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Buyer:	First Financial Bancorp.	Seller:	FDIC
Actual Acquirer:	First Financial Bank, National Association	Deal Type:	Government Assisted
Target:	Peoples Community Bank	Type of Govt Assisted Transaction:	Purchase/ Assumption
		Agreement Date:	7/31/2009
		Announcement Date:	7/31/2009
		Date Placed in Conservatorship:	7/31/2009
		Estimated Cost to Reg Agency (\$ 000)	68,139
		Cost to Reg Agency/ Deposits (%)	12.67
		Cost to Reg Agency/ Assets (%)	11.47
		Assets Sold/ Assets (%)	97.58

Deal Summary

Cincinnati, Ohio-based First Financial Bancorp unit Hamilton, Ohio-based First Financial Bank NA has assumed certain deposits and purchased certain assets of West Chester, Ohio-based Peoples Community Bank. Peoples Community Bank had total core deposits of approximately \$468 million as of March 31, 2009. Peoples Community Bank is the 67th FDIC-insured institution to fail in the nation this year.

Deal Terms**Description of Consideration**

First Financial Bancorp paid the FDIC a premium of 1.5% to assume certain deposits of Peoples Community Bank. First Financial also purchased certain assets at a discount of \$42 million.

Assets Sold in Resolution (\$ 000)	579,628
Deposits Transferred (\$ 000)	520,779
Deposits Liquidated (\$ 000)	17,221
Premium Paid (\$ 000)	7810.000

Deal Advisers

Financial Advisers

Party Advised	Adviser Hired?	Firm Name
Buyer	Yes	Sandler O'Neill & Partners LP