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Buyer:	First Financial Bancorp.	Seller:	FDIC
Actual Acquirer:	First Financial Bank, National Association	Deal Type:	Government Assisted
Target:	Irwin Union B&TC	Type of Govt Assisted Transaction:	Purchase/ Assumption
		Agreement Date:	9/18/2009
		Announcement Date:	9/18/2009
		Date Placed in Conservatorship:	9/18/2009
		Estimated Cost to Reg Agency (\$ 000)	903,854
		Cost to Reg Agency/ Deposits (%)	36.18
		Cost to Reg Agency/ Assets (%)	28.31
		Assets Sold/ Assets (%)	80.60

Deal Summary

Cincinnati-based First Financial Bancorp. unit Hamilton, Ohio-based First Financial Bank NA has assumed all the deposits and purchased certain assets of Columbus, Ind.-based Irwin Union Bank and Trust Co. and Louisville, Ky.-based Irwin Union Bank FSB. Irwin Union B&T and Irwin Union Bank FSB had total core deposits of approximately \$2 billion as of June 30, 2009. The failure of the two institutions brings the nation's total number of failed bank this year to 94.

Deal Terms**Description of Consideration**

First Financial Bancorp paid the FDIC a premium of 1.0% to assume all the deposits of Irwin Union Bank and Trust Co. and paid zero percent premium to assume all the deposits of Irwin Union Bank FSB. First Financial Bancorp also purchased certain assets of the failed banks at a certain discount.

Assets Sold in Resolution (\$ 000)	2,573,513
Deposits Transferred (\$ 000)	2,498,447
Deposits Liquidated (\$ 000)	0
Premium Paid (\$ 000)	14599.000

Deal Advisers**Financial Advisers**

Party Advised	Adviser Hired?	Firm Name
Buyer	Yes	Barclays Capital Inc.