

FIRST FINANCIAL BANK

SAFE, SOUND, AND SECURE

Since 1890



Strong Financial Performance, Capital, and Liquidity

On March 11, 2020, SunTrust analysts ranked First Financial in the top ten banks with the best relative credit loss history with the highest relative capital levels within their coverage. Our extremely high percentage of capital to total assets of 14.58% significantly outperforms our peers. We have excellent liquidity and are prepared to make new loans and advances on existing lines of credit to take care of our customers' liquidity, working capital, and expansion needs.

Safety Spanning 130 Years



We have always been safe, sound, and secure, which has helped us perform through the Great Depression, the oil bust, and numerous economic recessions. In 2019, First Financial announced the 33rd consecutive year of increased earnings.

BankDirector®

Top Rated Bank by Bank Director

Since 2009, only First Financial has been ranked one of the top seven best-performing banks in the nation by Bank Director Magazine, ranking #1 twice. The rating is based on First Financial's financial strength and safety based on factors such as capital, asset quality, profitability, risk management and sound business practices.

Deposit Balances Up to \$250,000 are Insured



At First Financial, each depositor is insured by Federal Deposit Insurance Corporation (FDIC) up to at least \$250,000. Depositors may qualify for more coverage if they have funds in different ownership categories and all other FDIC requirements are met.

At First Financial, protecting you, our greatest asset, always comes FIRST.
For more information, and to read a letter from CEO Scott Dueser, visit ffin.com/safety.