Deal Overview

Buyer:	First Financial Bancorp.	Agreement Date:	2/20/1995
Actual Acquirer:	First Financial Bancorp.	Announcement Date:	2/20/1995
Target:	Bright Financial Services, Inc.	Announced Deal Value ($ M):	15.10
Deal Type:	Bank & Thrift Company	Status:	Completed
		Completion Date:	9/30/1995
		Announced Deal Value Per Share ($)	73.18

Consideration Breakout

Common Stock ($M)	15.3
Common Stock Issued	442,875

Deal Pricing Ratios

	Announcement	Completion
Price / Book (%)	187.9	182.7
Price / Tangible Book (%)	195.3	188.9
Price / Earnings (x)	16.4	13.8
Price / Deposits (%)	15.81	16.28
Price / Assets (%)	13.71	14.09
Tangible Book Premium/ Deposits (%)	8.53	8.31

Deal Terms

Description of Consideration

Bright shareholders received 2.15287 First Fin'l common shares for each share held. Seller's financials are for Bright Nat'l Bank. Bright options were exercised and converted into Bright common shares prior to close.

Accounting Method	Pooling of Interests
In-State Transaction?	No
Merger of Equals?	No
Geographic Expansion?	Market Expansion
Goodwill Generated ($ 000)	0
Estimated Cost Savings (%)	NA
Estimated Cost Savings ($ 000)	NA
Est. Restructuring Charges ($ 000)	NA
Maximum Termination Fee ($ 000)	NA
Minimum Termination Fee ($ 000)	NA
Exchange Ratio (Common For Common)	2.152900
Exchange Ratio (Common For Preferred)	NA
Exchange Ratio (Preferred For Common)	NA
Exchange Ratio (Preferred For Preferred)	NA
Lockup Agreement	No
Strike Price ($)	NA
% of Shares Outstanding	NA

Shares Under Option	NA
Core Deposit Intangibles ($ 000)	0

Deal Advisers

Financial Advisers

Party Advised	Adviser Hired?	Firm Name
Buyer	No	NA
Seller	Yes	KeyBanc Capital Markets Inc.

Legal Counsel

Party Advised	Adviser Hired?	Firm Name
Buyer	Yes	Frost Brown Todd LLC
Seller	Yes	Bingham Greenebaum Doll LLP