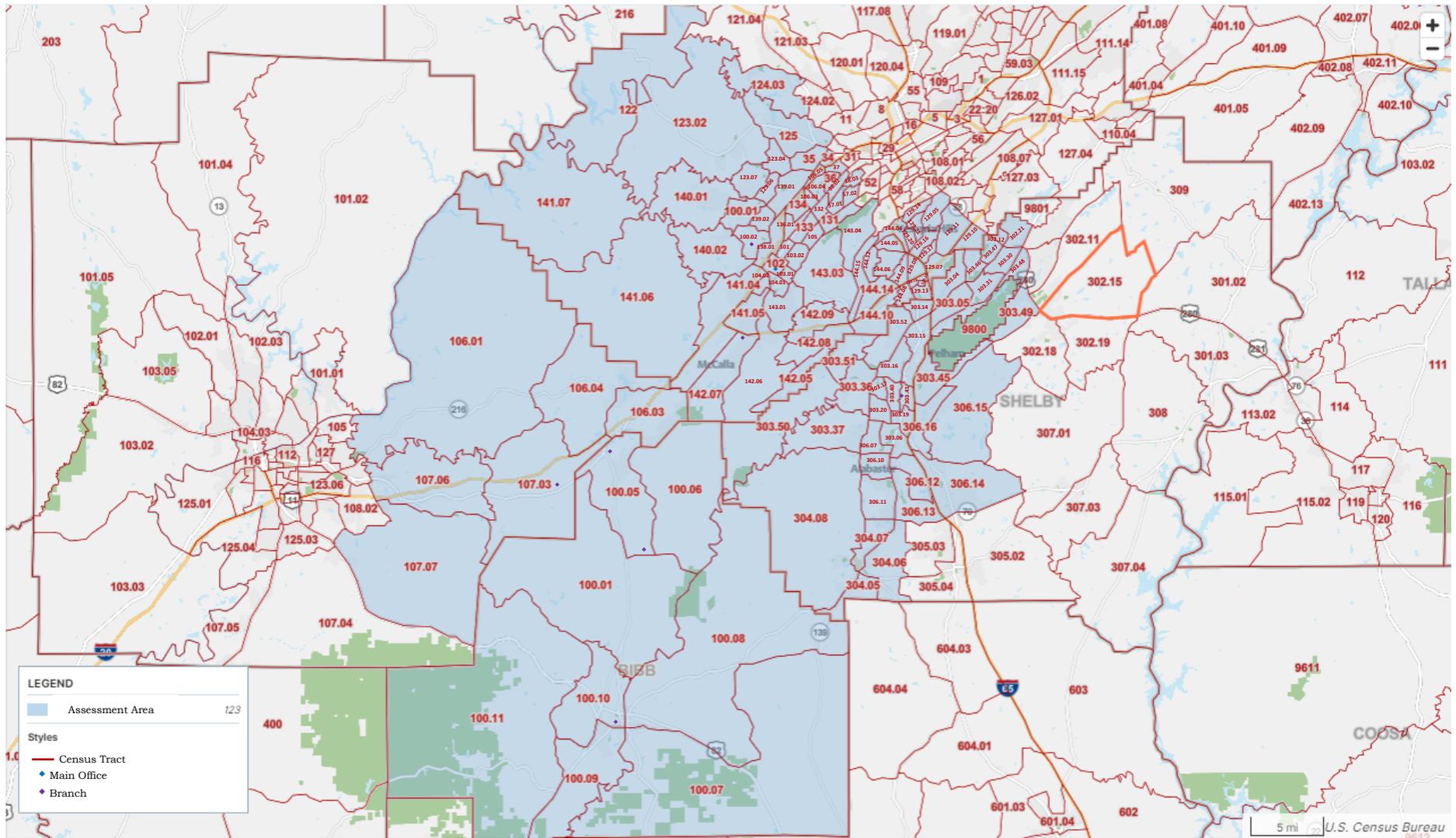
First Financial Bank

CRA Assessment Area

As required by the Community Reinvestment Act (CRA), First Financial Bank has delineated assessment areas utilized by the Federal Deposit Insurance Corporations (FDIC) to evaluate the Bank's record of helping meet the credit needs of its community. This assessment area includes the geographies in which the Bank has its main office, branches, and deposit receiving ATM's, as well as the surrounding geographies in which the Bank has originated or purchased a substantial portion of its loans. The assessment area must consist only of whole geographies (MSA's, counties, cities, etc.); may not reflect any illegal discrimination; and may not arbitrarily exclude low or moderate income geographies.

First Financial Bank has established delineated assessment areas, which includes the attached list of census tracts in Jefferson, Shelby, Bibb and Tuscaloosa counties. It has been determined that the largest percentages of loan applications are originated within these areas. These areas include low-to-moderate income neighborhoods, and the Bank's main office is located in a low income census tract.

First Financial Bank - Assessment Area



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Bibb County:		Jefferson County:		Shelby County:		Tuscaloosa County:	
100.01		34	129.17	302.12	306.15	106.01	
100.05		35	129.18	302.21	306.16	106.03	
100.06		36	129.19	303.04	9800	106.04	
100.07		37	129.20	303.05		107.03	
100.08		38.02	129.21	303.06		107.06	
100.09		38.03	131	303.14		107.07	
100.10		57.01	132	303.15			
100.11		57.02	133	303.16			
		100.01	134	303.17			
		100.02	136.01	303.19			
		101	138.01	303.20			
		102	139.01	303.30			
		103.01	139.02	303.31			
		103.02	140.01	303.36			
		104.01	140.02	303.37			
		104.02	141.04	303.40			
		105	141.05	303.41			
		106.03	141.06	303.45			
		106.04	141.07	303.46			
		106.05	142.05	303.47			
		122	142.06	303.48			
		123.02	142.07	303.49			
		123.04	142.08	303.50			
		123.06	142.09	303.51			
		123.07	143.01	303.52			
		124.03	143.03	304.05			
		125	143.04	304.06			
		129.05	144.04	304.07			
		129.07	144.05	304.08			
		129.08	144.06	306.07			
		129.10	144.08	306.10			
		129.11	144.09	306.11			
		129.13	144.10	306.12			
		129.14	144.12	306.13			
		129.16	144.14	306.14			
			144.15				

Total Tracts: 123