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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Origi	mount at nation 00,000	on Origination		Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0
Median Family Income >= 120%	1	75	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	250	0	0	0	0	0	0

Angela Hadley 12/16/2022

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	155	1	250	0	0	0	0	0	0
STATE TOTAL	2	155	1	250	0	0	0	0	0	0

Respondent ID: 0000004166

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Agency: OCC - 1

State: COLORADO (08)

Loans by County Small Business Loans - Originations Institution: First Financial Bank, N.A.

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	486	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	486	0	0	0	0
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	89	0	0	0	0	1	89	0	0
Median Family Income >= 120%	0	0	0	0	1	900	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	1	900	1	89	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
GUNNISON COUNTY (051), CO											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	5	0	0	0	0	1	5	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	5	0	0	0	0	1	5	0	0	
TELLER COUNTY (119), CO											
MSA 17820											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	1	50	0	0	0	0	1	50	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	50	0	0	0	0	1	50	0	0	
YUMA COUNTY (125), CO											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	15	0	0	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	15	0	0	0	0	0	0	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	159	0	0	2	1,386	3	144	0	0
STATE TOTAL	4	159	0	0	2	1,386	3	144	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
DUVAL COUNTY (031), FL											
MSA 27260											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	1	31	0	0	0	0	1	31	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	31	0	0	0	0	1	31	0	0	
LAKE COUNTY (069), FL											
MSA 36740											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	1	247	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	247	0	0	0	0	0	0	

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (089), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	1	240	0	0	2	276	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	1	240	0	0	2	276	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	67	2	487	0	0	3	307	0	0
STATE TOTAL	2	67	2	487	0	0	3	307	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1 State: GEORGIA (13)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
CLAYTON COUNTY (063), GA											
MSA 12060											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	1	300	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	0	0	1	300	0	0	0	0	
WALTON COUNTY (297), GA											
MSA 12060											
Outside Assessment Area											
Low Income	1	21	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	21	0	0	0	0	0	0	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	1	21	0	0	1	300	0	0	0	0	
STATE TOTAL	1	21	0	0	1	300	0	0	0	0	

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1 State: IDAHO (16)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BANNOCK COUNTY (005), ID										
MSA 38540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	150	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	150	0	0	0	0	0	0	0	0
STATE TOTAL	2	150	0	0	0	0	0	0	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: KANSAS (20)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MCPHERSON COUNTY (113), KS											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	75	0	0	0	0	1	75	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	75	0	0	0	0	1	75	0	0	
SHAWNEE COUNTY (177), KS											
MSA 45820											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	2	0	0	0	0	1	2	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	2	0	0	0	0	1	2	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	2	77	0	0	0	0	2	77	0	0	
STATE TOTAL	2	77	0	0	0	0	2	77	0	0	

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

Area Income Characteristics	Origi	an Amount at Origination <=\$100,000 >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAUREGARD PARISH (011), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	0	0	0	0
Upper Income	3	140	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	180	0	0	0	0	0	0	0	0
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	1	20	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	20	1	218	0	0	3	238	0	0
Upper Income	1	13	0	0	1	956	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	53	1	218	1	956	3	238	0	0
LAFAYETTE PARISH (055), LA										
MSA 29180										
Outside Assessment Area										
Low Income	1	10	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	0	0	0	0	0	0	0	0
Upper Income	1	13	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	65	0	0	0	0	0	0	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON PARISH (063), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
ORLEANS PARISH (071), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	19	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	0	0	0	0
PLAQUEMINES PARISH (075), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. MARTIN PARISH (099), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	240	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	0	0	0	0	0	0
VERNON PARISH (115), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	18	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	19	465	3	583	1	956	5	257	0	0
STATE TOTAL	19	465	3	583	1	956	5	257	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	0	0	0	0
STATE TOTAL	0	0	0	0	1	300	0	0	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: NEVADA (32)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	292	1	292	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	95	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	1	292	1	292	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	95	0	0	1	292	1	292	0	0
STATE TOTAL	1	95	0	0	1	292	1	292	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	250	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
CURRY COUNTY (009), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	76	0	0	0	0	1	76	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	1	76	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	gination Origination 0,000 But >\$250,000 \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DONA ANA COUNTY (013), NM										
MSA 29740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	1	33	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	54	0	0	0	0	1	21	0	0
LEA COUNTY (025), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	1	980	0	0	0	0
Upper Income	1	38	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	64	0	0	1	980	0	0	0	0
LINCOLN COUNTY (027), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	1,000	0	0	0	0

Respondent ID: 0000004166

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Loans by County
Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

State: NEW MEXICO (35)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUAY COUNTY (037), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	17	0	0	0	0	1	17	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	286	1	250	2	1,980	3	114	0	0
STATE TOTAL	7	286	1	250	2	1,980	3	114	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: NORTH CAROLINA (37)

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	75	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0	0	0	0	0	0
STATE TOTAL	1	75	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAVER COUNTY (007), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	120	0	0	1	120	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	1	120	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PAYNE COUNTY (119), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,130	2	1,130	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,130	2	1,130	0	0
POTTAWATOMIE COUNTY (125), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	341	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	341	0	0	0	0
SEMINOLE COUNTY (133), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	1	600	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	1	600	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	77	2	250	4	2,071	3	1,250	0	0
STATE TOTAL	1	77	2	250	4	2,071	3	1,250	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	83	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	83	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	83	0	0	0	0	0	0	0	0
STATE TOTAL	2	83	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,023	2	1,023	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,023	2	1,023	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	350	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination,000 But	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	11	0	0	1	550	1	550	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	11	0	0	1	550	1	550	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	11	0	0	4	1,923	3	1,573	0	0
STATE TOTAL	2	11	0	0	4	1,923	3	1,573	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at lination 0,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDREWS COUNTY (003), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	138	5	2,861	0	0	0	0
Upper Income	1	28	0	0	0	0	1	28	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	1	138	5	2,861	1	28	0	0
ARMSTRONG COUNTY (011), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	0	0	0	0
BAYLOR COUNTY (023), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	19	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	0	0	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEE COUNTY (025), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	391	0	0	0	0
Middle Income	0	0	0	0	1	459	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	850	0	0	0	0
BELL COUNTY (027), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	878	1	878	0	0
Upper Income	3	108	0	0	0	0	1	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	108	0	0	1	878	2	946	0	0

Respondent ID: 0000004166

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Area Income Characteristics	Origination Origination Origination with Gross A <=\$100,000 >\$100,000 But >\$250,000 Revenues <				Loa	o Item: ns by liates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	2	352	0	0	0	0	0	0
Median Family Income 100-110%	1	56	0	0	0	0	1	56	0	0
Median Family Income 110-120%	1	19	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	271	0	0	0	0	3	139	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	346	2	352	0	0	4	195	0	0
BOSQUE COUNTY (035), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	125	0	0	1	335	3	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	125	0	0	1	335	3	29	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166 Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at lination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	1	350	0	0
Middle Income	5	127	2	263	0	0	4	228	0	0
Upper Income	1	12	3	531	3	808	3	749	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	139	5	794	4	1,158	8	1,327	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Inside AA 0002										
Low Income	8	201	3	435	3	2,139	3	1,203	0	0
Moderate Income	85	3,058	10	1,460	18	8,690	58	6,667	0	0
Middle Income	66	2,401	14	2,393	6	3,812	39	3,968	0	0
Upper Income	106	3,283	23	3,814	17	7,914	74	6,687	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	265	8,943	50	8,102	44	22,555	174	18,525	0	0
BROWN COUNTY (049), TX										
MSA NA										
Outside Assessment Area										
Low Income	1	20	0	0	0	0	1	20	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	351	0	0	1	400	3	100	0	0
Upper Income	0	0	0	0	1	260	1	260	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	371	0	0	2	660	5	380	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLESON COUNTY (051), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	105	0	0	1	512	4	590	0	0
Upper Income	1	11	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	116	0	0	1	512	4	590	0	0
CALDWELL COUNTY (055), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	0	0	1	43	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	1	43	0	0
CALHOUN COUNTY (057), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	1	180	1	500	1	180	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	180	1	500	1	180	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALLAHAN COUNTY (059), TX										
MSA 10180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	92	2,726	7	1,275	6	3,208	42	1,838	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	2,726	7	1,275	6	3,208	42	1,838	0	0
CAMERON COUNTY (061), TX										
MSA 15180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0
CASTRO COUNTY (069), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	183	1	108	0	0	2	160	0	0
Middle Income	4	165	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	348	1	108	0	0	3	210	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMBERS COUNTY (071), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	2	1,000	2	530	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	0	0	2	1,000	3	580	0	0
CHEROKEE COUNTY (073), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	244	1	117	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	244	1	117	0	0	0	0	0	0
COKE COUNTY (081), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	174	0	0	0	0	0	0
Upper Income	0	0	1	124	0	0	1	124	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	298	0	0	1	124	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLEMAN COUNTY (083), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	96	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	0	0	0	0	0	0	0	0
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	294	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	250	1	965	1	965	0	0
Median Family Income 100-110%	1	68	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	11	454	4	644	2	912	11	1,685	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	522	5	894	4	2,171	12	2,650	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLORADO COUNTY (089), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	74	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	74	0	0	0	0	0	0	0	0
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	546	1	546	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	1	546	1	546	0	0
COMANCHE COUNTY (093), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	165	2	286	0	0	0	0	0	0
Middle Income	9	271	0	0	0	0	2	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	436	2	286	0	0	2	46	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Orig	mount at ination 00,000	Orig >\$100	Amount at lination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONCHO COUNTY (095), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	90	0	0	0	0	3	62	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	90	0	0	0	0	3	62	0	0
COOKE COUNTY (097), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	8	568	1	115	1	750	7	576	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	568	1	115	1	750	7	576	0	0
CORYELL COUNTY (099), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	tion Origination 0 But >\$250,000 ,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CROCKETT COUNTY (105), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	142	1	150	1	400	2	183	0	0
Median Family Income 40-50%	1	24	2	345	2	1,247	0	0	0	0
Median Family Income 50-60%	0	0	1	210	2	1,122	1	664	0	0
Median Family Income 60-70%	3	123	2	324	2	572	0	0	0	0
Median Family Income 70-80%	25	1,115	3	599	2	831	2	19	0	0
Median Family Income 80-90%	2	133	2	360	2	745	1	230	0	0
Median Family Income 90-100%	2	94	2	239	0	0	2	94	0	0
Median Family Income 100-110%	2	30	1	149	0	0	2	160	0	0
Median Family Income 110-120%	3	145	0	0	2	665	1	24	0	0
Median Family Income >= 120%	19	743	2	482	6	2,689	14	1,089	0	0
Median Family Income Not Known	0	0	0	0	1	430	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	2,549	16	2,858	20	8,701	25	2,463	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAWSON COUNTY (115), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	11	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
DEAF SMITH COUNTY (117), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	1,088	0	0	5	3,344	13	443	0	0
Middle Income	39	1,458	1	154	1	600	13	689	0	0
Upper Income	51	1,466	3	529	3	1,450	20	1,156	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	120	4,012	4	683	9	5,394	46	2,288	0	0
DELTA COUNTY (119), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Agency: OCC - 1 State: TEXAS (48) PAGE: 39 OF

Area Income Characteristics	Origination Origin		Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	955	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	300	0	0	0	0
Median Family Income 80-90%	2	114	0	0	0	0	1	25	0	0
Median Family Income 90-100%	4	111	2	317	2	935	7	1,242	0	0
Median Family Income 100-110%	2	75	3	572	1	274	1	232	0	0
Median Family Income 110-120%	8	443	4	650	1	690	2	201	0	0
Median Family Income >= 120%	29	1,097	4	615	4	1,823	12	604	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,940	13	2,154	11	4,977	23	2,304	0	0
DIMMIT COUNTY (127), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	0	0	0	0	2	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	2	50	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DONLEY COUNTY (129), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	250	1	250	3	2,130	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	1	250	3	2,130	0	0	0	0
EASTLAND COUNTY (133), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	59	1,012	3	419	0	0	10	161	0	0
Middle Income	162	3,950	15	2,672	14	8,238	61	5,453	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	221	4,962	18	3,091	14	8,238	71	5,614	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	187	5	893	2	1,550	2	63	0	0
Middle Income	2	97	0	0	2	1,149	2	97	0	0
Upper Income	2	42	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	326	6	1,093	4	2,699	4	160	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELLIS COUNTY (139), TX										
MSA 19124										
Inside AA 0005										
Low Income	7	390	2	316	0	0	2	49	0	0
Moderate Income	1	28	0	0	1	513	1	28	0	0
Middle Income	31	1,278	6	1,012	3	1,869	9	487	0	0
Upper Income	27	989	2	348	4	1,663	13	1,673	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	66	2,685	10	1,676	8	4,045	25	2,237	0	0
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	122	0	0	0	0	2	64	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	122	0	0	0	0	2	64	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERATH COUNTY (143), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	129	3,947	14	2,527	12	6,587	70	3,629	0	0
Upper Income	42	1,415	3	575	3	2,250	11	600	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	171	5,362	17	3,102	15	8,837	81	4,229	0	0
FALLS COUNTY (145), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
FAYETTE COUNTY (149), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

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Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at ination 00,000	Origination Origination Origination >\$250,000		Origi	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
FISHER COUNTY (151), TX											
MSA NA											
Inside AA 0008											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	4	129	2	234	0	0	1	95	0	0	
Upper Income	18	479	2	377	0	0	7	291	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	22	608	4	611	0	0	8	386	0	0	
FORT BEND COUNTY (157), TX											
MSA 26420											
Inside AA 0018											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	1	36	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	1	30	0	0	0	0	1	30	0	0	
Median Family Income 90-100%	3	47	0	0	0	0	2	29	0	0	
Median Family Income 100-110%	2	49	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	1	698	1	698	0	0	
Median Family Income >= 120%	33	930	6	962	5	2,392	19	777	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	40	1,092	6	962	6	3,090	23	1,534	0	0	

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GAINES COUNTY (165), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	48	0	0	1	400	1	48	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	1	400	1	48	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	115	0	0	1	287	1	64	0	0
Middle Income	2	72	0	0	0	0	1	7	0	0
Upper Income	7	347	1	172	0	0	5	204	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	534	1	172	1	287	7	275	0	0
GILLESPIE COUNTY (171), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	153	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	153	0	0	0	0	1	100	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at lination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLASSCOCK COUNTY (173), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	72	0	0	0	0	2	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	72	0	0	0	0	2	23	0	0
GONZALES COUNTY (177), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	680	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	680	0	0	0	0
GREGG COUNTY (183), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000 >\$100,000 But <=\$250,000 Num of Amount Num of Amount	ination ,000 But	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	494	3	396	4	1,916	8	1,215	0	0
Upper Income	2	84	1	120	0	0	1	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	578	4	516	4	1,916	9	1,254	0	0
HAMILTON COUNTY (193), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	253	1	125	2	1,020	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	253	1	125	2	1,020	1	125	0	0
HANSFORD COUNTY (195), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	333	0	0	0	0	3	210	0	0
Middle Income	8	323	0	0	1	350	2	386	0	0
Upper Income	25	1,159	5	869	5	2,280	15	2,166	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	1,815	5	869	6	2,630	20	2,762	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	ual Loans by	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX 2/										
MSA 26420										
Inside AA 0018										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	15	0	0	0	0	1	15	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	12	585	7	1,377	11	6,437	11	1,166	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	600	7	1,377	11	6,437	12	1,181	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	157	2	332	0	0	1	54	0	0
Median Family Income 40-50%	8	344	7	1,363	8	4,863	13	3,085	0	0
Median Family Income 50-60%	6	209	1	150	4	2,061	4	1,339	0	0
Median Family Income 60-70%	2	97	4	828	2	890	2	309	0	0
Median Family Income 70-80%	7	353	2	383	3	1,068	1	23	0	0
Median Family Income 80-90%	10	558	4	650	1	300	9	988	0	0
Median Family Income 90-100%	6	361	1	112	3	1,256	3	595	0	0
Median Family Income 100-110%	5	174	4	632	1	310	4	475	0	0
Median Family Income 110-120%	14	461	0	0	1	757	8	218	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	Loan Amount at Origination >\$250,000 Colored Loans to Businesses with Gross Annual Revenues <= \$1 Million		ss Annual es <= \$1	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	49	1,504	20	3,253	11	5,507	24	2,002	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	111	4,218	45	7,703	34	17,012	69	9,088	0	0
Totals For County: (201) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	157	2	332	0	0	1	54	0	0
Median Family Income 40-50%	8	344	7	1,363	8	4,863	13	3,085	0	0
Median Family Income 50-60%	6	209	1	150	4	2,061	4	1,339	0	0
Median Family Income 60-70%	2	97	4	828	2	890	2	309	0	0
Median Family Income 70-80%	7	353	2	383	3	1,068	1	23	0	0
Median Family Income 80-90%	11	573	4	650	1	300	10	1,003	0	0
Median Family Income 90-100%	6	361	1	112	3	1,256	3	595	0	0
Median Family Income 100-110%	5	174	4	632	1	310	4	475	0	0
Median Family Income 110-120%	14	461	0	0	1	757	8	218	0	0
Median Family Income >= 120%	61	2,089	27	4,630	22	11,944	35	3,168	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	124	4,818	52	9,080	45	23,449	81	10,269	0	0
HARTLEY COUNTY (205), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	69	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	1	150	0	0	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Coan Amount at Coan Amount at Coans to Businesses Origination Origination Origination with Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$1	Loa	o Item: ins by iliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HASKELL COUNTY (207), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	93	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0
HEMPHILL COUNTY (211), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	212	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	212	0	0	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
HENDERSON COUNTY (213), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	2	17	1	150	0	0	2	166	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	17	1	150	0	0	2	166	0	0	
HIDALGO COUNTY (215), TX											
MSA 32580											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	1	75	0	0	1	560	1	560	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	75	0	0	1	560	1	560	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loan Amount at Loans to Busines Origination Origination with Gross Ann <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$ <=\$250,000 Million		ss Annual es <= \$1	Loa	o Item: ins by iliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILL COUNTY (217), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	88	2	401	1	500	4	489	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	88	2	401	1	500	4	489	0	0
HOOD COUNTY (221), TX										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	45	1,726	6	1,076	10	4,480	23	2,779	0	0
Upper Income	71	2,773	14	2,249	15	7,715	41	5,371	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	116	4,499	20	3,325	25	12,195	64	8,150	0	0
HOUSTON COUNTY (225), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	37	1	176	0	0	2	192	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	37	1	176	0	0	2	192	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (227), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	62	0	0	2	1,260	3	1,269	0	0
Upper Income	3	48	0	0	1	775	3	48	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	110	0	0	3	2,035	6	1,317	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	1	281	1	281	0	0
Moderate Income	0	0	0	0	1	326	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	607	1	281	0	0
IRION COUNTY (235), TX										
MSA 41660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	130	0	0	1	524	2	110	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	0	0	1	524	2	110	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACK COUNTY (237), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	115	0	0	0	0	5	115	0	0
Upper Income	1	81	0	0	1	727	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	196	0	0	1	727	5	115	0	0
JACKSON COUNTY (239), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	0	0	0	0
Upper Income	4	138	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	147	0	0	0	0	0	0	0	0
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	140	0	0	0	0	2	140	0	0
Middle Income	11	518	2	500	2	1,069	9	618	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	658	2	500	2	1,069	11	758	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origination Origination wit <=\$100,000 >\$100,000 But >\$250,000 R <=\$250,000		with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (245), TX										
MSA 13140										
Inside AA 0003										
Low Income	9	353	2	364	2	899	7	508	0	0
Moderate Income	14	758	11	2,091	11	5,013	12	2,213	0	0
Middle Income	90	3,649	28	4,447	28	13,325	58	5,238	0	0
Upper Income	60	2,456	29	4,941	16	7,255	49	6,158	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	173	7,216	70	11,843	57	26,492	126	14,117	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Inside AA 0005										
Low Income	9	302	5	781	2	1,445	9	981	0	0
Moderate Income	15	650	8	1,233	2	669	9	420	0	0
Middle Income	68	2,360	7	1,134	8	4,320	39	3,604	0	0
Upper Income	14	396	2	278	4	1,731	11	1,145	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	106	3,708	22	3,426	16	8,165	68	6,150	0	0
JONES COUNTY (253), TX										
MSA 10180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	21	694	1	150	4	2,510	7	717	0	0
Upper Income	7	202	2	440	0	0	4	119	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	896	3	590	4	2,510	11	836	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (263), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	0	0	0	0
KIMBLE COUNTY (267), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	1	3	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
KNOX COUNTY (275), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAMB COUNTY (279), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	72	0	0	1	276	3	348	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	72	0	0	1	276	3	348	0	0
LAMPASAS COUNTY (281), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	173	1	132	0	0	6	305	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	173	1	132	0	0	6	305	0	0
LAVACA COUNTY (285), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	81	0	0	0	0	1	81	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (287), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	195	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	0	0	0	0	0	0
LEON COUNTY (289), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	209	0	0	0	0	3	149	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	209	0	0	0	0	3	149	0	0
LLANO COUNTY (299), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	240	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	0	0	0	0	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$250,000		with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	66	1	150	0	0	1	150	0	0
Middle Income	5	302	2	450	1	550	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	368	3	600	2	1,300	2	900	0	0
MCCULLOCH COUNTY (307), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	61	0	0	0	0	1	11	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	61	0	0	0	0	1	11	0	0
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	653	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	653	0	0	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	n Origination Origination with Gross Annual L		Loa	o Item: ins by liates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	132	1	634	1	634	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	132	1	634	1	634	0	0
MATAGORDA COUNTY (321), TX										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	0	0	0	0
Middle Income	54	1,524	7	1,097	0	0	11	790	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	1,539	7	1,097	0	0	11	790	0	0
MENARD COUNTY (327), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	1	150	0	0	0	0	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000 C=\$250,000		ination ,000 But	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	101	1	152	0	0	1	50	0	0
Middle Income	6	165	1	185	2	1,027	5	324	0	0
Upper Income	3	101	1	209	4	2,392	1	665	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	367	3	546	6	3,419	7	1,039	0	0
MILAM COUNTY (331), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
MITCHELL COUNTY (335), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	47	1	141	1	283	3	188	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	55	1	141	1	283	3	188	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTAGUE COUNTY (337), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	240	1	112	0	0	3	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	240	1	112	0	0	3	95	0	0
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0018										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	120	4	580	0	0	2	261	0	0
Median Family Income 40-50%	1	56	1	125	0	0	1	56	0	0
Median Family Income 50-60%	22	1,055	10	1,965	4	1,986	14	2,375	0	0
Median Family Income 60-70%	32	1,573	11	1,922	5	2,203	18	1,775	0	0
Median Family Income 70-80%	13	682	5	941	1	700	8	673	0	0
Median Family Income 80-90%	34	1,595	14	2,219	6	3,247	21	3,003	0	0
Median Family Income 90-100%	9	356	4	538	2	688	7	529	0	0
Median Family Income 100-110%	8	191	0	0	4	3,060	5	1,139	0	0
Median Family Income 110-120%	15	804	3	733	5	3,309	8	2,131	0	0
Median Family Income >= 120%	103	3,434	24	4,213	29	15,073	61	8,337	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	239	9,866	76	13,236	56	30,266	145	20,279	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Origination Origination Origination with Gros		Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	36	2	402	1	304	2	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	36	2	402	1	304	2	325	0	0
NEWTON COUNTY (351), TX										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	27	731	2	251	0	0	7	315	0	0
Middle Income	10	450	1	107	1	400	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,181	3	358	1	400	8	365	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loan Amount at Loans to Businesses Origination Origination with Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$1	Memo Item: Loans by Affiliates					
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NOLAN COUNTY (353), TX										
MSA NA										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	31	1,110	5	782	2	679	17	1,343	0	0
Middle Income	18	559	3	432	3	2,275	6	709	0	0
Upper Income	37	984	7	1,010	0	0	15	714	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	86	2,653	15	2,224	5	2,954	38	2,766	0	0
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	879	2	1,079	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	1	200	1	879	2	1,079	0	0
OLDHAM COUNTY (359), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	1	150	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	1	150	0	0	1	21	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (361), TX										
MSA 13140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	29	1,152	8	1,384	3	1,204	19	2,204	0	0
Middle Income	122	5,570	21	3,421	8	3,406	63	4,633	0	0
Upper Income	73	3,085	22	3,786	8	3,632	39	2,791	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	224	9,807	51	8,591	19	8,242	121	9,628	0	0
PALO PINTO COUNTY (363), TX										
MSA NA										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	40	1,374	6	1,043	12	5,235	25	3,282	0	0
Middle Income	27	893	9	1,542	5	2,023	15	1,935	0	0
Upper Income	46	1,685	5	795	3	1,906	28	2,843	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	113	3,952	20	3,380	20	9,164	68	8,060	0	0
PANOLA COUNTY (365), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	4	2,800	2	2,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,800	2	2,000	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loans to Businesses Origination Origination Origination with Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$1	Loa	o Item: ins by iliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PARKER COUNTY (367), TX										
MSA 23104										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	175	3	483	2	1,488	7	792	0	0
Middle Income	114	4,068	19	3,206	17	7,861	52	7,132	0	0
Upper Income	147	4,587	23	3,685	15	7,964	63	6,467	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	267	8,830	45	7,374	34	17,313	122	14,391	0	0
PARMER COUNTY (369), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	292	2	415	2	2,000	6	476	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	292	2	415	2	2,000	6	476	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	347	3	508	2	1,130	1	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	347	3	508	2	1,130	1	26	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Loan Amount at Loans to Businesses Origination Origination with Gross Annual >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		Memo Item: Loans by Affiliates					
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
Low Income	2	43	1	250	0	0	3	293	0	0
Moderate Income	4	94	0	0	1	729	4	818	0	0
Middle Income	2	120	0	0	0	0	2	120	0	0
Upper Income	0	0	2	433	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	257	3	683	1	729	9	1,231	0	0
RANDALL COUNTY (381), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	105	0	0	0	0	0	0	0	0
Upper Income	2	118	5	908	4	2,362	6	1,101	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	223	5	908	4	2,362	6	1,101	0	0
REAGAN COUNTY (383), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	28	0	0	1	800	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	28	0	0	1	800	1	7	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	oan Amount at Loan Amount at Loan Amount at Loans to Businesses Origination Origination with Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		Memo Item: Loans by Affiliates						
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROBERTSON COUNTY (395), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	118	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	118	0	0	1	400	1	400	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	650	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	0	0	0	0
RUNNELS COUNTY (399), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	2	0	0	0	0	1	2	0	0
Middle Income	4	77	1	133	0	0	3	56	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	79	1	133	0	0	4	58	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	on Origination Origination with Gross Annua		ss Annual es <= \$1	Loa	o Item: ins by iliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUSK COUNTY (401), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	0	0	0	0
SABINE COUNTY (403), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	29	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	1	200	0	0	0	0	0	0
SAN JACINTO COUNTY (407), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	110	2	366	0	0	3	71	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	110	2	366	0	0	3	71	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loan Amount at Loans to Businesses Origination Origination with Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$1	Loa	o Item: ns by liates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN PATRICIO COUNTY (409), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	338	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	338	0	0	0	0
SCURRY COUNTY (415), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	293	0	0	2	1,111	1	75	0	0
Upper Income	5	196	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	489	0	0	2	1,111	1	75	0	0
SHACKELFORD COUNTY (417), TX										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	43	994	4	685	3	1,574	16	1,632	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	994	4	685	3	1,574	16	1,632	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	340	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	340	1	250	0	0
SOMERVELL COUNTY (425), TX										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	46	1,964	5	919	5	2,780	18	2,107	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,964	5	919	5	2,780	18	2,107	0	0
STEPHENS COUNTY (429), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	1	118	0	0	1	118	0	0
Middle Income	4	157	1	150	1	485	2	554	0	0
Upper Income	13	223	2	307	2	735	4	422	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	403	4	575	3	1,220	7	1,094	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination with Gross Annual Loan		o Item: ns by liates					
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STERLING COUNTY (431), TX										
MSA 41660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	148	0	0	0	0	1	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	148	0	0	0	0	1	65	0	0
STONEWALL COUNTY (433), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	68	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	68	0	0	0	0	0	0	0	0
SUTTON COUNTY (435), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	1	300	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	300	1	10	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	130	0	0	0	0	2	119	0	0
Median Family Income 30-40%	0	0	3	574	0	0	1	200	0	0
Median Family Income 40-50%	10	474	4	592	3	1,157	5	292	0	0
Median Family Income 50-60%	13	589	6	1,146	8	4,159	10	2,018	0	0
Median Family Income 60-70%	20	1,000	7	1,122	4	2,380	17	1,955	0	0
Median Family Income 70-80%	12	414	2	380	2	859	6	757	0	0
Median Family Income 80-90%	31	1,215	3	469	4	1,645	11	609	0	0
Median Family Income 90-100%	12	610	3	441	0	0	6	460	0	0
Median Family Income 100-110%	19	623	6	802	4	2,145	10	286	0	0
Median Family Income 110-120%	21	685	8	1,227	7	3,970	21	3,039	0	0
Median Family Income >= 120%	157	6,806	42	7,187	42	20,675	113	12,655	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	298	12,546	84	13,940	74	36,990	202	22,390	0	0
TAYLOR COUNTY (441), TX										
MSA 10180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	104	4,084	33	5,776	23	13,667	80	7,296	0	0
Middle Income	171	6,120	29	4,926	38	22,021	79	9,587	0	0
Upper Income	254	8,152	44	7,107	34	17,462	121	10,454	0	0
Income Not Known	0	0	0	0	1	820	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	529	18,356	106	17,809	96	53,970	280	27,337	0	0

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Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TERRY COUNTY (445), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	1	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	0	0	0	0
THROCKMORTON COUNTY (447), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	76	0	0	1	516	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	76	0	0	1	516	0	0	0	0
TOM GREEN COUNTY (451), TX										
MSA 41660										
Inside AA 0015										
Low Income	26	1,360	10	1,625	10	4,664	20	2,974	0	0
Moderate Income	39	1,596	9	1,541	6	2,609	20	1,083	0	0
Middle Income	99	3,986	20	3,341	9	3,738	61	4,729	0	0
Upper Income	77	2,309	6	1,050	8	3,554	38	3,102	0	0
Income Not Known	1	16	0	0	0	0	1	16	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	242	9,267	45	7,557	33	14,565	140	11,904	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	10	244	0	0	0	0	10	244	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	364	0	0	0	0
Median Family Income 80-90%	1	45	0	0	1	966	0	0	0	0
Median Family Income 90-100%	2	81	0	0	0	0	2	81	0	0
Median Family Income 100-110%	2	101	1	135	0	0	2	165	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	238	1	200	2	815	6	642	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	709	2	335	4	2,145	20	1,132	0	0
TRINITY COUNTY (455), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	444	1	444	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	444	1	444	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TYLER COUNTY (457), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	0	0	2	1,825	3	1,864	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	2	1,825	3	1,864	0	0
UPSHUR COUNTY (459), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	0	0	0	0	0	0	0	0
VAL VERDE COUNTY (465), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VICTORIA COUNTY (469), TX										
MSA 47020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	342	2	890	1	480	0	0
Middle Income	1	96	0	0	1	960	2	1,056	0	0
Upper Income	0	0	0	0	1	458	1	458	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	2	342	4	2,308	4	1,994	0	0
WALKER COUNTY (471), TX										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	611	4	732	2	710	8	650	0	0
Middle Income	47	1,552	7	1,193	10	4,227	17	1,817	0	0
Upper Income	44	1,502	7	1,132	2	964	19	770	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	106	3,665	18	3,057	14	5,901	44	3,237	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	365	2	465	0	0
Upper Income	0	0	0	0	1	259	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	2	624	2	465	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARD COUNTY (475), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	45	0	0	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	0	0	1	17	0	0
WASHINGTON COUNTY (477), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	2	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	0	0	0	0
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	19	526	5	901	3	1,337	9	740	0	0
Middle Income	11	631	5	961	4	2,324	8	1,141	0	0
Upper Income	35	1,262	11	1,809	9	4,036	25	1,532	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	65	2,419	21	3,671	16	7,697	42	3,413	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	78	0	0	1	408	1	78	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	1	408	1	78	0	0
WILLACY COUNTY (489), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	0	0	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	0	0	1	245	0	0	0	0	0	0
Upper Income	3	146	1	170	1	350	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	153	2	415	1	350	1	7	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINKLER COUNTY (495), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	113	2	864	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	113	2	864	0	0	0	0
WISE COUNTY (497), TX										
MSA 23104										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	37	1,456	6	1,098	7	3,839	26	1,747	0	0
Middle Income	85	3,339	12	2,380	11	5,610	39	2,844	0	0
Upper Income	30	1,113	8	1,358	2	850	20	1,676	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	152	5,908	26	4,836	20	10,299	85	6,267	0	0
YOAKUM COUNTY (501), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	on Origination Origination 00 >\$100,000 But >\$250,000 <=\$250,000		nation	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YOUNG COUNTY (503), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	1	280	2	300	0	0
Upper Income	3	163	0	0	0	0	1	54	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	183	0	0	1	280	3	354	0	0
TOTAL INSIDE AA IN STATE	3,989	142,522	783	132,044	626	320,957	2,118	204,115	0	0
TOTAL OUTSIDE AA IN STATE	601	22,298	150	26,057	167	86,011	356	47,531	0	0
STATE TOTAL	4,590	164,820	933	158,101	793	406,968	2,474	251,646	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KITSAP COUNTY (035), WA										
MSA 14740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	0	0	1	40	0	0
STATE TOTAL	1	40	0	0	0	0	1	40	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: WYOMING (56)

Area Income Characteristics	Loan Amount at Loan Amount at Origination Origination >\$100,000 <=\$250,0		ination ,000 But	Origi	mount at ination 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (019), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	270	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	270	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	270	0	0	0	0
STATE TOTAL	0	0	0	0	1	270	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3,989	142,522	783	132,044	626	320,957	2,118	204,115	0	0
TOTAL OUTSIDE AA	648	24,059	159	27,877	184	95,489	380	51,585	0	0
TOTAL INSIDE & OUTSIDE	4,637	166,581	942	159,921	810	416,446	2,498	255,700	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Origi	Origination Origination Origination <=\$100,000 >\$100,000 But >\$250, <=\$250,000					Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARBER COUNTY (007), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	251	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	251	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	251	0	0	0	0
STATE TOTAL	0	0	0	0	1	251	0	0	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	mount at nation 000 But 50,000	Origii	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MIGUEL COUNTY (047), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	950	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	950	0	0	0	0
TORRANCE COUNTY (057), NM										
MSA 10740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	8	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	8	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	8	1	200	2	950	0	0	0	0
STATE TOTAL	2	8	1	200	2	950	0	0	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nount at nation 000 But 50,000	Loan Ar Origir >\$25		Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	260	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	260	0	0	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	68	0	0	0	0	1	68	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	1	68	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Area Income Characteristics	Orig	mount at ination 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BORDEN COUNTY (033), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	186	0	0	0	0	3	186	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	186	0	0	0	0	3	186	0	0
BOSQUE COUNTY (035), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	121	1	150	0	0	2	153	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	121	1	150	0	0	2	153	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Orig	mount at ination 00,000	>\$100,0	nount at nation 000 But 50,000	Loan Ar Origir >\$25		Gross Revenu	Farms with Memo Item: Annual Loans by les <= \$1 Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZOS COUNTY (041), TX										
MSA 17780										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	1	110	0	0	1	10	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	4	189	1	150	1	305	4	239	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	199	3	460	1	305	5	249	0	0
BROWN COUNTY (049), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	30	1	239	0	0	3	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	30	1	239	0	0	3	24	0	0
BURLESON COUNTY (051), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	1	335	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	1	335	1	20	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origii	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALHOUN COUNTY (057), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	401	1	401	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	401	1	401	0	0
CALLAHAN COUNTY (059), TX										
MSA 10180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	61	1,691	11	1,917	9	2,896	43	2,217	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,691	11	1,917	9	2,896	43	2,217	0	0
CASTRO COUNTY (069), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	450	2	550	0	0
Middle Income	15	570	1	200	0	0	11	581	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	670	1	200	1	450	13	1,131	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

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Agency: OCC - 1 State: TEXAS (48)

Loan Amount at **Loan Amount at Loan Amount at** Loans to Farms with Memo Item: Origination Origination Origination **Gross Annual** Loans by <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 **Affiliates Area Income Characteristics** <=\$250,000 Million Num of Amount Num of Amount Num of Amount Num of **Amount** Num of Amount Loans (000s)Loans (000s)Loans (000s)Loans (000s)Loans (000s)**CHEROKEE COUNTY (073), TX MSA NA Outside Assessment Area** Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total **COKE COUNTY (081), TX MSA NA Outside Assessment Area** Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total **COLEMAN COUNTY (083), TX MSA NA Outside Assessment Area** Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Loan Ar Origir >\$25		Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLORADO COUNTY (089), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	2	258	0	0	1	128	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	258	0	0	1	128	0	0
COMANCHE COUNTY (093), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	226	3	509	1	411	6	509	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	226	3	509	1	411	6	509	0	0
CONCHO COUNTY (095), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	130	0	0	2	802	5	932	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	0	0	2	802	5	932	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Area Income Characteristics	Orig	mount at ination 00,000	>\$100,0	nount at nation 000 But 50,000	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOKE COUNTY (097), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	193	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	193	0	0	0	0	0	0	0	0
COTTLE COUNTY (101), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	194	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	194	0	0	0	0	0	0
DEAF SMITH COUNTY (117), TX										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	52	0	0	0	0	1	37	0	0
Middle Income	8	263	2	300	2	675	10	1,127	0	0
Upper Income	20	801	15	2,264	10	4,235	30	4,573	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,116	17	2,564	12	4,910	41	5,737	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

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Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origii	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DICKENS COUNTY (125), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	370	1	370	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	370	1	370	0	0
DONLEY COUNTY (129), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
EASTLAND COUNTY (133), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	23	647	1	200	2	907	9	674	0	0
Middle Income	51	1,714	14	2,531	5	1,999	27	2,128	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	74	2,361	15	2,731	7	2,906	36	2,802	0	0

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Loans by County

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at ination 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ECTOR COUNTY (135), TX										
MSA 36220										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	11	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	58	0	0	0	0	0	0	0	0
Middle Income	2	96	0	0	0	0	0	0	0	0
Upper Income	3	43	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	197	0	0	0	0	0	0	0	0
ERATH COUNTY (143), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	938	10	1,734	2	825	16	1,875	0	0
Upper Income	11	545	1	192	1	295	7	435	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,483	11	1,926	3	1,120	23	2,310	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origii	mount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FISHER COUNTY (151), TX										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	352	3	576	1	285	5	166	0	0
Upper Income	17	764	9	1,107	3	1,127	22	2,348	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,116	12	1,683	4	1,412	27	2,514	0	0
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0018										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	20	0	0	0	0	1	20	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	30	0	0	0	0	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	2	50	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nount at nation 000 But 50,000	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual es <= \$1 lion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLASSCOCK COUNTY (173), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
GRAY COUNTY (179), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	313	0	0	1	143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	313	0	0	1	143	0	0

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Loans by County

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Area Income Characteristics	Orig	mount at ination 00,000	Origir >\$100,0	mount at nation 000 But 50,000	Origii	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	385	0	0	0	0	0	0
Upper Income	2	62	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	2	385	0	0	1	7	0	0
HALL COUNTY (191), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
HAMILTON COUNTY (193), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	196	0	0	0	0	2	123	0	0
Upper Income	1	80	2	286	3	1,056	3	678	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	276	2	286	3	1,056	5	801	0	0

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
HARRIS COUNTY (201), TX 2/											
MSA 26420											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	1	30	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	1	20	0	0	0	0	1	20	0	0	
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	50	0	0	0	0	1	20	0	0	
HARTLEY COUNTY (205), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	5	170	0	0	0	0	5	170	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	5	170	0	0	0	0	5	170	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
HILL COUNTY (217), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	112	1	439	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	1	439	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Origir >\$100,0	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
HOOD COUNTY (221), TX											
MSA NA											
Inside AA 0009											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	4	123	1	202	3	1,281	6	1,153	0	0	
Upper Income	1	31	2	445	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	5	154	3	647	3	1,281	6	1,153	0	0	
HOUSTON COUNTY (225), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	80	1	210	1	416	2	626	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	80	1	210	1	416	2	626	0	0	
HUTCHINSON COUNTY (233), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	2	120	1	125	0	0	3	245	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	120	1	125	0	0	3	245	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
JACK COUNTY (237), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	2	148	1	217	1	274	0	0	0	0	
Upper Income	2	28	3	598	1	491	3	967	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	4	176	4	815	2	765	3	967	0	0	
JACKSON COUNTY (239), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	2	165	0	0	0	0	1	75	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	165	0	0	0	0	1	75	0	0	
JASPER COUNTY (241), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	200	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	200	0	0	0	0	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (245), TX										
MSA 13140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	0	0	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Inside AA 0005										
Low Income	1	82	1	200	0	0	1	82	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	180	3	470	0	0	2	310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	262	4	670	0	0	3	392	0	0
JONES COUNTY (253), TX										
MSA 10180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	505	2	303	0	0	7	301	0	0
Upper Income	1	54	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	559	2	303	0	0	7	301	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	1	115	0	0
LEON COUNTY (289), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	34	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	0	0	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Origir >\$100,0	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIMESTONE COUNTY (293), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	1	332	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	332	1	21	0	0
LLANO COUNTY (299), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	28	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	58	0	0	0	0	1	30	0	0
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	5	247	2	375	0	0	4	293	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	247	3	525	0	0	5	443	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MADISON COUNTY (313), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	74	1	240	2	644	2	611	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	74	1	240	2	644	2	611	0	0	
MATAGORDA COUNTY (321), TX											
MSA NA											
Inside AA 0010											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	7	416	6	786	1	371	7	864	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	7	416	6	786	1	371	7	864	0	0	
MENARD COUNTY (327), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	229	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	229	0	0	0	0	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MIDLAND COUNTY (329), TX											
MSA 33260											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	0	0	3	443	0	0	3	443	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	3	443	0	0	3	443	0	0	
MILAM COUNTY (331), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	44	0	0	0	0	1	44	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	44	0	0	0	0	1	44	0	0	
MITCHELL COUNTY (335), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	2	322	0	0	2	322	0	0	
Upper Income	6	319	4	662	1	300	9	1,064	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	6	319	6	984	1	300	11	1,386	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTAGUE COUNTY (337), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	222	2	716	4	988	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	222	2	716	4	988	0	0
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0018										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	400	1	400	0	0
Median Family Income 70-80%	1	15	0	0	0	0	1	15	0	0
Median Family Income 80-90%	1	13	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	104	1	161	0	0	1	161	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	73	0	0	0	0	1	35	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	305	1	161	1	400	4	611	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		o Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	1	151	0	0	1	151	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	1	151	0	0	1	151	0	0
NOLAN COUNTY (353), TX										
MSA NA										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	112	0	0	0	0	4	74	0	0
Middle Income	7	213	1	148	1	450	2	107	0	0
Upper Income	20	670	0	0	2	675	10	1,088	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	995	1	148	3	1,125	16	1,269	0	0
OLDHAM COUNTY (359), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	1	62	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	1	62	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (361), TX										
MSA 13140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	111	0	0	0	0	1	19	0	0
Upper Income	0	0	1	212	0	0	1	212	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	111	1	212	0	0	2	231	0	0
PALO PINTO COUNTY (363), TX										
MSA NA										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	4	136	9	1,455	2	753	5	602	0	0
Upper Income	4	181	1	182	0	0	2	141	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	327	10	1,637	2	753	7	743	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	290	4	703	5	1,741	9	1,609	0	0
Upper Income	14	650	3	708	5	2,148	11	1,554	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	940	7	1,411	10	3,889	20	3,163	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
PARMER COUNTY (369), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	34	0	0	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	34	0	0	0	0	0	0	0	0	
RANDALL COUNTY (381), TX											
MSA 11100											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	1	350	1	350	0	0	
Upper Income	7	261	1	120	2	825	5	987	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	7	261	1	120	3	1,175	6	1,337	0	0	
ROBERTSON COUNTY (395), TX											
MSA 17780											
Outside Assessment Area											
Low Income	2	63	0	0	0	0	1	38	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	105	1	430	2	535	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	63	1	105	1	430	3	573	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUNNELS COUNTY (399), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	279	2	329	0	0
Upper Income	1	76	0	0	1	453	2	529	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	126	0	0	2	732	4	858	0	0
SAN JACINTO COUNTY (407), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	400	0	0	0	0	8	353	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	400	0	0	0	0	8	353	0	0
SAN SABA COUNTY (411), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCURRY COUNTY (415), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	4	190	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	190	1	150	1	400	0	0	0	0
SHACKELFORD COUNTY (417), TX										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	474	3	450	0	0	6	407	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	474	3	450	0	0	6	407	0	0
SOMERVELL COUNTY (425), TX										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	128	4	674	0	0	2	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	128	4	674	0	0	2	43	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STEPHENS COUNTY (429), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	0	0	0	0	1	28	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	10	323	3	539	1	500	5	776	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	351	3	539	1	500	6	804	0	0
STERLING COUNTY (431), TX										
MSA 41660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	1	103	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	1	103	0	0	0	0	0	0
STONEWALL COUNTY (433), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	157	1	284	2	441	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	157	1	284	2	441	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
TARRANT COUNTY (439), TX											
MSA 23104											
Inside AA 0005											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	1	140	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	1	367	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	140	1	367	0	0	0	0	
TAYLOR COUNTY (441), TX											
MSA 10180											
Inside AA 0001											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	1	150	1	500	1	150	0	0	
Middle Income	23	810	4	682	4	1,478	23	1,992	0	0	
Upper Income	25	1,136	6	982	4	1,649	20	2,447	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	48	1,946	11	1,814	9	3,627	44	4,589	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
TERRY COUNTY (445), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	15	0	0	0	0	1	15	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	15	0	0	0	0	1	15	0	0	
THROCKMORTON COUNTY (447), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	141	2	637	1	287	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	141	2	637	1	287	0	0	
TOM GREEN COUNTY (451), TX											
MSA 41660											
Inside AA 0015											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	15	0	0	0	0	1	15	0	0	
Middle Income	10	383	3	500	1	350	11	1,050	0	0	
Upper Income	12	856	7	1,272	2	856	18	2,562	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	23	1,254	10	1,772	3	1,206	30	3,627	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
TRINITY COUNTY (455), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	77	0	0	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	77	0	0	0	0	0	0	0	0	
VAN ZANDT COUNTY (467), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	200	0	0	1	200	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	200	0	0	1	200	0	0	
WALKER COUNTY (471), TX											
MSA NA											
Inside AA 0019											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	7	283	1	203	1	365	2	100	0	0	
Upper Income	11	487	1	130	1	277	4	245	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	18	770	2	333	2	642	6	345	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (477), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	1	125	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	1	220	0	0	1	22	0	0
Middle Income	4	182	1	200	5	1,783	10	2,165	0	0
Upper Income	9	235	3	498	1	305	9	826	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	439	5	918	6	2,088	20	3,013	0	0
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
WILBARGER COUNTY (487), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	145	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	145	0	0	0	0	0	0	
WILSON COUNTY (493), TX											
MSA 41700											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	1	450	0	0	0	0	
Upper Income	1	96	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	96	0	0	1	450	0	0	0	0	
WISE COUNTY (497), TX											
MSA 23104											
Inside AA 0005											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	18	675	7	1,121	6	2,095	17	1,564	0	0	
Upper Income	4	34	2	330	1	480	2	180	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	22	709	9	1,451	7	2,575	19	1,744	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
YOUNG COUNTY (503), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	0	0	3	425	1	378	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	3	425	1	378	0	0	0	0	
TOTAL INSIDE AA IN STATE	487	18,050	149	24,808	84	31,873	376	38,374	0	0	
TOTAL OUTSIDE AA IN STATE	131	5,676	61	10,302	38	14,279	131	17,402	0	0	
STATE TOTAL	618	23,726	210	35,110	122	46,152	507	55,776	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	487	18,050	149	24,808	84	31,873	376	38,374	0	0	
TOTAL OUTSIDE AA	133	5,684	62	10,502	41	15,480	131	17,402	0	0	
TOTAL INSIDE & OUTSIDE	620	23,734	211	35,310	125	47,353	507	55,776	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166 Agency: OCC - 1

ASSESSMENT AREA LOANS	Origin	nations		to Businesses nillion revenue	Purc	hases
ASSESSMENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - CALLAHAN COUNTY (059) - MSA 10180	105	7,209	42	1,838	0	0
TX - JONES COUNTY (253) - MSA 10180	35	3,996	11	836	0	0
TX - TAYLOR COUNTY (441) - MSA 10180	731	90,135	280	27,337	0	0
TX - BRAZOS COUNTY (041) - MSA 17780	359	39,600	174	18,525	0	0
TX - JEFFERSON COUNTY (245) - MSA 13140	300	45,551	126	14,117	0	0
TX - ORANGE COUNTY (361) - MSA 13140	294	26,640	121	9,628	0	0
TX - DEAF SMITH COUNTY (117) - MSA NA	133	10,089	46	2,288	0	0
TX - DENTON COUNTY (121) - MSA 19124	70	9,071	23	2,304	0	0
TX - ELLIS COUNTY (139) - MSA 19124	84	8,406	25	2,237	0	0
TX - JOHNSON COUNTY (251) - MSA 23104	144	15,299	68	6,150	0	0
TX - PARKER COUNTY (367) - MSA 23104	346	33,517	122	14,391	0	0
TX - TARRANT COUNTY (439) - MSA 23104	456	63,476	202	22,390	0	0
TX - WISE COUNTY (497) - MSA 23104	198	21,043	85	6,267	0	0
TX - EASTLAND COUNTY (133) - MSA NA	253	16,291	71	5,614	0	0
TX - ERATH COUNTY (143) - MSA NA	203	17,301	81	4,229	0	0
TX - FISHER COUNTY (151) - MSA NA	26	1,219	8	386	0	0
TX - HOOD COUNTY (221) - MSA NA	161	20,019	64	8,150	0	0
TX - MATAGORDA COUNTY (321) - MSA NA	62	2,636	11	790	0	0
TX - NEWTON COUNTY (351) - MSA NA	41	1,939	8	365	0	0
TX - NOLAN COUNTY (353) - MSA NA	106	7,831	38	2,766	0	0
TX - ECTOR COUNTY (135) - MSA 36220	18	4,118	4	160	0	0
TX - PALO PINTO COUNTY (363) - MSA NA	153	16,496	68	8,060	0	0
TX - TOM GREEN COUNTY (451) - MSA 41660	320	31,389	140	11,904	0	0

Small Business Loans

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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Agency: OCC - 1

ASSESSMENT AREA LOANS	Origin	nations	Originations to Businesses with <= \$1 million revenue		Purchases	
AGGLGGWIENT AREA LOANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - SHACKELFORD COUNTY (417) - MSA NA	50	3,253	16	1,632	0	0
TX - SOMERVELL COUNTY (425) - MSA NA	56	5,663	18	2,107	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	52	5,144	23	1,534	0	0
TX - HARRIS COUNTY (201) - MSA 26420 2/	31	8,414	12	1,181	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	371	53,368	145	20,279	0	0
TX - WALKER COUNTY (471) - MSA NA	138	12,623	44	3,237	0	0
TX - WHARTON COUNTY (481) - MSA NA	102	13,787	42	3,413	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table 4 **Assessment Area/Non-Assessment Area Activity Small Farm Loans**

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166 Agency: OCC - 1

ASSESSMENT AREA LOANS	Origir	ations		to Farms with ion revenue	Purchases	
ASSESSIMENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - CALLAHAN COUNTY (059) - MSA 10180	81	6,504	43	2,217	0	0
TX - JONES COUNTY (253) - MSA 10180	19	862	7	301	0	0
TX - TAYLOR COUNTY (441) - MSA 10180	68	7,387	44	4,589	0	0
TX - BRAZOS COUNTY (041) - MSA 17780	9	964	5	249	0	0
TX - JEFFERSON COUNTY (245) - MSA 13140	1	37	0	0	0	0
TX - ORANGE COUNTY (361) - MSA 13140	4	323	2	231	0	0
TX - DEAF SMITH COUNTY (117) - MSA NA	60	8,590	41	5,737	0	0
TX - ELLIS COUNTY (139) - MSA 19124	6	197	0	0	0	0
TX - JOHNSON COUNTY (251) - MSA 23104	8	932	3	392	0	0
TX - PARKER COUNTY (367) - MSA 23104	39	6,240	20	3,163	0	0
TX - TARRANT COUNTY (439) - MSA 23104	2	507	0	0	0	0
TX - WISE COUNTY (497) - MSA 23104	38	4,735	19	1,744	0	0
TX - EASTLAND COUNTY (133) - MSA NA	96	7,998	36	2,802	0	0
TX - ERATH COUNTY (143) - MSA NA	42	4,529	23	2,310	0	0
TX - FISHER COUNTY (151) - MSA NA	42	4,211	27	2,514	0	0
TX - HOOD COUNTY (221) - MSA NA	11	2,082	6	1,153	0	0
TX - MATAGORDA COUNTY (321) - MSA NA	14	1,573	7	864	0	0
TX - NOLAN COUNTY (353) - MSA NA	37	2,268	16	1,269	0	0
TX - ECTOR COUNTY (135) - MSA 36220	1	11	0	0	0	0
TX - PALO PINTO COUNTY (363) - MSA NA	21	2,717	7	743	0	0
TX - TOM GREEN COUNTY (451) - MSA 41660	36	4,232	30	3,627	0	0
TX - SHACKELFORD COUNTY (417) - MSA NA	15	924	6	407	0	0
TX - SOMERVELL COUNTY (425) - MSA NA	11	802	2	43	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	2	50	2	50	0	0

2021 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

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ASSESSMENT AREA LOANS	Origin	ations		to Farms with ion revenue	Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - MONTGOMERY COUNTY (339) - MSA 26420	10	866	4	611	0	0
TX - WALKER COUNTY (471) - MSA NA	22	1,745	6	345	0	0
TX - WHARTON COUNTY (481) - MSA NA	25	3,445	20	3,013	0	0

2021 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
Community Development Loans						
Originated	275	482,056	0	0		
Purchased	0	0	0	0		
Total	275	482,056	0	0		

Consortium/Third Party Loans (optional)

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

ASSESSMENT AREA - 0001

CALLAHAN COUNTY (059), TX

MSA: 10180 Middle Income

0301.01 0301.02 0302.00 **JONES COUNTY (253), TX**

MSA: 10180 Middle Income

0202.00 0203.00 0204.00* 0205.00

Upper Income

0201.01

Income Not Known

0201.02*

TAYLOR COUNTY (441), TX

MSA: 10180

Moderate Income

 $0102.00 \quad 0103.00 \quad 0104.00 \quad 0107.00 \quad 0108.00 \quad 0110.00 \quad 0113.00 \quad 0117.00 \quad 0119.00 \quad 0123.00 \quad 0128.02$

0129.00* 0131.00

Middle Income

 $0105.00 \quad 0106.00 \quad 0109.00 \quad 0112.00 \quad 0115.00 \quad 0116.00 \quad 0122.00 \quad 0124.00 \quad 0128.01 \quad 0132.00 \quad 0133.00 \quad 0106.00 \quad 0106.00 \quad 0109.00 \quad 0112.00 \quad 0116.00 \quad 0112.00 \quad 0112$

0134.01 0136.00

Upper Income

0101.00 0114.00 0120.00 0125.00 0126.00 0127.00 0134.02 0134.04 0135.00

Income Not Known

0121.00* 0130.00* 9800.00

ASSESSMENT AREA - 0002

BRAZOS COUNTY (041), TX

MSA: 17780 Low Income PAGE: 1 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

0112.02* 0112.03* 0113.02* 9900.00*

0014.00 0016.01* 0016.06 0017.01 0020.12 **Moderate Income** 0002.01 0002.02 0003.00 0005.00 0006.03 0006.04 0007.00 0009.00 0010.00 0013.03 0016.04 0016.05* 0017.02 Middle Income 0001.01 0004.00 0011.00 0013.01 0013.02 0018.01 0018.03 0018.04* 0020.06 0020.13 **Upper Income** 0001.02 0001.03 0008.00 0019.00 0020.01 0020.02 0020.07 0020.08 0020.09 0020.10 0020.11 0020.14 **Income Not Known** 0020.15* 9800.00* **ASSESSMENT AREA - 0003 JEFFERSON COUNTY (245), TX** MSA: 13140 Low Income 0001.03 0009.00 0020.00* 0021.00 0022.00 0059.00* 0066.00 **Moderate Income** 0005.00 0006.00* 0007.00* 0011.00 0017.00 0019.00* 0023.00* 0024.00* 0025.00* 0026.00 0054.00* 0055.00 0056.00* 0061.00 0063.00 0064.00 0065.00 0067.00* 0068.00* 0069.00 0070.01 0101.00 0117.00 0118.00* Middle Income 0001.01 0002.00 0003.04 0003.07 0003.08 0003.09 0004.00 0012.00 0013.01 0013.02 0051.00* 0070.02 0071.00 0102.00* 0103.00 0104.00 0105.00 0106.00 0108.00 0110.01 0111.01 0111.02 0113.04 **Upper Income** 0001.02 0003.02 0003.06 0003.10 0013.03 0107.00* 0109.01 0109.02 0110.02 0112.01 0113.03* 0114.00 0115.00 0116.00* 9800.00 **Income Not Known**

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Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

ORANGE COUNTY (361), TX

MSA: 13140

Moderate Income

0202.00 0209.00 0220.00

Middle Income

 $0203.00 \quad 0205.00 \quad 0207.00 \quad 0208.00 \quad 0212.00 \quad 0213.00 \quad 0215.02 \quad 0216.00 \quad 0217.00 \quad 0219.00 \quad 0224.00 \quad 0217.00 \quad 0219.00 \quad 0219$

Upper Income

 $0210.00 \quad 0211.00 \quad 0214.00 \quad 0215.01 \quad 0218.00 \quad 0222.00 \quad 0223.00$

ASSESSMENT AREA - 0004

DEAF SMITH COUNTY (117), TX

MSA: NA

Moderate Income

9505.00

Middle Income

9503.00 9504.00

Upper Income

9506.00

ASSESSMENT AREA - 0005

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 30-40%

0209.00* 0212.01*

Median Family Income 40-50%

0211.00* 0216.34* 0217.39* 0217.44*

Median Family Income 50-60%

0206.01* 0210.00* 0213.01* 0216.19 0216.35*

Median Family Income 60-70%

Median Family Income 70-80%

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Respondent ID: 0000004166

Respondent ID: 0000004166

Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

0205.04* 0207.00* 0215.02 0216.18* 0216.20* 0217.32* 0217.43* Median Family Income 80-90% 0201.14 0204.03 0208.00* 0212.02* 0215.20* 0215.23* 0216.15* 0216.36* 0216.38* 0217.28* 0217.33* 0217.35* 0217.36* Median Family Income 90-100% 0201.03 0202.03 0204.01 0204.02* 0205.03* 0215.17* 0215.21* 0216.14* 0217.16* 0217.38 0217.45* Median Family Income 100-110% 0201.13* 0203.06 0213.03* 0216.11* 0216.30* 0217.40* 0217.41* Median Family Income 110-120% 0201.05* 0201.07* 0201.15* 0202.02 0202.04* 0202.05* 0203.09 0214.03 0214.05* 0214.07* 0214.08 0215.05 0215.16* 0215.19* 0216.12* 0216.24* 0217.17* 0217.23* 0217.37* 0217.42* Median Family Income >= 120% 0201.04* 0201.06* 0201.08* 0201.09* 0201.10* 0201.11* 0201.12* 0203.03 0203.05 0203.07 0203.08 0203.10* 0205.05* 0205.06* 0213.04* 0213.05* 0214.04* 0214.06* 0214.09* 0215.12* 0215.13* 0215.14* 0215.15 0215.18* 0215.22* 0215.24* 0215.25* 0215.26* 0215.27* 0216.21* 0216.22* 0216.23* 0216.25 0216.26* 0216.27* 0216.28* 0216.29* 0216.31* 0216.32* 0216.33* 0217.15* 0217.18* 0217.19* 0217.20* 0217.21* 0217.22* 0217.24* 0217.25* 0217.26* 0217.27* 0217.29* 0217.30* 0217.31* 0217.46* 0217.47* 0217.48* 0217.49* 0217.50* 0217.51* 0217.52* 0217.53 0218.00* 0219.00*

ELLIS COUNTY (139), TX

MSA: 19124 Low Income

0605.00 0615.00 0616.00

Moderate Income

0604.00 0610.00 0612.00*

Middle Income

0601.01* 0601.02* 0602.06* 0602.07* 0602.12 0602.13 0603.00* 0606.00 0607.01* 0607.02 0607.03* 0608.03 0609.00 0611.00* 0613.00 0614.00* 0617.00*

Upper Income

0602.04 0602.08 0602.09 0602.10* 0602.11 0602.14 0608.01 0608.02

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

JOHNSON COUNTY (251), TX

MSA: 23104 Low Income

1308.00

Moderate Income

1302.12 1303.02 1303.03 1307.00* 1309.00

Middle Income

 $1301.00 \quad 1302.04 \quad 1302.05 \quad 1302.08 \quad 1302.10 \quad 1302.13^* \quad 1302.14 \quad 1303.04 \quad 1304.07 \quad 1304.08 \quad 1304.09$

1304.10 1305.00 1306.01 1306.02 1310.00 1311.00

Upper Income

1302.07 1302.11 1302.15 1304.05 1304.06

PARKER COUNTY (367), TX

MSA: 23104

Moderate Income

1401.02 1404.09*

Middle Income

1401.01 1402.00 1403.00 1404.03 1404.05 1404.08 1404.10 1404.11 1405.01 1406.02

Upper Income

1404.07 1405.02 1406.01 1407.03 1407.04 1407.05 1407.06

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 10-20%

1017.00*

Median Family Income 20-30%

1036.01* 1038.00 1052.01 1219.05

Median Family Income 30-40%

1025.00* 1037.02* 1046.02* 1062.02* 1065.16 1066.00* 1131.11* 1219.03* 1228.01* 1231.00

Median Family Income 40-50%

1002.01* 1003.00* 1004.00* 1007.00 1009.00* 1012.02 1014.02* 1014.03* 1035.00* 1037.01* 1045.02

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Respondent ID: 0000004166

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Respondent ID: 0000004166

Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

1045.04*	1045.05	1046.04*	1047.01*	1047.02*	1048.04	1050.01*	1052.04*	1052.05*	1055.13*	1059.01*	
1059.02*	1061.02*	1062.01*	1103.01	1136.19*	1217.03	1217.04*	1222.00*	1223.00*	1235.00*		
Median Family Income 50-60%											
1001.01*	1005.01*	1005.02*	1008.00*	1013.02	1023.01	1023.02*	1026.01*	1046.01*	1046.03*	1046.05*	
1048.03	1049.00*	1050.06	1055.14*	1058.00	1060.02	1063.00*	1064.00*	1065.11*	1065.15*	1103.02	
1104.02*	1107.04	1111.03*	1112.02	1131.12*	1131.15*	1131.16*	1134.07*	1135.18*	1216.04*	1217.02	
1219.04*	1219.06*	1220.01*	1220.02*	1221.00	1228.02*	1229.00*	1236.00				
Median Fa	mily Incor	ne 60-70%	•								
1002.02	1015.00*	1045.03	1057.04*	1061.01	1065.02*	1065.14*	1101.01	1101.02*	1105.00*	1107.01	
1110.05*	1115.21*	1115.23*	1115.25*	1115.43*	1130.02	1131.02*	1131.04*	1131.14*	1132.20*	1133.02	
1135.14*	1137.05	1227.00*	1232.00								
Median Family Income 70-80%											
1001.02*	1012.01	1048.02*	1052.03*	1055.11*	1060.01	1060.04*	1065.03	1065.13*	1065.17*	1067.00*	
1104.01	1111.02*	1113.07*	1114.05*	1115.05*	1115.22*	1115.24*	1115.26*	1132.16	1134.08*	1135.09	
	1136.28*	1224.00*									
Median Fa	mily Incor	me 80-90%	•								
1013.01	1014.01	1036.02*	1050.08	1055.05	1055.10	1056.00*	1057.01*	1057.03	1065.12*	1102.04	
1107.03*	1108.07	1111.04	1115.06	1115.36*	1115.37*	1115.53*	1131.10*	1132.13	1134.04	1134.05	
	1138.10*		1139.16*	1139.24	1142.03	1142.05	1234.00				
Median Fa	mily Incor	ne 90-100 ^o	%								
1006.02*	1026.02*	1044.00*	1050.07	1055.02	1055.08*	1065.07*	1065.18*	1102.02*	1106.00	1110.08	
1113.09	1115.38*	1115.41*	1115.47*	1131.13*	1132.06*	1132.17*	1133.01	1136.30*	1136.31*	1137.10	
	1138.09*			1216.01	1225.00*						
Median Fa	mily Incor	me 100-110	0%								
1006.01*	1055.12*	1065.09*	1102.03*	1108.05	1108.06	1109.05	1109.06	1110.12*	1110.13*	1110.15*	
1112.03	1112.04	1113.06	1114.08*	1115.14	1115.16*	1115.40*	1115.44*	1134.03	1135.11	1135.13*	
		1136.27*		1139.25*	1140.03*	1140.08*	1142.04	1216.05	1216.11*	1226.00	
	mily Incor	me 110-120	0%								
1022.01	1024.01	1055.03*	1065.10*	1109.03*	1110.03*	1110.11	1114.02	1114.04*	1115.13*	1115.50	
1115.52	1132.12	1132.14*	1132.15	1135.12	1135.17*	1135.20*	1139.11	1139.17*	1140.07	1142.07	

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Median Family Income >= 120%

 1020.00
 1021.00
 1022.02
 1024.02*
 1027.00
 1028.00
 1041.00*
 1042.01
 1042.02*
 1043.00
 1054.03

 1054.04
 1054.05
 1054.06
 1055.07
 1108.08
 1108.09*
 1109.01*
 1109.07*
 1110.10
 1110.16
 1110.17*

 1110.18*
 1113.01
 1113.04*
 1113.08*
 1113.10*
 1113.11*
 1113.12
 1113.13*
 1113.14*
 1114.06
 1114.07*

 1114.09*
 1115.29
 1115.30*
 1115.31
 1115.32
 1115.33*
 1115.34*
 1115.39*
 1115.42
 1115.45
 1115.46*

 1135.19
 1136.10
 1136.11
 1136.12
 1136.13
 1136.22
 1136.23
 1136.24*
 1136.25*
 1136.26*
 1136.29

 1136.32
 1136.33
 1136.34
 1137.03
 1137.07
 1137.09
 1137.11
 1138.12
 1138.13
 1138.14
 1138.15

 1139.23*
 1139.26
 1139.27
 1139.28*
 1139.29
 1140.05*
 1141.02
 1141.03
 1141.04
 1142.06
 1216.06*

 1216.08*
 1216.09*
 1216.10*
 1233.00</td

Median Family Income Not Known

9800.00*

WISE COUNTY (497), TX

MSA: 23104

Moderate Income

1502.00 1505.00

Middle Income

1501.01 1503.00 1504.01 1504.02 1504.03 1506.01 1506.02 1506.03

Upper Income

1501.02

ASSESSMENT AREA - 0006

EASTLAND COUNTY (133), TX

MSA: NA

Moderate Income

9501.00 9504.00

Middle Income

9502.00 9503.00 9505.00

ASSESSMENT AREA - 0007

PAGE: 7 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

ERATH COUNTY (143), TX

MSA: NA

Middle Income

9502.02 9503.00 9504.00 9505.00 9506.00 9507.00

Upper Income

9501.00 9502.01

ASSESSMENT AREA - 0008

FISHER COUNTY (151), TX

MSA: NA

Middle Income

9504.00

Upper Income

9503.00

ASSESSMENT AREA - 0009

HOOD COUNTY (221), TX

MSA: NA

Middle Income

1601.00 1602.05 1602.08 1603.02

Upper Income

1602.04 1602.06 1602.07 1602.09 1602.10 1603.01

ASSESSMENT AREA - 0010

MATAGORDA COUNTY (321), TX

MSA: NA

Moderate Income

7301.00* 7302.01

Middle Income

7302.02* 7303.01* 7303.02* 7303.03* 7305.01 7306.00 7307.00

Upper Income

PAGE: 8 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

7304.00*

Income Not Known

9900.00*

ASSESSMENT AREA - 0011

NEWTON COUNTY (351), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00* 9503.00 9504.00

ASSESSMENT AREA - 0012

NOLAN COUNTY (353), TX

MSA: NA

Moderate Income

9503.00 9504.00

Middle Income

9501.00

Upper Income

9502.00 9505.00

ASSESSMENT AREA - 0013

ECTOR COUNTY (135), TX

MSA: 36220 Low Income

0018.00*

Moderate Income

 $0007.00^* \quad 0015.00 \quad 0019.00^* \quad 0020.00^* \quad 0027.00 \quad 0031.00^*$

Middle Income

 $0001.00^* \quad 0003.00^* \quad 0005.00^* \quad 0006.00 \quad 0008.00 \quad 0010.00^* \quad 0011.00^* \quad 0013.00^* \quad 0016.00^* \quad 0022.00^* \quad 0028.01$

0028.02*

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Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Upper Income

0004.00* 0017.00 0023.00* 0024.00* 0025.01* 0025.02* 0025.03* 0029.00* 0030.00

ASSESSMENT AREA - 0014

PALO PINTO COUNTY (363), TX

MSA: NA

Moderate Income

0006.00 0007.00 0008.00 0009.00

Middle Income

0001.00 0002.00 0003.00 0005.00

Upper Income

0004.00

ASSESSMENT AREA - 0015

TOM GREEN COUNTY (451), TX

MSA: 41660 Low Income

0018.00

Moderate Income

0002.00 0004.00 0007.00 0009.00 0011.02 0014.00 0015.00* 0017.02

Middle Income

 $0001.00 \quad 0003.00 \quad 0008.01 \quad 0008.02 \quad 0011.01 \quad 0012.00 \quad 0013.01 \quad 0013.03 \quad 0013.04 \quad 0017.04 \quad 0017.06$

Upper Income

0010.00 0016.00 0017.07 0017.08

Income Not Known

9800.00

ASSESSMENT AREA - 0016

SHACKELFORD COUNTY (417), TX

MSA: NA

Middle Income

9503.00

PAGE: 10 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

ASSESSMENT AREA - 0017

SOMERVELL COUNTY (425), TX

MSA: NA

Middle Income

0001.00 0002.00

ASSESSMENT AREA - 0018

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 40-50%

6748.00* 6749.00*

Median Family Income 50-60%

6750.00*

Median Family Income 60-70%

6701.01* 6713.00* 6753.00*

Median Family Income 70-80%

6702.00* 6704.00* 6726.01* 6752.00 6754.00

Median Family Income 80-90%

6701.02* 6703.00* 6705.00* 6706.02* 6724.00* 6725.00* 6751.00

Median Family Income 90-100%

6708.00* 6712.00* 6718.00 6720.01 6726.02* 6758.00*

Median Family Income 100-110%

6706.01* 6709.02 6711.00* 6714.00* 6720.02* 6722.00* 6723.01* 6757.00*

Median Family Income 110-120%

6710.02* 6727.01* 6727.02* 6746.03* 6756.00

Median Family Income >= 120%

6707.00* 6709.01* 6710.01* 6715.01* 6715.02* 6716.01* 6716.02* 6717.00* 6719.00* 6721.00 6723.02* 6728.00* 6729.00 6730.01* 6730.02* 6730.03* 6731.01 6731.02* 6732.00 6733.00 6734.00 6735.00 6736.00 6738.00* 6739.01* 6739.02* 6740.00* 6741.00* 6742.00 6743.00* 6744.00 6745.01* 6745.02 6746.01 6746.02* 6746.04* 6747.00 6755.00

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Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Median Family Income Not Known

6737.00*

HARRIS COUNTY (201), TX 2/

MSA: 26420

Median Family Income 80-90%

2410.00 2411.01* 2411.03* 2412.00*

Median Family Income 90-100%

2409.02* 2510.00*

Median Family Income 100-110%

2409.01* 2411.02* 5552.00*

Median Family Income 110-120%

2514.02* 5551.00*

Median Family Income >= 120%

2413.00 2414.00 2509.00 2511.00 2512.00 2513.00 2514.01* 2515.01 2515.02 2515.03* 5553.01*

5553.02 5553.03

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 30-40%

6934.00

Median Family Income 40-50%

6931.01

Median Family Income 50-60%

6936.00 6939.00

Median Family Income 60-70%

6926.01 6926.02 6930.00 6938.00 6941.01

Median Family Income 70-80%

6922.00 6925.00 6927.00 6928.02* 6931.02 6935.00

Median Family Income 80-90%

6915.00 6924.00 6929.00 6940.00 6941.02 6944.00

Median Family Income 90-100%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

6901.00 6903.00 6913.02* 6916.02 6928.01* 6947.00

Median Family Income 100-110%

6914.00 6942.01

Median Family Income 110-120%

6902.01* 6918.00 6923.00 6933.00 6946.00

Median Family Income >= 120%

 $6902.02 \quad 6904.01 \quad 6904.02 \quad 6905.00 \quad 6906.01 \quad 6906.02 \quad 6907.00 \quad 6908.00 \quad 6909.00^{\star} \quad 6910.00^{\star} \quad 6911.00^{\star}$

6912.00 6913.01* 6916.01 6917.00 6919.00 6920.01 6920.02 6921.00 6932.00 6937.00 6942.02

6943.01 6943.02 6945.00

ASSESSMENT AREA - 0019

WALKER COUNTY (471), TX

MSA: NA

Moderate Income

7906.00 7907.00 7908.00

Middle Income

7901.01 7902.00 7904.00 7905.00

Upper Income

7901.02 7901.03 7903.00

ASSESSMENT AREA - 0020

WHARTON COUNTY (481), TX

MSA: NA

Moderate Income

7403.00 7405.00 7407.00 7408.00

Middle Income

7402.00* 7404.00 7406.00 7410.00

Upper Income

7401.00 7409.00 7411.00

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: 31084

Median Family Income 110-120%

1112.02

Median Family Income >= 120%

2736.00

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0630.04

BOULDER COUNTY (013), CO

MSA: 14500 Middle Income

0137.02

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 110-120%

0031.02

Median Family Income >= 120%

0039.01

GUNNISON COUNTY (051), CO

MSA: NA

Middle Income

9636.00

TELLER COUNTY (119), CO

MSA: 17820 Upper Income

0101.03

YUMA COUNTY (125), CO

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 14 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

9632.00

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 40-50%

0014.00

LAKE COUNTY (069), FL

MSA: 36740

Moderate Income

0304.05

NASSAU COUNTY (089), FL

MSA: 27260 Middle Income

0503.03

CLAYTON COUNTY (063), GA

MSA: 12060

Moderate Income

0405.21

WALTON COUNTY (297), GA

MSA: 12060 Low Income

1104.00

BANNOCK COUNTY (005), ID

MSA: 38540 Middle Income

0003.00

BARBER COUNTY (007), KS

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 15 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

9682.00

MCPHERSON COUNTY (113), KS

MSA: NA

Middle Income

7881.00

SHAWNEE COUNTY (177), KS

MSA: 45820

Moderate Income

0016.03

BEAUREGARD PARISH (011), LA

MSA: NA

Middle Income

9603.00

Upper Income

9605.00 9606.00

CALCASIEU PARISH (019), LA

MSA: 29340 Low Income

0008.00

Middle Income

0030.00 0033.00 0035.00

Upper Income

0005.00 0019.01

LAFAYETTE PARISH (055), LA

MSA: 29180 Low Income

0007.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 16 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Middle Income

0012.00 0021.01

Upper Income

0019.05

LIVINGSTON PARISH (063), LA

MSA: 12940 Upper Income

0408.05

ORLEANS PARISH (071), LA

MSA: 35380

Moderate Income

0091.00

Upper Income

00.8800

PLAQUEMINES PARISH (075), LA

MSA: 35380 Middle Income

0504.00

ST. MARTIN PARISH (099), LA

MSA: 29180 Middle Income

0203.02

ST. TAMMANY PARISH (103), LA

MSA: 35380

Moderate Income

0411.03

VERNON PARISH (115), LA

MSA: NA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 17 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Middle Income

9504.00 9505.00

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income >= 120%

3383.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 90-100%

0018.03

Median Family Income >= 120%

0029.85

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 60-70%

0037.36

CURRY COUNTY (009), NM

MSA: NA

Upper Income

0003.04

DONA ANA COUNTY (013), NM

MSA: 29740

Moderate Income

0004.02

Middle Income

0017.01

LEA COUNTY (025), NM

MSA: NA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Middle Income

0009.00 0010.03

Upper Income

0005.04

LINCOLN COUNTY (027), NM

MSA: NA

Middle Income

9604.00 9606.00

QUAY COUNTY (037), NM

MSA: NA

Moderate Income

9586.02

SAN MIGUEL COUNTY (047), NM

MSA: NA

Middle Income

9575.00

TORRANCE COUNTY (057), NM

MSA: 10740

Moderate Income

9636.00 9637.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 110-120%

0059.09

BEAVER COUNTY (007), OK

MSA: NA

Middle Income

9518.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 19 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income >= 120%

1082.18

PAYNE COUNTY (119), OK

MSA: NA

Middle Income

0111.01

POTTAWATOMIE COUNTY (125), OK

MSA: NA

Upper Income

5009.00

SEMINOLE COUNTY (133), OK

MSA: NA

Moderate Income

5836.00

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 90-100%

0124.04

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income >= 120%

0179.02

HAMILTON COUNTY (065), TN

MSA: 16860 Upper Income

0120.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 20 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

KNOX COUNTY (093), TN

MSA: 28940 Middle Income

0053.02 0061.04

ANDREWS COUNTY (003), TX

MSA: NA

Middle Income

9503.00

Upper Income

9501.00

ARMSTRONG COUNTY (011), TX

MSA: 11100 Upper Income

9501.00

AUSTIN COUNTY (015), TX

MSA: 26420 Middle Income

7605.02

BAYLOR COUNTY (023), TX

MSA: NA

Upper Income

9503.00

BEE COUNTY (025), TX

MSA: NA

Moderate Income

9505.00

Middle Income

9503.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 21 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

BELL COUNTY (027), TX

MSA: 28660 Middle Income

0215.00

Upper Income

0203.00 0234.03

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 90-100%

1209.01 1210.00

Median Family Income 100-110%

1212.06

Median Family Income 110-120%

1211.18 1720.02

Median Family Income >= 120%

1318.01 1821.06 1914.05 1918.07 1918.17

BORDEN COUNTY (033), TX

MSA: NA

Upper Income

9501.00

BOSQUE COUNTY (035), TX

MSA: NA

Middle Income

9501.00 9505.00

BRAZORIA COUNTY (039), TX

MSA: 26420

Moderate Income

6639.00

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 22 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

6610.00 6615.02 6621.00 6624.00 6626.00 6635.00

Upper Income

6606.01 6606.02

BROWN COUNTY (049), TX

MSA: NA

Low Income

9507.00

Middle Income

9501.00 9503.00 9512.00

Upper Income

9513.00

BURLESON COUNTY (051), TX

MSA: 17780

Middle Income

9701.00 9703.00 9704.00 9705.00

Upper Income

9702.00

CALDWELL COUNTY (055), TX

MSA: 12420

Moderate Income

9607.00

CALHOUN COUNTY (057), TX

MSA: NA

Middle Income

0005.00

Upper Income

0003.00 0004.00

CAMERON COUNTY (061), TX

MSA: 15180

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 23 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Middle Income

0131.02

CASTRO COUNTY (069), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00 9503.00

CHAMBERS COUNTY (071), TX

MSA: 26420

Moderate Income

7104.01

Upper Income

7101.00

CHEROKEE COUNTY (073), TX

MSA: NA

Middle Income

9503.00 9508.02

COKE COUNTY (081), TX

MSA: NA

Middle Income

9502.00

Upper Income

9501.00

COLEMAN COUNTY (083), TX

MSA: NA

Moderate Income

9503.00

Middle Income

Footnote:

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PAGE: 24 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

9506.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 60-70%

0308.02

Median Family Income 90-100%

0316.58

Median Family Income 100-110%

0302.03

Median Family Income >= 120%

0303.05 0304.07 0305.06 0305.10 0305.13 0305.25 0305.26 0313.13 0314.05 0316.21 0316.47

0316.48

COLORADO COUNTY (089), TX

MSA: NA

Middle Income

7502.00 7504.00

COMAL COUNTY (091), TX

MSA: 41700 Middle Income

3105.03

Upper Income

3103.00

COMANCHE COUNTY (093), TX

MSA: NA

Moderate Income

9503.00

Middle Income

9501.00 9502.00 9504.00 **CONCHO COUNTY (095), TX**

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area

PAGE: 25 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

9503.00

COOKE COUNTY (097), TX

MSA: NA

Upper Income

0002.00 0007.00 0009.00 **CORYELL COUNTY (099), TX**

MSA: 28660 Middle Income

0101.01

COTTLE COUNTY (101), TX

MSA: NA

Middle Income

9501.00

CROCKETT COUNTY (105), TX

MSA: NA

Upper Income

9501.00

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 30-40%

0055.00 0078.23 0109.04 0166.05

Median Family Income 40-50%

0109.03 0141.03 0190.33

Median Family Income 50-60%

0105.00 0122.07 0152.05

Median Family Income 60-70%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area

PAGE: 26 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

0096.05 0099.00 0149.02 0153.04 0153.05 0165.16

Median Family Income 70-80%

0078.22 0100.00 0143.02 0192.02

Median Family Income 80-90%

0096.04 0098.03 0137.22 0166.06 0167.03

Median Family Income 90-100%

0079.14 0140.01 0166.16

Median Family Income 100-110%

0136.16 0143.12 0165.19

Median Family Income 110-120%

0136.09 0137.27 0181.04 0204.00

Median Family Income >= 120%

0002.01 0006.05 0010.01 0019.00 0031.01 0076.04 0078.12 0080.00 0094.02 0130.04 0131.02

Median Family Income Not Known

0140.02

DAWSON COUNTY (115), TX

MSA: NA

Upper Income

9506.00

DELTA COUNTY (119), TX

MSA: NA

Moderate Income

9502.00

DICKENS COUNTY (125), TX

MSA: NA

Middle Income

9503.00

DIMMIT COUNTY (127), TX

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 27 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

9502.00

DONLEY COUNTY (129), TX

MSA: NA

Middle Income

9502.00

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income >= 120%

0013.02 0103.42 0103.43

FALLS COUNTY (145), TX

MSA: 47380 Middle Income

0007.00

FAYETTE COUNTY (149), TX

MSA: NA

Middle Income

9705.00

GAINES COUNTY (165), TX

MSA: NA

Upper Income

9502.00

GALVESTON COUNTY (167), TX

MSA: 26420

Moderate Income

7241.01 7245.00

Middle Income

Footnote:

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PAGE: 28 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

7239.00

Upper Income

7203.02 7204.00 7212.01 7255.00

GILLESPIE COUNTY (171), TX

MSA: NA

Upper Income

9501.00 9503.00

GLASSCOCK COUNTY (173), TX

MSA: NA

Upper Income

9501.00

GONZALES COUNTY (177), TX

MSA: NA

Middle Income

0002.00

GRAY COUNTY (179), TX

MSA: NA

Upper Income

9501.00

GRAYSON COUNTY (181), TX

MSA: 43300

Upper Income

0003.02 0018.02

GREGG COUNTY (183), TX

MSA: 30980

Middle Income

00.8000

GRIMES COUNTY (185), TX

Footnote:

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PAGE: 29 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

1801.01 1801.02 1802.00 1803.02

Upper Income

1803.01

HALL COUNTY (191), TX

MSA: NA

Moderate Income

9505.00

HAMILTON COUNTY (193), TX

MSA: NA

Middle Income

9501.00 9503.00

Upper Income

9502.00

HANSFORD COUNTY (195), TX

MSA: NA

Middle Income

9501.00

HARDIN COUNTY (199), TX

MSA: 13140

Moderate Income

0308.00

Middle Income

0304.00 0306.00 0307.00 0309.00

Upper Income

0302.00 0303.00 0305.01 0305.02

HARRIS COUNTY (201), TX 2/

MSA: 26420

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 30 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Median Family Income 30-40%

2108.00 2123.00 2405.01 5217.00

Median Family Income 40-50%

2224.01 2321.00 2506.00 4215.00 5206.01 5211.00 5337.01 5340.01

Median Family Income 50-60%

2212.00 2309.00 2324.03 2408.01 2415.00 2525.00 2526.00 5213.00 5511.00

Median Family Income 60-70%

3337.00 3413.02 5303.00 5323.00 5337.02 5338.02

Median Family Income 70-80%

2325.00 2404.00 2523.01 3216.00 4401.00 4543.01 5342.03 5408.00

Median Family Income 80-90%

2501.00 2503.01 2538.00 5341.00 5515.00 5523.02 5554.01

Median Family Income 90-100%

4218.00 5417.00 5421.02 5507.00 5554.02

Median Family Income 100-110%

2517.00 4514.01 5111.00 5201.00 5421.01 5423.01 5427.00 5538.02

Median Family Income 110-120%

5406.01 5407.00 5422.00 5429.00 5514.00 5537.00 5542.00 5549.01

Median Family Income >= 120%

1000.00 2504.02 2507.01 2507.02 2516.00 2520.00 3102.00 3125.00 3416.00 4102.00 4106.00

4108.00 4115.01 4115.02 4118.00 4123.00 4129.00 4209.00 4301.00 4305.00 4308.00 4315.02 4318.01 4318.02 4502.00 4507.00 4515.00 4545.02 4550.00 4553.00 5108.00 5110.02 5312.00

5401.00 5412.01 5430.01 5430.02 5518.00 5534.03 5538.01 5540.02 5544.01 5547.00 5548.02

5549.02 5549.03 5555.01 5555.02 5556.00

HARTLEY COUNTY (205), TX

MSA: NA

Upper Income

9502.00

HASKELL COUNTY (207), TX

Footnote:

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PAGE: 31 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

9503.00

HAYS COUNTY (209), TX

MSA: 12420

Upper Income

0108.09

HEMPHILL COUNTY (211), TX

MSA: NA

Upper Income

9503.00

HENDERSON COUNTY (213), TX

MSA: NA

Middle Income

9503.00 9506.02 9514.00

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income >= 120%

0217.01 0223.00

HILL COUNTY (217), TX

MSA: NA

Middle Income

9601.00 9602.00 9606.00 9614.00

HOUSTON COUNTY (225), TX

MSA: NA

Middle Income

9507.00

HOWARD COUNTY (227), TX

Footnote:

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PAGE: 32 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

9501.00 9504.00

Upper Income

9508.01 9509.00

HUNT COUNTY (231), TX

MSA: 19124

Low Income

9609.00

Moderate Income

9616.00

HUTCHINSON COUNTY (233), TX

MSA: NA

Upper Income

9505.00 9510.00

IRION COUNTY (235), TX

MSA: 41660

Upper Income

9501.00

JACK COUNTY (237), TX

MSA: NA

Middle Income

9505.00

Upper Income

9501.00

JACKSON COUNTY (239), TX

MSA: NA

Middle Income

9502.00

Footnote:

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PAGE: 33 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Upper Income

9501.00

JASPER COUNTY (241), TX

MSA: NA

Moderate Income

9503.00

Middle Income

9502.00 9504.00 9507.00 9508.00

KAUFMAN COUNTY (257), TX

MSA: 19124 Middle Income

0507.03

KENT COUNTY (263), TX

MSA: NA

Middle Income

9501.00

KIMBLE COUNTY (267), TX

MSA: NA

Moderate Income

9502.00

KNOX COUNTY (275), TX

MSA: NA

Middle Income

9501.00

LAMB COUNTY (279), TX

MSA: NA

Middle Income

9506.00

Footnote:

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PAGE: 34 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

LAMPASAS COUNTY (281), TX

MSA: 28660 Upper Income

9503.02

LAVACA COUNTY (285), TX

MSA: NA

Upper Income

0003.00

LEE COUNTY (287), TX

MSA: NA

Upper Income

0003.00

LEON COUNTY (289), TX

MSA: NA

Upper Income

9502.00 9503.00

LIBERTY COUNTY (291), TX

MSA: 26420

Moderate Income

7013.00

LIMESTONE COUNTY (293), TX

MSA: NA

Middle Income

9701.00 9706.00

LLANO COUNTY (299), TX

MSA: NA

Middle Income

9701.00

Footnote:

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PAGE: 35 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Upper Income

9703.00 9704.00

LUBBOCK COUNTY (303), TX

MSA: 31180

Moderate Income

0024.00

Middle Income

0102.00 0103.01 0104.04 0105.08 0105.11

Upper Income

0101.01 0103.02 0105.09 0107.00

MCCULLOCH COUNTY (307), TX

MSA: NA

Moderate Income

9503.00

MCLENNAN COUNTY (309), TX

MSA: 47380

Upper Income

0037.06

MADISON COUNTY (313), TX

MSA: NA

Middle Income

0001.00 0002.00 0003.00

MENARD COUNTY (327), TX

MSA: NA

Middle Income

9503.00

MIDLAND COUNTY (329), TX

MSA: 33260

Footnote:

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PAGE: 36 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Moderate Income

0011.00 0102.00

Middle Income

0006.00 0101.09 0101.14

Upper Income

0003.04 0101.12 0101.13

MILAM COUNTY (331), TX

MSA: NA

Middle Income

9501.00

MITCHELL COUNTY (335), TX

MSA: NA

Middle Income

9502.00

Upper Income

9504.00

MONTAGUE COUNTY (337), TX

MSA: NA

Middle Income

9504.00 9505.00 9506.00

NACOGDOCHES COUNTY (347), TX

MSA: NA

Upper Income

9505.02

NAVARRO COUNTY (349), TX

MSA: NA

Middle Income

9703.00 9704.00 9707.00 9710.00

NUECES COUNTY (355), TX

Footnote:

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PAGE: 37 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: 18580 Middle Income

0008.00 0058.02 **Upper Income**

0062.00

OLDHAM COUNTY (359), TX

MSA: 11100 Middle Income

9501.00

PANOLA COUNTY (365), TX

MSA: NA

Middle Income

9504.00

PARMER COUNTY (369), TX

MSA: NA

Middle Income

9502.00 9503.00

POLK COUNTY (373), TX

MSA: NA

Middle Income

2101.01 2102.04 2102.06 2103.01 2103.02

POTTER COUNTY (375), TX

MSA: 11100 Low Income

0103.00 0106.00 **Moderate Income**

0122.00 0126.00 0128.00 0149.00 0153.00

Middle Income

Footnote:

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PAGE: 38 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

0118.00 0152.00

Upper Income

0104.00

RANDALL COUNTY (381), TX

MSA: 11100

Middle Income

0217.02 0218.01

Upper Income

0215.00 0216.08 0216.09 0217.04 0219.00 0220.01

REAGAN COUNTY (383), TX

MSA: NA

Upper Income

9501.00

ROBERTSON COUNTY (395), TX

MSA: 17780 Low Income

9602.00

Middle Income

9603.00 9604.00

ROCKWALL COUNTY (397), TX

MSA: 19124 Middle Income

0404.02

RUNNELS COUNTY (399), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9505.00 9506.00

Footnote:

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PAGE: 39 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Upper Income

9501.00

RUSK COUNTY (401), TX

MSA: 30980

Middle Income

9503.00

SABINE COUNTY (403), TX

MSA: NA

Moderate Income

9501.00 9503.00

SAN JACINTO COUNTY (407), TX

MSA: NA

Middle Income

2001.02 2002.00 2003.00

SAN PATRICIO COUNTY (409), TX

MSA: 18580

Middle Income

0102.01

SAN SABA COUNTY (411), TX

MSA: NA

Middle Income

9502.00

SCURRY COUNTY (415), TX

MSA: NA

Middle Income

9501.00 9506.00

Upper Income

9502.00 9503.00

Footnote:

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PAGE: 40 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

SMITH COUNTY (423), TX

MSA: 46340

Moderate Income

0002.01

Middle Income

0009.00

STEPHENS COUNTY (429), TX

MSA: NA

Moderate Income

9503.00

Middle Income

9502.00

Upper Income

9505.00

STERLING COUNTY (431), TX

MSA: 41660

Middle Income

9501.00

STONEWALL COUNTY (433), TX

MSA: NA

Middle Income

9503.00

SUTTON COUNTY (435), TX

MSA: NA

Middle Income

9503.00

TERRY COUNTY (445), TX

MSA: NA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 41 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Middle Income

9501.00 9504.00

THROCKMORTON COUNTY (447), TX

MSA: NA

Middle Income

9503.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 50-60%

0021.11

Median Family Income 70-80%

0018.57

Median Family Income 80-90%

0015.03 0018.34

Median Family Income 90-100%

0018.43 0018.45

Median Family Income 100-110%

0017.22 0018.41 0019.15

Median Family Income >= 120%

0011.00 0013.03 0017.60 0017.73 0017.74 0019.13

TRINITY COUNTY (455), TX

MSA: NA

Middle Income

9502.00 9503.00

TYLER COUNTY (457), TX

MSA: NA

Middle Income

9502.00 9504.00

UPSHUR COUNTY (459), TX

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 42 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

MSA: 30980 Middle Income

9507.00

VAL VERDE COUNTY (465), TX

MSA: NA

Upper Income

9502.01

VAN ZANDT COUNTY (467), TX

MSA: NA

Middle Income

9501.00

VICTORIA COUNTY (469), TX

MSA: 47020

Moderate Income

0002.02 0006.02 0007.00 0016.01

Middle Income

0005.01 0008.00

Upper Income

0016.05

WALLER COUNTY (473), TX

MSA: 26420

Middle Income

6803.00 6806.00

Upper Income

6801.00

WARD COUNTY (475), TX

MSA: NA

Middle Income

9501.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 43 OF 49

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

WASHINGTON COUNTY (477), TX

MSA: NA

Moderate Income

1701.00

Upper Income

1705.00

WICHITA COUNTY (485), TX

MSA: 48660 Upper Income

0120.00 0126.00 0128.00

WILBARGER COUNTY (487), TX

MSA: NA

Middle Income

9503.00

WILLACY COUNTY (489), TX

MSA: NA

Moderate Income

9505.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Moderate Income

0216.02

Middle Income

0201.05

Upper Income

0201.06 0206.03 0208.06 0215.04

WILSON COUNTY (493), TX

MSA: 41700

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PAGE: 44 OF 45

Respondent ID: 0000004166

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Middle Income

0002.02

Upper Income

0004.04

WINKLER COUNTY (495), TX

MSA: NA

Upper Income

9502.00

YOAKUM COUNTY (501), TX

MSA: NA

Upper Income

9502.00

YOUNG COUNTY (503), TX

MSA: NA

Middle Income

9502.00 9505.00

Upper Income

9504.00

KITSAP COUNTY (035), WA

MSA: 14740

Middle Income

0901.01

JOHNSON COUNTY (019), WY

MSA: NA

Middle Income

9551.00

Footnote:

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PAGE: 45 OF 45

Respondent ID: 0000004166

Error Status Information Respondent ID: 0000004166

PAGE: 1 OF

Agency: OCC - 1

Institution: First Financial Bank, N.A.

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	1,105	1,105	0	0.00%
Small Farm Loans	236	236	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,060	1,060	0	0.00%
Total	2.403	2.403	0	0.00%

Footnote:

^{10.} A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

^{11.} A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.