

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

State: CALIFORNIA (06)

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 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)
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%	2	30	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	30	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	30	0	0	0	0	0	0	0	0
STATE TOTAL	2	30	0	0	0	0	0	0	0	0

Angela Hadley

12/14/2020

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

State: COLORADO (08)

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 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)
MONTROSE COUNTY (085), 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	0	0	1	240	0	0	1	240	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	1	240	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	240	0	0	1	240	0	0
STATE TOTAL	0	0	1	240	0	0	1	240	0	0

Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: FLORIDA (12)

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 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)
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	100	0	0	0	0	1	100	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	0	0	0	0	1	100	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
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	125	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	125	0	0	1	100	0	0
STATE TOTAL	1	100	1	125	0	0	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: LOUISIANA (22)

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 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)
TOTAL OUTSIDE AA IN STATE	6	367	0	0	1	356	4	581	0	0
STATE TOTAL	6	367	0	0	1	356	4	581	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

State: MASSACHUSETTS (25)

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 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

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

State: NEW MEXICO (35)

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 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)
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
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	3	1,676	3	1,251	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	3	1,676	3	1,251	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	1	250	3	1,676	3	1,251	0	0
STATE TOTAL	1	75	1	250	3	1,676	3	1,251	0	0

Loans by County

Small Business Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: OKLAHOMA (40)

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 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)
TOTAL OUTSIDE AA IN STATE	3	163	1	130	1	289	1	289	0	0
STATE TOTAL	3	163	1	130	1	289	1	289	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

State: TENNESSEE (47)

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 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)
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	1,125	1	550	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	1,125	1	550	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	2	1,125	1	550	0	0
STATE TOTAL	0	0	0	0	2	1,125	1	550	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	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	104	1	146	0	0	2	51	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	104	1	146	0	0	2	51	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
CALDWELL COUNTY (055), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	315	1	315	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	4	0	0	1	315	1	315	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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	850	2	850	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	2	850	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	56	2,476	6	1,082	1	371	39	2,245	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	56	2,476	6	1,082	1	371	39	2,245	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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	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
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%	1	40	0	0	0	0	1	40	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%	1	15	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%	5	301	1	104	1	304	6	674	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	356	1	104	1	304	7	714	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	2	85	1	131	0	0	3	216	0	0
Upper Income	1	63	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	148	1	131	0	0	3	216	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	1	537	1	537	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	1	25	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	1	250	1	537	2	787	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	1	41	0	0	0	0	0	0	0	0
Middle Income	7	296	1	103	0	0	3	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	8	337	1	103	0	0	3	75	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	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
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	1	63	0	0	0	0	1	63	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	63	0	0	0	0	1	63	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
DEAF SMITH COUNTY (117), TX										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	291	2	303	1	500	8	313	0	0
Middle Income	14	492	4	560	3	1,063	12	1,170	0	0
Upper Income	9	393	5	883	3	2,150	13	1,026	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	32	1,176	11	1,746	7	3,713	33	2,509	0	0
DENTON COUNTY (121), TX										
MSA 19124										
Inside AA 0004										
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	100	1	138	1	592	1	100	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	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%	10	435	2	249	0	0	1	14	0	0
Median Family Income 100-110%	2	66	1	145	1	350	0	0	0	0
Median Family Income 110-120%	14	594	3	418	2	1,575	4	702	0	0
Median Family Income >= 120%	12	593	3	625	2	767	3	366	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	1,888	10	1,575	6	3,284	9	1,182	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	172	1	250	2	1,750	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	172	1	250	2	1,750	0	0	0	0
EASTLAND COUNTY (133), TX										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	28	652	2	310	0	0	6	458	0	0
Middle Income	124	3,509	7	1,441	10	4,774	56	3,948	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	152	4,161	9	1,751	10	4,774	62	4,406	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
Inside AA 0012										
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	124	0	0	2	1,685	3	1,737	0	0
Upper Income	2	110	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	234	0	0	2	1,685	3	1,737	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
ELLIS COUNTY (139), TX										
MSA 19124										
Inside AA 0004										
Low Income	1	17	2	348	0	0	1	228	0	0
Moderate Income	2	94	2	285	0	0	3	349	0	0
Middle Income	14	550	5	833	2	841	12	1,016	0	0
Upper Income	20	692	4	759	1	535	13	1,524	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	1,353	13	2,225	3	1,376	29	3,117	0	0
ERATH COUNTY (143), TX										
MSA NA										
Inside AA 0006										
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	53	2,409	13	2,669	6	3,095	31	2,634	0	0
Upper Income	10	409	1	211	4	2,074	5	526	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	63	2,818	14	2,880	10	5,169	36	3,160	0	0
FISHER COUNTY (151), 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	2	126	0	0	0	0	2	126	0	0
Upper Income	12	357	0	0	1	750	8	216	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	483	0	0	1	750	10	342	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0016										
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%	2	150	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	102	2	375	0	0	3	277	0	0
Median Family Income 90-100%	2	155	1	250	0	0	1	55	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	26	0	0	0	0	1	26	0	0
Median Family Income >= 120%	7	361	5	974	3	1,437	10	1,754	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	14	794	8	1,599	3	1,437	15	2,112	0	0
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	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	48	0	0	1	400	0	0	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
GALVESTON COUNTY (167), 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	0	0	0	0	0	0
Upper Income	3	171	1	112	1	750	1	112	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	171	1	112	1	750	1	112	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	1	100	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	1	100	0	0	0	0	1	100	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	1	10	0	0	0	0	1	10	0	0
Middle Income	1	43	0	0	0	0	1	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	2	53	0	0	0	0	2	53	0	0

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	14	0	0	0	0	1	14	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	14	0	0	0	0	1	14	0	0
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	340	1	340	0	0
Middle Income	4	178	0	0	1	302	0	0	0	0
Upper Income	16	688	4	799	3	1,800	7	482	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	20	866	4	799	5	2,442	8	822	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
HARRIS COUNTY (201), TX 2/										
MSA 26420										
Inside AA 0016										
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%	2	31	0	0	0	0	2	31	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	30	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	311	3	600	5	2,403	5	1,005	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	9	372	3	600	5	2,403	7	1,036	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%	1	15	0	0	0	0	1	15	0	0
Median Family Income 30-40%	1	27	1	150	0	0	2	177	0	0
Median Family Income 40-50%	6	372	6	1,057	5	3,525	7	1,685	0	0
Median Family Income 50-60%	8	401	4	717	6	4,150	12	3,581	0	0
Median Family Income 60-70%	4	201	2	327	1	396	1	48	0	0
Median Family Income 70-80%	1	62	1	105	2	1,563	1	105	0	0
Median Family Income 80-90%	3	130	2	275	5	1,992	3	1,140	0	0
Median Family Income 90-100%	8	551	1	104	3	1,704	3	556	0	0
Median Family Income 100-110%	5	127	2	365	1	548	6	795	0	0
Median Family Income 110-120%	5	199	2	400	1	385	5	632	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
Median Family Income >= 120%	20	725	10	1,703	8	4,521	15	3,784	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	62	2,810	31	5,203	32	18,784	56	12,518	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%	1	15	0	0	0	0	1	15	0	0
Median Family Income 30-40%	1	27	1	150	0	0	2	177	0	0
Median Family Income 40-50%	6	372	6	1,057	5	3,525	7	1,685	0	0
Median Family Income 50-60%	8	401	4	717	6	4,150	12	3,581	0	0
Median Family Income 60-70%	4	201	2	327	1	396	1	48	0	0
Median Family Income 70-80%	1	62	1	105	2	1,563	1	105	0	0
Median Family Income 80-90%	5	161	2	275	5	1,992	5	1,171	0	0
Median Family Income 90-100%	8	551	1	104	3	1,704	3	556	0	0
Median Family Income 100-110%	5	127	2	365	1	548	6	795	0	0
Median Family Income 110-120%	6	229	2	400	1	385	5	632	0	0
Median Family Income >= 120%	26	1,036	13	2,303	13	6,924	20	4,789	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	71	3,182	34	5,803	37	21,187	63	13,554	0	0
HARRISON COUNTY (203), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	370	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	370	0	0	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	0	0	1	106	0	0	1	106	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	106	0	0	1	106	0	0
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	2	1,477	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	1,477	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	0	0	0	0	1	825	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	825	0	0	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	0	0	0	0	1	325	1	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	0	0	0	0	1	325	1	325	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	2	71	0	0	0	0	2	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	2	71	0	0	0	0	2	71	0	0
HOOD COUNTY (221), 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	23	1,237	4	749	3	1,182	18	2,323	0	0
Upper Income	26	1,189	8	1,374	8	4,198	16	1,758	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	49	2,426	12	2,123	11	5,380	34	4,081	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	144	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	144	0	0	0	0	0	0	0	0
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	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
HUNT COUNTY (231), 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	2	49	0	0	0	0	2	49	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	49	0	0	0	0	2	49	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	1	29	0	0	0	0	1	29	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	0	0	0	0	1	29	0	0
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	0	0	0	0	0	0	0	0	0	0
Upper Income	5	232	0	0	0	0	1	29	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	232	0	0	0	0	1	29	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	2	97	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	97	0	0	0	0	0	0	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	65	0	0	1	342	1	15	0	0
Middle Income	5	282	1	250	1	340	2	380	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	347	1	250	2	682	3	395	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Inside AA 0002										
Low Income	1	24	0	0	1	500	1	24	0	0
Moderate Income	16	958	3	420	8	3,171	14	1,837	0	0
Middle Income	54	2,557	16	2,605	22	14,096	40	7,520	0	0
Upper Income	35	1,767	10	1,878	5	2,560	13	2,691	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	5,306	29	4,903	36	20,327	68	12,072	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Inside AA 0004										
Low Income	4	127	2	366	0	0	2	189	0	0
Moderate Income	14	607	4	510	1	364	10	980	0	0
Middle Income	34	1,559	8	1,487	5	3,229	17	2,810	0	0
Upper Income	11	356	2	289	1	948	7	1,293	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	63	2,649	16	2,652	7	4,541	36	5,272	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	3	67	0	0	1	500	4	567	0	0
Upper Income	3	107	0	0	0	0	2	87	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	174	0	0	1	500	6	654	0	0
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	1	130	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	130	0	0	0	0	0	0
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	1	19	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	19	0	0	0	0	0	0	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	1	67	0	0	0	0	1	67	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	67	0	0	0	0	1	67	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	1	400	0	0	0	0
Upper Income	3	130	0	0	0	0	1	33	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	400	1	33	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	250	0	0	0	0	0	0
Middle Income	0	0	2	216	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	3	466	0	0	0	0	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	1	150	2	710	1	150	0	0
Middle Income	0	0	1	250	1	400	1	400	0	0
Upper Income	2	125	1	159	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	125	3	559	3	1,110	2	550	0	0
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	160	0	0	0	0	1	60	0	0
Middle Income	2	40	1	152	0	0	3	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	4	200	1	152	0	0	4	252	0	0
MATAGORDA COUNTY (321), TX										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	680	1	680	0	0
Middle Income	16	584	0	0	3	866	4	378	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	584	0	0	4	1,546	5	1,058	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
MAVERICK COUNTY (323), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	54	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	54	0	0	0	0	0	0	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	2	870	0	0	0	0
Upper Income	1	18	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	218	0	0	2	870	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	1	83	0	0	0	0	0	0	0	0
Upper Income	4	167	0	0	0	0	2	92	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	250	0	0	0	0	2	92	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	2	55	0	0	0	0	2	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	2	55	0	0	0	0	2	55	0	0
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0016										
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	97	1	200	2	1,096	3	279	0	0
Median Family Income 40-50%	0	0	1	125	0	0	0	0	0	0
Median Family Income 50-60%	7	392	11	2,194	3	1,410	9	2,160	0	0
Median Family Income 60-70%	21	820	8	1,245	3	2,050	6	657	0	0
Median Family Income 70-80%	7	328	3	596	2	1,035	5	486	0	0
Median Family Income 80-90%	22	828	9	1,601	11	5,852	10	1,915	0	0
Median Family Income 90-100%	11	369	1	200	4	1,448	6	616	0	0
Median Family Income 100-110%	3	122	2	314	1	1,000	1	193	0	0
Median Family Income 110-120%	13	547	4	627	0	0	4	194	0	0
Median Family Income >= 120%	58	2,769	10	1,887	16	8,082	36	5,709	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	145	6,272	50	8,989	42	21,973	80	12,209	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	2	56	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	56	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	0	0	0	0	1	475	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	475	0	0	0	0
NEWTON COUNTY (351), TX										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	352	1	101	1	500	3	620	0	0
Middle Income	2	123	0	0	1	1,000	1	99	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	10	475	1	101	2	1,500	4	719	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
NOLAN COUNTY (353), TX										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	710	2	301	2	825	10	827	0	0
Middle Income	9	335	2	245	1	448	6	405	0	0
Upper Income	29	973	3	384	2	706	13	930	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	60	2,018	7	930	5	1,979	29	2,162	0	0
ORANGE COUNTY (361), TX										
MSA 13140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	788	5	889	1	392	13	890	0	0
Middle Income	82	3,438	14	2,471	6	3,566	35	2,173	0	0
Upper Income	82	3,507	14	2,079	4	2,329	34	2,595	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	186	7,733	33	5,439	11	6,287	82	5,658	0	0
PALO PINTO COUNTY (363), TX										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	819	7	1,337	2	783	10	1,004	0	0
Middle Income	26	930	6	1,217	2	850	12	1,325	0	0
Upper Income	22	737	2	214	0	0	7	359	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	68	2,486	15	2,768	4	1,633	29	2,688	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	1	81	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	81	0	0	0	0	0	0	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	159	3	469	3	2,160	8	1,681	0	0
Middle Income	58	2,435	17	3,129	17	8,284	33	4,497	0	0
Upper Income	64	2,439	19	3,078	13	6,508	39	4,517	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	128	5,033	39	6,676	33	16,952	80	10,695	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	6	302	0	0	0	0	4	205	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	302	0	0	0	0	4	205	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.

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	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		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)
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	2	97	1	250	0	0	2	273	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	97	1	250	0	0	2	273	0	0
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
Low Income	3	70	0	0	0	0	3	70	0	0
Moderate Income	0	0	0	0	1	511	0	0	0	0
Middle Income	2	57	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	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	127	1	250	1	511	4	320	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	75	0	0	0	0	1	22	0	0
Upper Income	8	422	3	480	4	1,900	8	1,512	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	10	497	3	480	4	1,900	9	1,534	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	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
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	0	0	1	169	0	0	1	169	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	169	0	0	1	169	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	2	114	0	0	0	0	1	80	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	114	0	0	0	0	1	80	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	8	349	1	250	0	0	0	0	0	0
Upper Income	5	170	1	170	0	0	2	53	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	519	2	420	0	0	2	53	0	0
SHACKELFORD COUNTY (417), TX										
MSA NA										
Inside AA 0015										
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	476	0	0	1	496	13	665	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	21	476	0	0	1	496	13	665	0	0
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	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

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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
SOMERVELL COUNTY (425), 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	43	1,560	2	229	7	3,714	23	1,768	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	1,560	2	229	7	3,714	23	1,768	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	2	75	0	0	0	0	1	25	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	11	278	1	160	0	0	2	164	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	353	2	310	0	0	3	189	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	97	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	97	0	0	0	0	0	0	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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 0004										
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	100	1	235	1	750	0	0	0	0
Median Family Income 50-60%	8	371	3	503	3	1,470	3	148	0	0
Median Family Income 60-70%	16	864	5	891	2	1,231	6	570	0	0
Median Family Income 70-80%	3	143	1	147	2	1,310	1	560	0	0
Median Family Income 80-90%	7	261	1	142	0	0	2	77	0	0
Median Family Income 90-100%	6	189	2	346	1	663	0	0	0	0
Median Family Income 100-110%	7	296	1	136	2	735	4	284	0	0
Median Family Income 110-120%	8	415	2	325	0	0	5	440	0	0
Median Family Income >= 120%	95	4,694	18	3,341	33	15,770	55	7,815	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	151	7,333	34	6,066	44	21,929	76	9,894	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	52	2,497	23	4,121	18	10,442	44	6,410	0	0
Middle Income	138	5,459	25	4,554	23	10,479	77	7,316	0	0
Upper Income	109	4,410	34	5,807	27	14,186	76	9,647	0	0
Income Not Known	0	0	0	0	2	1,600	1	600	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	299	12,366	82	14,482	70	36,707	198	23,973	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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	1	390	1	390	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	390	1	390	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	1	2	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	0	0	0	0
TOM GREEN COUNTY (451), TX										
MSA 41660										
Inside AA 0014										
Low Income	17	733	5	925	7	4,099	10	1,122	0	0
Moderate Income	13	599	4	551	4	2,175	13	1,757	0	0
Middle Income	64	2,934	17	2,962	8	3,895	33	3,371	0	0
Upper Income	22	1,044	4	737	5	2,400	17	2,205	0	0
Income Not Known	2	28	0	0	0	0	2	28	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	118	5,338	30	5,175	24	12,569	75	8,483	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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%	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	1	250	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	125	0	0	1	125	0	0
Median Family Income >= 120%	2	105	1	140	1	388	2	105	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	105	3	515	1	388	3	230	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	1	7	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	7	0	0	0	0	0	0	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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	0	0	0	0	2	850	2	850	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	2	850	0	0
UVALDE COUNTY (463), 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	53	0	0	0	0	1	53	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	53	0	0	0	0	1	53	0	0
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	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	394	1	500	2	394	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	394	1	500	2	394	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
WALKER COUNTY (471), TX										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	215	1	150	2	1,252	4	375	0	0
Middle Income	32	1,220	6	1,043	9	4,967	15	3,648	0	0
Upper Income	39	1,293	9	1,456	2	536	21	1,238	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	76	2,728	16	2,649	13	6,755	40	5,261	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	1	400	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	92	0	0	1	750	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	92	0	0	2	1,150	0	0	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	0	0	1	150	0	0	1	150	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	150	0	0	1	150	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	390	1	120	4	1,975	11	1,137	0	0
Middle Income	10	378	1	175	2	900	10	523	0	0
Upper Income	20	754	7	1,132	5	2,148	10	425	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	42	1,522	9	1,427	11	5,023	31	2,085	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	165	0	0	1	165	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	165	0	0	1	165	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	72	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	72	0	0	0	0	0	0	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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
WILLIAMSON COUNTY (491), 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	2	88	1	230	1	308	1	58	0	0
Upper Income	4	251	2	450	2	714	3	219	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	339	3	680	3	1,022	4	277	0	0
WISE COUNTY (497), TX										
MSA 23104										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	46	1,336	8	1,434	4	2,350	31	1,775	0	0
Middle Income	56	1,948	9	1,619	7	3,446	35	2,357	0	0
Upper Income	22	701	4	692	0	0	12	367	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	124	3,985	21	3,745	11	5,796	78	4,499	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

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.

Loans by County

Respondent ID: 0000004166

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 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)
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	0	0	1	20	0	0
Upper Income	3	109	0	0	1	510	2	578	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	129	0	0	1	510	3	598	0	0
TOTAL INSIDE AA IN STATE	2,132	86,219	470	81,812	385	200,569	1,230	135,742	0	0
TOTAL OUTSIDE AA IN STATE	298	13,008	81	14,140	95	49,395	183	27,811	0	0
STATE TOTAL	2,430	99,227	551	95,952	480	249,964	1,413	163,553	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2,132	86,219	470	81,812	385	200,569	1,230	135,742	0	0
TOTAL OUTSIDE AA	316	13,887	85	14,885	103	53,141	194	30,822	0	0
TOTAL INSIDE & OUTSIDE	2,448	100,106	555	96,697	488	253,710	1,424	166,564	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.

Loans by County

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: CALIFORNIA (06)

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)
PLACER COUNTY (061), CA										
MSA 40900										
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	500	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
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	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: GEORGIA (13)

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)
JACKSON COUNTY (157), GA										
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	500	1	500	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	1	500	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	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Small Farm Loans - Originations

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

State: NEW MEXICO (35)

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)
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	1	250	1	450	1	450	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	450	1	450	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	1	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	250	1	450	2	500	0	0
STATE TOTAL	1	50	1	250	1	450	2	500	0	0

Loans by County

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)
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	90	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	36	0	0	0	0	1	36	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	126	0	0	0	0	1	36	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	8	1	236	0	0	1	236	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	236	0	0	1	236	0	0

Loans by County

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)
BRAZOS COUNTY (041), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	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	1	100	0	0	0	0	1	100	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	11	219	0	0	0	0	4	59	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	11	219	0	0	0	0	4	59	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	22	0	0	0	0	1	22	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	1	22	0	0

Loans by County

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)
BURNET COUNTY (053), 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	181	2	637	3	818	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	181	2	637	3	818	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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	356	1	356	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	356	1	356	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	59	1,656	7	1,143	0	0	40	1,474	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	59	1,656	7	1,143	0	0	40	1,474	0	0

Loans by County

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)
CASTRO COUNTY (069), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	430	2	630	0	0
Middle Income	8	223	1	101	1	300	6	537	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	223	2	301	2	730	8	1,167	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	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	1	400	2	450	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	1	400	2	450	0	0
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	0	0	1	336	1	336	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	0	0	1	336	1	336	0	0

Loans by County

Respondent ID: 0000004166

Small Farm Loans - Originations

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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)
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	0	0	0	0	0	0
Upper Income	1	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	1	43	0	0	0	0	0	0	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	9	364	1	150	2	665	10	1,073	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	364	1	150	2	665	10	1,073	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	4	165	0	0	0	0	3	140	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	165	0	0	0	0	3	140	0	0

Loans by County

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)
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	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
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	1	99	4	753	0	0	3	492	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	99	4	753	0	0	3	492	0	0

Loans by County

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)
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%	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	1	189	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	0	0	1	189	0	0	0	0	0	0
DEAF SMITH COUNTY (117), TX										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	9	394	1	150	3	1,000	10	1,409	0	0
Upper Income	19	869	8	1,351	6	2,559	22	2,545	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	29	1,275	9	1,501	9	3,559	33	3,966	0	0

Loans by County

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)
DENTON COUNTY (121), TX										
MSA 19124										
Inside AA 0004										
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	108	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	108	0	0	0	0	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

Loans by County

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)
EASTLAND COUNTY (133), TX										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	37	1,050	0	0	0	0	17	555	0	0
Middle Income	80	2,063	12	1,876	3	909	40	2,081	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	117	3,113	12	1,876	3	909	57	2,636	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
Inside AA 0012										
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	20	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	0	0	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Inside AA 0004										
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	25	1	231	0	0	2	256	0	0
Upper Income	4	71	1	113	0	0	1	113	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	96	2	344	0	0	3	369	0	0

Loans by County

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)
ERATH COUNTY (143), TX										
MSA NA										
Inside AA 0006										
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	33	1,388	4	854	2	560	18	1,434	0	0
Upper Income	12	501	0	0	1	264	11	657	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	45	1,889	4	854	3	824	29	2,091	0	0
FISHER COUNTY (151), 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	5	242	2	364	1	450	4	459	0	0
Upper Income	24	775	6	824	1	365	21	1,380	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	29	1,017	8	1,188	2	815	25	1,839	0	0
FLOYD COUNTY (153), 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	461	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	461	0	0	0	0

Loans by County

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)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0016										
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	1	107	0	0	2	127	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	34	0	0	0	0	1	34	0	0
Median Family Income >= 120%	1	30	1	102	1	300	2	132	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	84	2	209	1	300	5	293	0	0
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	74	0	0	0	0	1	74	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	0	0	0	0	1	74	0	0

Loans by County

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)
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	0	0	1	244	0	0	1	244	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	244	0	0	1	244	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	0	0	0	0	1	500	1	500	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	1	500	0	0
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	3	101	0	0	0	0	1	18	0	0
Upper Income	0	0	1	168	0	0	1	168	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	101	1	168	0	0	2	186	0	0

Loans by County

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)
HALE COUNTY (189), 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	25	0	0	0	0	1	5	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	25	0	0	0	0	1	5	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	14	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	14	0	0	0	0	0	0	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	1	51	0	0	0	0	0	0	0	0
Upper Income	1	90	0	0	0	0	1	90	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	141	0	0	0	0	1	90	0	0

Loans by County

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)
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	66	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	1	495	1	495	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	66	0	0	1	495	1	495	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	100	1	200	0	0	2	300	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	1	200	0	0	2	300	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.

Loans by County

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)
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	1	200	1	450	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	200	1	450	0	0	0	0
HOOD COUNTY (221), 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	92	0	0	0	0	2	77	0	0
Upper Income	3	166	2	427	3	1,136	2	613	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	258	2	427	3	1,136	4	690	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.

Loans by County

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)
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	0	0	1	125	0	0	1	125	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
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	1	3	0	0	0	0	1	3	0	0
Upper Income	1	6	0	0	0	0	1	6	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	9	0	0	0	0	2	9	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	1	90	0	0	0	0	1	90	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	90	0	0	0	0	1	90	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.

Loans by County

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)
JEFFERSON COUNTY (245), TX										
MSA 13140										
Inside AA 0002										
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	2	75	0	0
Upper Income	1	76	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	151	0	0	0	0	2	75	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Inside AA 0004										
Low Income	0	0	1	200	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	236	2	310	0	0	6	390	0	0
Upper Income	1	5	1	155	0	0	1	155	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	241	4	665	0	0	7	545	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	13	433	2	316	1	303	14	839	0	0
Upper Income	1	8	0	0	0	0	1	8	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	441	2	316	1	303	15	847	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.

Loans by County

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)
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	1	27	0	0	0	0	1	27	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	27	0	0	0	0	1	27	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	2	55	0	0	0	0	1	33	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	55	0	0	0	0	1	33	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	0	0	1	325	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	325	0	0	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.

Loans by County

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)
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	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
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	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
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	3	78	0	0	0	0	2	63	0	0
Upper Income	2	75	0	0	0	0	2	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	5	153	0	0	0	0	4	138	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.

Loans by County

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)
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	4	311	0	0	0	0	4	311	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	311	0	0	0	0	4	311	0	0
MATAGORDA COUNTY (321), 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	10	686	1	150	1	338	10	974	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	10	686	1	150	1	338	10	974	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	200	1	136	0	0	3	336	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	226	1	136	0	0	4	362	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.

Loans by County

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)
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	0	0	0	0	0	0	0	0
Upper Income	4	164	5	703	0	0	6	588	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	164	5	703	0	0	6	588	0	0
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	3	94	0	0	0	0	1	11	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	94	0	0	0	0	1	11	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.

Loans by County

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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0016										
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%	1	11	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	13	1	125	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%	1	20	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%	2	56	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	140	1	144	1	400	1	400	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	240	2	269	1	400	1	400	0	0
NOLAN COUNTY (353), TX										
MSA NA										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	271	0	0	0	0	2	109	0	0
Middle Income	5	92	0	0	0	0	1	57	0	0
Upper Income	16	495	4	468	3	1,151	15	1,346	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	858	4	468	3	1,151	18	1,512	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.

Loans by County

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)
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	4	193	0	0	0	0	4	193	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	193	0	0	0	0	4	193	0	0
ORANGE COUNTY (361), TX										
MSA 13140										
Inside AA 0002										
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	69	0	0	0	0	0	0	0	0
Upper Income	1	36	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	105	0	0	0	0	0	0	0	0
PALO PINTO COUNTY (363), TX										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	11	327	4	704	1	412	8	551	0	0
Upper Income	5	108	0	0	0	0	2	60	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	485	4	704	1	412	11	661	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.

Loans by County

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)
PARKER COUNTY (367), TX										
MSA 23104										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	460	1	460	0	0
Middle Income	13	538	5	895	6	2,364	12	1,760	0	0
Upper Income	19	785	4	565	2	656	12	901	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	32	1,323	9	1,460	9	3,480	25	3,121	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	2	61	1	139	0	0	1	139	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	61	1	139	0	0	1	139	0	0
RAINS COUNTY (379), 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	26	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	26	0	0	0	0	0	0	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.

Loans by County

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)
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	0	0	0	0	0	0
Upper Income	5	179	1	200	4	1,756	5	668	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	179	1	200	4	1,756	5	668	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	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
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	8	295	1	130	0	0	5	265	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	295	1	130	0	0	5	265	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.

Loans by County

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)
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	4	111	2	350	0	0	3	80	0	0
Upper Income	2	98	0	0	0	0	1	88	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	209	2	350	0	0	4	168	0	0
SHACKELFORD COUNTY (417), TX										
MSA NA										
Inside AA 0015										
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	22	669	2	294	0	0	15	508	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	22	669	2	294	0	0	15	508	0	0
SOMERVELL COUNTY (425), 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	107	1	121	0	0	6	216	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	107	1	121	0	0	6	216	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.

Loans by County

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)
STEPHENS COUNTY (429), 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	10	227	0	0	1	500	3	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	10	227	0	0	1	500	3	600	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	14	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	14	0	0	0	0	0	0	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.

Loans by County

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)
TARRANT COUNTY (439), TX										
MSA 23104										
Inside AA 0004										
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	28	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	145	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%	1	24	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	1	158	0	0	0	0	0	0
Median Family Income >= 120%	3	129	3	533	0	0	5	608	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	5	181	5	836	1	500	5	608	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	3	172	0	0	1	500	0	0	0	0
Middle Income	35	1,009	7	1,082	3	1,165	25	1,961	0	0
Upper Income	25	1,023	10	1,497	1	500	24	2,324	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	63	2,204	17	2,579	5	2,165	49	4,285	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.

Loans by County

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)
TOM GREEN COUNTY (451), TX										
MSA 41660										
Inside AA 0014										
Low Income	0	0	1	200	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	581	7	1,018	2	579	19	1,898	0	0
Upper Income	10	705	12	2,292	3	1,175	21	3,517	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	25	1,286	20	3,510	5	1,754	40	5,415	0	0
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%	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	200	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	200	0	0	0	0	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.

Loans by County

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)
WALKER COUNTY (471), 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	8	277	1	220	1	365	4	513	0	0
Upper Income	12	415	3	456	0	0	6	259	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	20	692	4	676	1	365	10	772	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	1	1	0	0	0	0	0	0	0	0
Middle Income	0	0	1	185	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	1	185	0	0	0	0	0	0
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	0	0	2	731	2	477	0	0
Middle Income	10	429	3	504	4	1,217	15	1,974	0	0
Upper Income	16	569	2	254	1	295	15	877	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	27	1,004	5	758	7	2,243	32	3,328	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.

Loans by County

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)
WILLACY COUNTY (489), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	1	133	0	0	2	157	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	24	1	133	0	0	2	157	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	2	900	0	0	0	0
Upper Income	1	30	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	30	0	0	2	900	0	0	0	0
WISE COUNTY (497), TX										
MSA 23104										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	186	0	0	0	0	2	154	0	0
Middle Income	35	1,172	13	1,931	2	700	35	2,892	0	0
Upper Income	5	167	2	340	0	0	4	242	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	1,525	15	2,271	2	700	41	3,288	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.

Loans by County

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)
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	2	94	0	0	0	0	2	94	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	94	0	0	0	0	2	94	0	0
TOTAL INSIDE AA IN STATE	631	21,606	142	22,727	58	21,354	483	39,913	0	0
TOTAL OUTSIDE AA IN STATE	122	4,697	29	4,923	23	9,511	102	11,282	0	0
STATE TOTAL	753	26,303	171	27,650	81	30,865	585	51,195	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	631	21,606	142	22,727	58	21,354	483	39,913	0	0
TOTAL OUTSIDE AA	123	4,747	30	5,173	26	10,961	105	12,282	0	0
TOTAL INSIDE & OUTSIDE	754	26,353	172	27,900	84	32,315	588	52,195	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.

2019 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	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - CALLAHAN COUNTY (059) - MSA 10180	63	3,929	39	2,245	0	0
TX - JONES COUNTY (253) - MSA 10180	7	674	6	654	0	0
TX - TAYLOR COUNTY (441) - MSA 10180	451	63,555	198	23,973	0	0
TX - JEFFERSON COUNTY (245) - MSA 13140	171	30,536	68	12,072	0	0
TX - ORANGE COUNTY (361) - MSA 13140	230	19,459	82	5,658	0	0
TX - DEAF SMITH COUNTY (117) - MSA NA	50	6,635	33	2,509	0	0
TX - DENTON COUNTY (121) - MSA 19124	56	6,747	9	1,182	0	0
TX - ELLIS COUNTY (139) - MSA 19124	53	4,954	29	3,117	0	0
TX - JOHNSON COUNTY (251) - MSA 23104	86	9,842	36	5,272	0	0
TX - PARKER COUNTY (367) - MSA 23104	200	28,661	80	10,695	0	0
TX - TARRANT COUNTY (439) - MSA 23104	229	35,328	76	9,894	0	0
TX - WISE COUNTY (497) - MSA 23104	156	13,526	78	4,499	0	0
TX - EASTLAND COUNTY (133) - MSA NA	171	10,686	62	4,406	0	0
TX - ERATH COUNTY (143) - MSA NA	87	10,867	36	3,160	0	0
TX - FISHER COUNTY (151) - MSA NA	15	1,233	10	342	0	0
TX - HOOD COUNTY (221) - MSA NA	72	9,929	34	4,081	0	0
TX - MATAGORDA COUNTY (321) - MSA NA	20	2,130	5	1,058	0	0
TX - NEWTON COUNTY (351) - MSA NA	13	2,076	4	719	0	0
TX - NOLAN COUNTY (353) - MSA NA	72	4,927	29	2,162	0	0
TX - ECTOR COUNTY (135) - MSA 36220	6	1,919	3	1,737	0	0
TX - PALO PINTO COUNTY (363) - MSA NA	87	6,887	29	2,688	0	0
TX - TOM GREEN COUNTY (451) - MSA 41660	172	23,082	75	8,483	0	0
TX - SHACKELFORD COUNTY (417) - MSA NA	22	972	13	665	0	0

2019 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	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - FORT BEND COUNTY (157) - MSA 26420	25	3,830	15	2,112	0	0
TX - HARRIS COUNTY (201) - MSA 26420 2/	17	3,375	7	1,036	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	237	37,234	80	12,209	0	0
TX - WALKER COUNTY (471) - MSA NA	105	12,132	40	5,261	0	0
TX - WHARTON COUNTY (481) - MSA NA	62	7,972	31	2,085	0	0
TX - SOMERVELL COUNTY (425) - MSA NA	52	5,503	23	1,768	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.

2019 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	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - CALLAHAN COUNTY (059) - MSA 10180	66	2,799	40	1,474	0	0
TX - JONES COUNTY (253) - MSA 10180	17	1,060	15	847	0	0
TX - TAYLOR COUNTY (441) - MSA 10180	85	6,948	49	4,285	0	0
TX - JEFFERSON COUNTY (245) - MSA 13140	3	151	2	75	0	0
TX - ORANGE COUNTY (361) - MSA 13140	3	105	0	0	0	0
TX - DEAF SMITH COUNTY (117) - MSA NA	47	6,335	33	3,966	0	0
TX - DENTON COUNTY (121) - MSA 19124	1	108	0	0	0	0
TX - ELLIS COUNTY (139) - MSA 19124	7	440	3	369	0	0
TX - JOHNSON COUNTY (251) - MSA 23104	13	906	7	545	0	0
TX - PARKER COUNTY (367) - MSA 23104	50	6,263	25	3,121	0	0
TX - TARRANT COUNTY (439) - MSA 23104	11	1,517	5	608	0	0
TX - WISE COUNTY (497) - MSA 23104	60	4,496	41	3,288	0	0
TX - EASTLAND COUNTY (133) - MSA NA	132	5,898	57	2,636	0	0
TX - ERATH COUNTY (143) - MSA NA	52	3,567	29	2,091	0	0
TX - FISHER COUNTY (151) - MSA NA	39	3,020	25	1,839	0	0
TX - HOOD COUNTY (221) - MSA NA	12	1,821	4	690	0	0
TX - MATAGORDA COUNTY (321) - MSA NA	12	1,174	10	974	0	0
TX - NOLAN COUNTY (353) - MSA NA	35	2,477	18	1,512	0	0
TX - ECTOR COUNTY (135) - MSA 36220	1	20	0	0	0	0
TX - PALO PINTO COUNTY (363) - MSA NA	22	1,601	11	661	0	0
TX - TOM GREEN COUNTY (451) - MSA 41660	50	6,550	40	5,415	0	0
TX - SHACKELFORD COUNTY (417) - MSA NA	24	963	15	508	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	6	593	5	293	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	11	909	1	400	0	0

2019 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	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - WALKER COUNTY (471) - MSA NA	25	1,733	10	772	0	0
TX - WHARTON COUNTY (481) - MSA NA	39	4,005	32	3,328	0	0
TX - SOMERVELL COUNTY (425) - MSA NA	8	228	6	216	0	0

2019 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: First Financial Bank, N.A.

Respondent ID: 0000004166
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	58	125,848	0	0
Purchased	0	0	0	0
Total	58	125,848	0	0
Consortium/Third Party Loans (optional)				

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

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 0103.00* 0104.00 0107.00 0108.00 0110.00 0113.00 0117.00 0119.00 0123.00 0128.02
0129.00* 0131.00

Middle Income

0105.00 0106.00 0109.00 0112.00 0115.00 0116.00 0122.00 0124.00 0128.01 0132.00 0133.00
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

JEFFERSON COUNTY (245), TX

MSA: 13140

Low Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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

0112.02* 0112.03* 0113.02* 9900.00*

ORANGE COUNTY (361), TX

MSA: 13140

Moderate Income

0202.00 0209.00 0220.00

Middle Income

0203.00 0205.00 0207.00 0208.00 0212.00 0213.00 0215.02 0216.00 0217.00 0219.00 0224.00

Upper Income

0210.00 0211.00 0214.00 0215.01 0218.00 0222.00 0223.00

ASSESSMENT AREA - 0003

DEAF SMITH COUNTY (117), TX

MSA: NA

Moderate Income

9505.00

Middle Income

9503.00 9504.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

Upper Income

9506.00

ASSESSMENT AREA - 0004

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%

0206.02 0216.13* 0216.16* 0216.37* 0217.34*

Median Family Income 70-80%

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*

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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*

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 1302.04 1302.05 1302.08 1302.10 1302.13* 1302.14 1303.04 1304.07 1304.08 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*

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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
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 Family Income 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*
1136.07* 1136.28* 1224.00*

Median Family Income 80-90%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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*
1135.10 1138.10* 1138.11* 1139.16* 1139.24* 1142.03 1142.05* 1234.00

Median Family Income 90-100%

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*
1138.08* 1138.09* 1139.18* 1140.06* 1216.01* 1225.00*

Median Family Income 100-110%

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*
1135.16* 1136.18* 1136.27* 1138.03 1139.25* 1140.03 1140.08* 1142.04 1216.05* 1216.11* 1226.00

Median Family Income 110-120%

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

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*
1115.48 1115.49* 1115.51* 1130.01 1131.07* 1131.08 1131.09* 1132.07* 1132.10* 1132.18* 1132.21*
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
1138.16 1139.06 1139.07 1139.08 1139.09 1139.10 1139.12 1139.19* 1139.20* 1139.21 1139.22
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* 1230.00 1233.00

Median Family Income Not Known

9800.00*

WISE COUNTY (497), TX

MSA: 23104

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 - 0005

EASTLAND COUNTY (133), TX

MSA: NA

Moderate Income

9501.00 9504.00

Middle Income

9502.00 9503.00 9505.00

ASSESSMENT AREA - 0006

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 - 0007

FISHER COUNTY (151), TX

MSA: NA

Middle Income

9504.00

Upper Income

9503.00

ASSESSMENT AREA - 0008

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 - 0009

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

7304.00*

Income Not Known

9900.00*

ASSESSMENT AREA - 0010

NEWTON COUNTY (351), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00* 9503.00 9504.00

ASSESSMENT AREA - 0011

NOLAN COUNTY (353), TX

MSA: NA

Moderate Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

9503.00 9504.00

Middle Income

9501.00

Upper Income

9502.00 9505.00

ASSESSMENT AREA - 0012

ECTOR COUNTY (135), TX

MSA: 36220

Low Income

0018.00*

Moderate Income

0007.00* 0015.00* 0019.00* 0020.00* 0027.00* 0031.00*

Middle Income

0001.00* 0003.00* 0005.00* 0006.00* 0008.00 0010.00 0011.00* 0013.00* 0016.00* 0022.00* 0028.01*

0028.02*

Upper Income

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

ASSESSMENT AREA - 0013

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 - 0014

TOM GREEN COUNTY (451), TX

MSA: 41660

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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 0003.00 0008.01 0008.02 0011.01 0012.00 0013.01 0013.03 0013.04 0017.04 0017.06

Upper Income

0010.00 0016.00 0017.07 0017.08

Income Not Known

9800.00

ASSESSMENT AREA - 0015

SHACKELFORD COUNTY (417), TX

MSA: NA

Middle Income

9503.00

ASSESSMENT AREA - 0016

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%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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

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

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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%

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 6904.01 6904.02 6905.00 6906.01 6906.02 6907.00 6908.00* 6909.00* 6910.00* 6911.00*

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 - 0017

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

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

ASSESSMENT AREA - 0018

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

ASSESSMENT AREA - 0019

SOMERVELL COUNTY (425), TX

MSA: NA

Middle Income

0001.00 0002.00

OUTSIDE ASSESSMENT AREA

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 90-100%

0995.08

PLACER COUNTY (061), CA

MSA: 40900

Upper Income

0212.03

MONTROSE COUNTY (085), CO

MSA: NA

Middle Income

9662.01

NASSAU COUNTY (089), FL

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

MSA: 27260

Middle Income

0503.03

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0007.00

JACKSON COUNTY (157), GA

MSA: NA

Upper Income

0107.01

SHAWNEE COUNTY (177), KS

MSA: 45820

Moderate Income

0016.03

CALCASIEU PARISH (019), LA

MSA: 29340

Moderate Income

0016.00

Middle Income

0029.00 0036.00

LAFAYETTE PARISH (055), LA

MSA: 29180

Middle Income

0020.02

ST. TAMMANY PARISH (103), LA

MSA: 35380

Moderate 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

0411.03

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income >= 120%

3383.00

FERGUS COUNTY (027), MT

MSA: NA

Middle Income

0301.00

POLK COUNTY (143), NE

MSA: NA

Middle Income

9601.00

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 60-70%

0037.36

LINCOLN COUNTY (027), NM

MSA: NA

Middle Income

9604.00 9606.00

SAN MIGUEL COUNTY (047), NM

MSA: NA

Middle Income

9575.00

TORRANCE COUNTY (057), NM

MSA: 10740

Moderate 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

9636.00

BEAVER COUNTY (007), OK

MSA: NA

Middle Income

9516.00

COMANCHE COUNTY (031), OK

MSA: 30020

Middle Income

0023.02

SEMINOLE COUNTY (133), OK

MSA: NA

Moderate Income

5836.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income >= 120%

0179.02

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 110-120%

1211.18

Median Family Income >= 120%

1821.01 1918.13

BOSQUE COUNTY (035), TX

MSA: NA

Middle Income

9501.00

BRAZORIA COUNTY (039), 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

MSA: 26420

Middle Income

6616.02 6619.00 6624.00 6626.00 6627.00 6634.00

Upper Income

6606.02

BRAZOS COUNTY (041), TX

MSA: 17780

Upper Income

0019.00

BROWN COUNTY (049), TX

MSA: NA

Low Income

9507.00

Moderate Income

9508.00

Middle Income

9501.00 9503.00 9512.00

BURLESON COUNTY (051), TX

MSA: 17780

Middle Income

9704.00

BURNET COUNTY (053), TX

MSA: NA

Middle Income

9601.00 9604.00

CALDWELL COUNTY (055), TX

MSA: 12420

Moderate Income

9605.00

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

Middle Income

9603.00

CALHOUN COUNTY (057), TX

MSA: NA

Upper Income

0003.00 0004.00

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

CLAY COUNTY (077), TX

MSA: 48660

Middle Income

0303.02

COKE COUNTY (081), TX

MSA: NA

Upper Income

9501.00

COLEMAN COUNTY (083), TX

MSA: NA

Moderate 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 40-50%

0319.00

Median Family Income 100-110%

0304.08

Median Family Income >= 120%

0305.18 0305.28 0313.13 0316.42

COLORADO COUNTY (089), TX

MSA: NA

Middle Income

7502.00 7505.00

Upper Income

7503.00

COMAL COUNTY (091), TX

MSA: 41700

Moderate Income

3105.01

Middle Income

3105.02

Upper Income

3103.00 3108.02

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 definition.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

9503.00

COOKE COUNTY (097), TX

MSA: NA

Upper Income

0007.00

CORYELL COUNTY (099), TX

MSA: 28660

Middle Income

0101.01 0102.02

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 30-40%

0109.04

Median Family Income 40-50%

0141.03

Median Family Income 50-60%

0145.02 0152.02 0152.05

Median Family Income 60-70%

0153.04 0166.21 0166.26 0176.02

Median Family Income 70-80%

0078.22 0100.00 0136.24 0142.03 0165.17 0192.02

Median Family Income 80-90%

0137.22 0152.04 0181.11

Median Family Income 90-100%

0140.01 0141.36 0166.16

Median Family Income 110-120%

0136.09 0137.27 0204.00

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

Median Family Income >= 120%

0007.02 0019.00 0080.00 0131.02 0132.00 0141.19 0141.24 0195.02 0197.00

DAWSON COUNTY (115), TX

MSA: NA

Upper Income

9504.01

DONLEY COUNTY (129), TX

MSA: NA

Middle Income

9502.00 9503.00

FLOYD COUNTY (153), TX

MSA: NA

Middle Income

9505.00

GAINES COUNTY (165), TX

MSA: NA

Upper Income

9502.00

GALVESTON COUNTY (167), TX

MSA: 26420

Upper Income

7214.00 7215.00 7255.00 7260.00

GILLESPIE COUNTY (171), TX

MSA: NA

Upper Income

9504.00

GLASSCOCK COUNTY (173), 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

Upper Income

9501.00

GRAY COUNTY (179), TX

MSA: NA

Upper Income

9501.00

GREGG COUNTY (183), TX

MSA: 30980

Moderate Income

0010.00

Middle Income

0008.00

GRIMES COUNTY (185), TX

MSA: NA

Middle Income

1801.01 1802.00 1803.02

Upper Income

1803.01

HALE COUNTY (189), TX

MSA: NA

Upper Income

9503.00

HALL COUNTY (191), TX

MSA: NA

Moderate Income

9505.00

HAMILTON COUNTY (193), 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

Middle Income

9501.00

Upper Income

9502.00

HANSFORD COUNTY (195), TX

MSA: NA

Middle Income

9503.00

HARDIN COUNTY (199), TX

MSA: 13140

Moderate Income

0308.00

Middle Income

0307.00 0309.00 0310.00

Upper Income

0302.00 0305.01 0305.02

HARRIS COUNTY (201), TX 2/

MSA: 26420

Median Family Income 20-30%

4231.00

Median Family Income 30-40%

2401.00 5501.00

Median Family Income 40-50%

2334.00 2335.00 2506.00 5337.01

Median Family Income 50-60%

2228.00 2309.00 2408.01 2415.00 2525.00 3118.00 3229.00 3307.00 5313.00 5318.00 5336.00

Median Family Income 60-70%

3143.00 5338.02 5406.02 5510.00

Median Family Income 70-80%

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

2404.00 3338.00 3423.00 5532.00

Median Family Income 80-90%

2501.00 4508.01 5224.02 5341.00 5523.02 5554.01

Median Family Income 90-100%

2407.01 5423.02 5431.00 5554.02 5560.00

Median Family Income 100-110%

2517.00 3427.00 5405.02 5421.01

Median Family Income 110-120%

5415.00 5422.00 5514.00 5526.02 5542.00

Median Family Income >= 120%

2507.01 2508.00 2520.00 3402.02 3416.00 4110.00 4115.02 4301.00 4313.02 4314.02 4320.01

5106.00 5112.00 5202.00 5312.00 5401.00 5419.00 5528.00 5535.00 5538.01 5539.00 5547.00

5548.02 5555.01 5555.02 5556.00 5557.02

HARRISON COUNTY (203), TX

MSA: 30980

Moderate Income

0201.02

HARTLEY COUNTY (205), TX

MSA: NA

Upper Income

9502.00

HASKELL COUNTY (207), TX

MSA: NA

Middle Income

9503.00

HAYS COUNTY (209), TX

MSA: 12420

Upper Income

0108.06

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

HENDERSON COUNTY (213), TX

MSA: NA

Middle Income

9503.00

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income >= 120%

0223.00

HILL COUNTY (217), TX

MSA: NA

Middle Income

9602.00 9605.00

HOUSTON COUNTY (225), TX

MSA: NA

Middle Income

9507.00

HOWARD COUNTY (227), TX

MSA: NA

Middle Income

9504.00

HUNT COUNTY (231), TX

MSA: 19124

Middle Income

9615.02

HUTCHINSON COUNTY (233), TX

MSA: NA

Upper Income

9505.00

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

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

Upper Income

9501.00

JASPER COUNTY (241), TX

MSA: NA

Moderate Income

9503.00

Middle Income

9504.00 9507.00 9508.00

KAUFMAN COUNTY (257), TX

MSA: 19124

Moderate Income

0504.00

Middle Income

0507.01

KENT COUNTY (263), 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

MSA: NA

Middle Income

9501.00

LAMB COUNTY (279), TX

MSA: NA

Middle Income

9506.00

LEON COUNTY (289), TX

MSA: NA

Middle Income

9501.00

Upper Income

9502.00 9503.00

LIBERTY COUNTY (291), TX

MSA: 26420

Moderate Income

7004.00

Middle Income

7012.00

LIMESTONE COUNTY (293), TX

MSA: NA

Middle Income

9701.00

LLANO COUNTY (299), TX

MSA: NA

Upper Income

9703.00

LUBBOCK COUNTY (303), 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

MSA: 31180

Moderate Income

0016.02 0017.09 0024.00

Middle Income

0004.05 0102.00 0103.01 0105.08

Upper Income

0103.02 0104.06 0104.07 0105.09

MADISON COUNTY (313), TX

MSA: NA

Moderate Income

0004.00

Middle Income

0001.00 0002.00 0003.00

MAVERICK COUNTY (323), TX

MSA: NA

Moderate Income

9505.00

MIDLAND COUNTY (329), TX

MSA: 33260

Moderate Income

0001.00 0102.00

Middle Income

0005.00 0101.14

Upper Income

0101.04 0101.13

MITCHELL COUNTY (335), TX

MSA: NA

Middle Income

9502.00

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

Upper Income

9504.00

MONTAGUE COUNTY (337), TX

MSA: NA

Middle Income

9504.00 9506.00

NACOGDOCHES COUNTY (347), TX

MSA: NA

Upper Income

9504.00 9505.02

NAVARRO COUNTY (349), TX

MSA: NA

Middle Income

9704.00

OLDHAM COUNTY (359), TX

MSA: 11100

Middle Income

9501.00

PANOLA COUNTY (365), TX

MSA: NA

Middle Income

9506.00

PARMER COUNTY (369), TX

MSA: NA

Middle Income

9502.00 9503.00

POLK COUNTY (373), 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

Middle Income

2101.01 2102.04 2103.02

POTTER COUNTY (375), TX

MSA: 11100

Low Income

0106.00

Moderate Income

0154.00

Middle Income

0144.01

Upper Income

0104.00

RAINS COUNTY (379), TX

MSA: NA

Middle Income

9501.00

RANDALL COUNTY (381), TX

MSA: 11100

Middle Income

0206.00 0218.01

Upper Income

0204.00 0216.04 0216.05 0216.08 0216.09 0217.04 0219.00 0220.01

RUNNELS COUNTY (399), TX

MSA: NA

Middle Income

9505.00 9506.00

RUSK COUNTY (401), TX

MSA: 30980

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

9503.00

SAN JACINTO COUNTY (407), TX

MSA: NA

Middle Income

2001.02 2003.00

SCURRY COUNTY (415), TX

MSA: NA

Middle Income

9501.00 9506.00

Upper Income

9502.00 9503.00

SMITH COUNTY (423), TX

MSA: 46340

Middle Income

0014.01

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

TERRY COUNTY (445), 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

MSA: NA

Moderate Income

9503.00

THROCKMORTON COUNTY (447), TX

MSA: NA

Middle Income

9503.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 70-80%

0018.57

Median Family Income 110-120%

0017.42

Median Family Income >= 120%

0001.01 0011.00 0017.60 0017.65 0017.68

TRINITY COUNTY (455), TX

MSA: NA

Middle Income

9504.00

TYLER COUNTY (457), TX

MSA: NA

Middle Income

9502.00 9504.00

UVALDE COUNTY (463), TX

MSA: NA

Middle Income

9502.00

VICTORIA COUNTY (469), 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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004166

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: First Financial Bank, N.A.

MSA: 47020

Upper Income

0014.00 0016.06

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.00 6805.00

Middle Income

6803.00

Upper Income

6801.00

WASHINGTON COUNTY (477), TX

MSA: NA

Upper Income

1705.00

WICHITA COUNTY (485), TX

MSA: 48660

Upper Income

0124.00

WILLACY COUNTY (489), TX

MSA: NA

Moderate Income

9505.00 9507.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Middle Income

0205.08 0208.05

Upper Income

0201.09 0201.10 0208.06 0215.04

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.

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Financial Bank, N.A.

Respondent ID: 0000004166

Agency: OCC - 1

WILSON COUNTY (493), TX

MSA: 41700

Middle Income

0002.02

Upper Income

0001.04

YOAKUM COUNTY (501), TX

MSA: NA

Upper Income

9502.00

YOUNG COUNTY (503), TX

MSA: NA

Middle Income

9502.00

Upper Income

9504.00

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.

2019 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004166

Institution: First Financial Bank, N.A.

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	730	730	0	0.00%
Small Farm Loans	231	231	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,018	1,018	0	0.00%
Total	1,981	1,981	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.