**Small Business Loans - Originations Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Agency: OCC - 1 State: ARIZONA (04)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Angela Hadley

12/21/2023

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

PAGE: 2 OF

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 0,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loan Amount at Loans to Businesses Origination Origination With Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$1	Loa	o Item: ns by liates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (035), CO										
MSA 19740										
Outside Assessment Area										
Low Income	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
EL PASO COUNTY (041), CO										
MSA 17820										
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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Agency: OCC - 1 State: COLORADO (08)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination         Origination         Origination           <=\$100,000         >\$100,000 But         >\$250,000			with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	65	1	200	0	0	2	65	0	0
STATE TOTAL	2	65	1	200	0	0	2	65	0	0

2022 Institution Disclosure Statement - Tab

Loans by County

Small Business Loans - Originations Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

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Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	245	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	245	0	0	0	0	0	0
PINELLAS COUNTY (103), FL										
MSA 45300										
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	203	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	203	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	0	0	2	448	0	0	0	0	0	0
STATE TOTAL	0	0	2	448	0	0	0	0	0	0

**Small Business Loans - Originations Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Agency: OCC - 1 State: GEORGIA (13)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination Origination Origination		with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHATHAM COUNTY (051), GA										
MSA 42340										
Outside Assessment Area										
Low Income	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	600	1	600	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	600	1	600	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	600	1	600	0	0
STATE TOTAL	0	0	0	0	1	600	1	600	0	0

**Small Business Loans - Originations Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Agency: OCC - 1 State: KANSAS (20)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	Loan Amount at Coans to Businesses Origination with Gross Annual >\$250,000 Revenues <= \$1 Million			Loa	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MCPHERSON COUNTY (113), KS											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	92	0	0	0	0	1	92	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	92	0	0	0	0	1	92	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	1	92	0	0	0	0	1	92	0	0	
STATE TOTAL	1	92	0	0	0	0	1	92	0	0	

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	600	1	600	0	0
Middle Income	0	0	0	0	1	728	1	728	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	1,328	2	1,328	0	0
LAFAYETTE PARISH (055), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	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
LIVINGSTON PARISH (063), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	100	1	250	2	1,328	2	1,328	0	0
STATE TOTAL	1	100	1	250	2	1,328	2	1,328	0	0

Respondent ID: 0000004166

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Loans by County
Small Business Loans - Originations

Agency: OCC - 1

**Institution: FIRST FINANCIAL BANK** 

State: MINNESOTA (27)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
REDWOOD COUNTY (127), MN										
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	92	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	92	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	92	0	0	0	0	0	0	0	0
STATE TOTAL	1	92	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AMITE COUNTY (005), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	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	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	1	80	0	0
STATE TOTAL	1	80	0	0	0	0	1	80	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	500	1	500	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	1	250	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	1	500	2	750	0	0
CURRY COUNTY (009), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	310	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	310	0	0	0	0

Respondent ID: 0000004166

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Loans by County

Agency: OCC - 1

**Small Business Loans - Originations Institution: FIRST FINANCIAL BANK** 

State: NEW MEXICO (35)

Area Income Characteristics	Origi	mount at nation 00,000	tion Origination Origination with Gross Annual		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)
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	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
TORRANCE COUNTY (057), NM										
MSA 10740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	450	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	450	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	1	250	4	2,260	2	750	0	0
STATE TOTAL	0	0	1	250	4	2,260	2	750	0	0

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	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	250	0	0	0	0	0	0
Income Not Known	0	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
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	200	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	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	450	0	0	0	0	0	0
STATE TOTAL	0	0	2	450	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAVER COUNTY (007), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	1	85	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	85	0	0	0	0	1	85	0	0
COMANCHE COUNTY (031), OK										
MSA 30020										
Outside Assessment Area										
Low Income	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	0	0	0	0	0	0
Income Not Known	1	64	0	0	0	0	1	64	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	1	64	0	0
PAYNE COUNTY (119), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	800	1	800	0	0
Income Not Known	0	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	800	1	800	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: Ins by Iiates
	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)
SEMINOLE COUNTY (133), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	149	1	130	1	800	3	949	0	0
STATE TOTAL	2	149	1	130	1	800	3	949	0	0

Respondent ID: 0000004166

Agency: OCC - 1

State: PENNSYLVANIA (42)

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Loans by County
Small Business Loans - Originations
Institution: FIRST FINANCIAL BANK

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses Memo Item ss Annual Loans by les <= \$1 Affiliates Illion		ns by
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	166	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	3	166	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	3	166	0	0	0	0	0	0	0	0
STATE TOTAL	3	166	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

Respondent ID: 0000004166

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at 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	1	573	1	573	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	573	1	573	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	319	0	0	0	0
Income Not Known	0	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	319	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Agency: OCC - 1

State: TENNESSEE (47)

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	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	450	1	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	0	0	0	0	1	450	1	450	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	3	1,342	2	1,023	0	0
STATE TOTAL	0	0	0	0	3	1,342	2	1,023	0	0

Respondent ID: 0000004166

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**Loans by County** 

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDREWS COUNTY (003), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	130	1	501	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	1	501	0	0	0	0
ANGELINA COUNTY (005), 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	0	0	1	48	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0
ATASCOSA COUNTY (013), 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	750	0	0	0	0
Middle Income	1	59	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	1	59	0	0	2	1,250	0	0	0	0

**Loans by County Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	272	0	0	0	0
Middle Income	0	0	0	0	1	360	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	632	0	0	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	71	0	0	0	0	1	45	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	71	0	0	0	0	1	45	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Origination Origination ne Characteristics <=\$100,000 >\$100,000 But <=\$250,000		Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	122	2	300	2	1,450	4	765	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	122	2	300	2	1,450	4	765	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	0	0	2	288	0	0	1	150	0	0
Upper Income	0	0	0	0	1	475	0	0	0	0
Income Not Known	0	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	288	1	475	1	150	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Inside AA 0003										
Low Income	2	98	2	400	3	1,968	2	717	0	0
Moderate Income	3	144	3	525	8	5,143	5	2,453	0	0
Middle Income	24	925	9	1,816	2	1,027	12	1,224	0	0
Upper Income	29	1,615	12	2,065	8	4,141	20	4,956	0	0
Income Not Known	0	0	0	0	1	563	1	563	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	2,782	26	4,806	22	12,842	40	9,913	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
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	2	135	1	115	0	0	2	210	0	0
Upper Income	0	0	0	0	2	877	0	0	0	0
Income Not Known	0	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	135	1	115	2	877	2	210	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	0	0	2	278	1	529	2	699	0	0
Upper Income	1	55	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	2	278	1	529	2	699	0	0
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	1	63	0	0	0	0	1	63	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	63	0	0	0	0	1	63	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Loan Amount at Origination Origination State Service State S		ss Annual es <= \$1	Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALDWELL COUNTY (055), 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	1	293	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	293	0	0	0	0
CALHOUN COUNTY (057), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	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	1	10	0	0	1	500	0	0	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	49	2,287	8	1,311	4	2,250	23	1,973	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	49	2,287	8	1,311	4	2,250	23	1,973	0	0

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
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	0	0	0	0	0	0	0	0
Middle Income	2	92	0	0	1	950	1	950	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	92	0	0	1	950	1	950	0	0
CHAMBERS COUNTY (071), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	53	0	0	1	450	3	503	0	0
Income Not Known	0	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	63	0	0	1	450	3	503	0	0
CLAY COUNTY (077), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	95	0	0	0	0	1	95	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Area Income Characteristics Criginal C-\$100,			on Amount at Loan Amount at Loan Amount at Corigination Origination >\$100,000 But <=\$250,000			with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLEMAN COUNTY (083), 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
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	33	0	0	1	600	2	633	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	987	1	987	0	0
Median Family Income 100-110%	0	0	2	264	0	0	1	112	0	0
Median Family Income 110-120%	0	0	0	0	1	688	0	0	0	0
Median Family Income >= 120%	4	217	1	200	3	1,638	4	1,738	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	250	3	464	6	3,913	8	3,470	0	0

**Small Business Loans - Originations Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	3	42	1	120	0	0	2	31	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	42	1	120	0	0	2	31	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	2	89	6	994	0	0	0	0	0	0
Upper Income	1	25	1	180	0	0	1	25	0	0
Income Not Known	0	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	114	7	1,174	0	0	1	25	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	81	2	313	1	277	4	671	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	2	313	1	277	4	671	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAM COUNTY (111), 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	301	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	301	0	0	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	3	1,870	1	735	0	0
Median Family Income 40-50%	1	54	1	189	0	0	1	189	0	0
Median Family Income 50-60%	1	51	0	0	1	400	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	245	1	350	2	595	0	0
Median Family Income 80-90%	1	100	2	495	1	365	2	345	0	0
Median Family Income 90-100%	4	261	0	0	1	281	1	26	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%	19	1,012	3	593	8	4,230	9	2,958	0	0
Median Family Income Not Known	1	100	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,628	7	1,522	15	7,496	16	4,848	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at ination 00,000	Origination 0 >\$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)
DAWSON COUNTY (115), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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	0	0	0	0	0	0	0	0
DEAF SMITH COUNTY (117), 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	41	1,696	9	1,395	10	5,080	27	2,507	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	41	1,696	9	1,395	10	5,080	27	2,507	0	0

2022 Institution Disclosure Statement - Tal

**Loans by County** 

**Small Business Loans - Originations Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	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)
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	1	176	0	0	0	0	0	0
Median Family Income 70-80%	2	138	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	24	0	0	0	0	1	24	0	0
Median Family Income 90-100%	1	10	1	150	1	500	0	0	0	0
Median Family Income 100-110%	2	127	0	0	0	0	2	127	0	0
Median Family Income 110-120%	1	47	5	767	0	0	0	0	0	0
Median Family Income >= 120%	21	1,161	6	1,100	4	1,950	4	457	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	28	1,507	13	2,193	5	2,450	7	608	0	0
DIMMIT COUNTY (127), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	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	26	0	0	0	0	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	2	150	2	429	3	2,150	2	1,250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	2	429	3	2,150	2	1,250	0	0
EASTLAND COUNTY (133), TX										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	23	958	1	130	0	0	9	413	0	0
Middle Income	51	1,518	10	1,646	7	3,861	26	3,040	0	0
Upper Income	22	1,075	4	662	5	2,403	8	704	0	0
Income Not Known	7	381	0	0	0	0	4	236	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	103	3,932	15	2,438	12	6,264	47	4,393	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	728	2	778	0	0
Middle Income	15	907	3	606	1	609	2	161	0	0
Upper Income	2	65	0	0	1	300	2	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	1,022	3	606	3	1,637	6	1,004	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELLIS COUNTY (139), TX										
MSA 19124										
Inside AA 0004										
Low Income	0	0	1	175	3	1,958	2	1,003	0	0
Moderate Income	2	42	1	247	0	0	1	247	0	0
Middle Income	23	1,122	4	590	5	2,883	11	1,899	0	0
Upper Income	10	504	2	410	3	2,306	6	2,413	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,668	8	1,422	11	7,147	20	5,562	0	0
ERATH COUNTY (143), TX										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	37	1,805	11	2,234	6	3,053	32	3,858	0	0
Upper Income	34	1,417	5	976	9	5,473	17	2,265	0	0
Income Not Known	0	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	3,222	16	3,210	15	8,526	49	6,123	0	0
FALLS COUNTY (145), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	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	400	0	0	0	0

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
FAYETTE COUNTY (149), TX											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	20	0	0	0	0	1	20	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	20	0	0	0	0	1	20	0	0	
FISHER COUNTY (151), TX											
MSA NA											
Inside AA 0011											
Low Income	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	185	2	305	0	0	3	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	3	185	2	305	0	0	3	315	0	0	

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**Loans by County** 

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	400	1	400	0	0
Median Family Income 60-70%	2	77	1	240	0	0	2	77	0	0
Median Family Income 70-80%	2	110	0	0	0	0	2	110	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%	4	245	2	370	3	1,145	5	645	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	432	3	610	4	1,545	10	1,232	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	825	2	875	0	0
Upper Income	5	246	0	0	2	906	4	686	0	0
Income Not Known	0	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	296	0	0	3	1,731	6	1,561	0	0

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	ıal Loans by		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
GARZA COUNTY (169), 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	290	1	290	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	290	1	290	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	2	114	1	120	0	0	1	15	0	0	
Upper Income	2	138	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	4	252	1	120	0	0	2	115	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	2	1,006	0	0	0	0	
Income Not Known	0	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	1,006	0	0	0	0	

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	275	1	275	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	5	164	2	400	0	0	2	193	0	0
Income Not Known	0	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	164	3	650	1	275	4	718	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	0	0	0	0	0	0
Middle Income	8	535	2	376	0	0	4	315	0	0
Upper Income	13	729	2	400	6	2,795	15	2,818	0	0
Income Not Known	0	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	1,264	4	776	6	2,795	19	3,133	0	0

## Footnote:

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX 2/										
MSA 26420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	15	0	0	0	0	1	15	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	0	0	0	0	2	1,100	0	0	0	0
Median Family Income >= 120%	7	412	2	353	6	2,998	2	1,012	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	527	2	353	8	4,098	4	1,127	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	74	1	164	5	3,533	4	1,914	0	0
Median Family Income 40-50%	2	70	2	382	2	1,360	4	1,073	0	0
Median Family Income 50-60%	2	57	6	1,029	3	1,715	5	1,879	0	0
Median Family Income 60-70%	10	554	7	1,195	7	4,022	11	2,939	0	0
Median Family Income 70-80%	5	254	0	0	3	1,150	6	879	0	0
Median Family Income 80-90%	2	140	1	150	2	1,060	0	0	0	0
Median Family Income 90-100%	3	131	0	0	3	1,430	4	1,450	0	0
Median Family Income 100-110%	6	292	3	733	0	0	3	118	0	0
Median Family Income 110-120%	0	0	1	150	2	935	1	376	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	19	986	5	1,094	12	6,396	14	3,410	0	0
Median Family Income Not Known	1	89	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	51	2,647	26	4,897	39	21,601	52	14,038	0	0
Totals For County: (201) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	74	1	164	5	3,533	4	1,914	0	0
Median Family Income 40-50%	2	70	2	382	2	1,360	4	1,073	0	0
Median Family Income 50-60%	2	57	6	1,029	3	1,715	5	1,879	0	0
Median Family Income 60-70%	10	554	7	1,195	7	4,022	11	2,939	0	0
Median Family Income 70-80%	5	254	0	0	3	1,150	6	879	0	0
Median Family Income 80-90%	3	155	1	150	2	1,060	1	15	0	0
Median Family Income 90-100%	3	131	0	0	3	1,430	4	1,450	0	0
Median Family Income 100-110%	7	392	3	733	0	0	4	218	0	0
Median Family Income 110-120%	0	0	1	150	4	2,035	1	376	0	0
Median Family Income >= 120%	26	1,398	7	1,447	18	9,394	16	4,422	0	0
Median Family Income Not Known	1	89	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	3,174	28	5,250	47	25,699	56	15,165	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	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Origination Origination Origination with Gross <=\$100,000 >\$100,000 But >\$250,000 Revenues		ation Origination Origination with Gross Annual 0,000 >\$100,000 But >\$250,000 Revenues <= \$1		Origination with Gross >\$250,000 Revenues		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)
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	1	105	3	2,200	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	105	3	2,200	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	2	682	0	0	0	0
Upper Income	1	78	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	1	150	2	682	0	0	0	0
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	1	131	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	131	0	0	0	0	0	0

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

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILL COUNTY (217), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	1	80	1	150	1	500	1	80	0	0
Income Not Known	0	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	98	1	150	1	500	2	98	0	0
HOOD COUNTY (221), TX										
MSA NA										
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	10	619	2	287	4	3,146	8	1,765	0	0
Upper Income	29	1,487	12	2,095	12	5,606	23	4,362	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	2,106	14	2,382	16	8,752	31	6,127	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	2	1,563	1	563	0	0
Upper Income	1	10	0	0	1	775	1	775	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	3	2,338	2	1,338	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Loan Amount at Loan Amount at Loan Amount at Loans to Bus Origination Origination Origination with Gross A <=\$100,000 >\$100,000 But >\$250,000 Revenues <=\$250,000 Million		ss Annual es <= \$1	Loa	o Item: ns by liates					
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	479	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	479	0	0	0	0
IRION COUNTY (235), TX										
MSA 41660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	824	2	824	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	824	2	824	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	21	0	0	0	0	1	21	0	0
Upper Income	1	49	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	70	0	0	0	0	1	21	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (239), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	1	822	2	848	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	1	822	2	848	0	0
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	115	1	250	0	0	1	15	0	0
Upper Income	2	135	0	0	1	350	2	135	0	0
Income Not Known	0	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	250	1	250	1	350	3	150	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Inside AA 0002										
Low Income	2	90	3	525	1	1,000	0	0	0	0
Moderate Income	20	1,034	9	1,428	10	5,123	16	2,754	0	0
Middle Income	24	1,258	7	1,269	8	3,362	14	2,340	0	0
Upper Income	51	3,017	22	3,645	8	4,945	28	3,523	0	0
Income Not Known	7	314	1	175	9	4,754	5	1,350	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	104	5,713	42	7,042	36	19,184	63	9,967	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Origination Origi		mount at ination ,000 But 250,000	Origination t >\$250,000		with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (251), TX										
MSA 23104										
Inside AA 0021										
Low Income	1	75	0	0	0	0	1	75	0	0
Moderate Income	20	801	7	1,257	7	4,118	9	1,852	0	0
Middle Income	22	1,031	3	520	5	3,500	16	4,212	0	0
Upper Income	2	48	2	348	1	559	3	607	0	0
Income Not Known	0	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	1,955	12	2,125	13	8,177	29	6,746	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	14	552	1	205	4	2,685	7	214	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	14	552	1	205	4	2,685	7	214	0	0
KARNES COUNTY (255), 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	174	0	0	0	0	0	0
Income Not Known	0	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	174	0	0	0	0	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	50	0	0	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	1	50	0	0	1	450	1	450	0	0
KENDALL COUNTY (259), 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	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
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	1	200	0	0	1	200	0	0
Middle Income	1	60	0	0	2	776	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	60	1	200	2	776	1	200	0	0

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

**Small Business Loans - Originations Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Amount at lination 0,000 But 250,000	Origi	mount at ination 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIBERTY COUNTY (291), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	224	0	0	0	0	0	0	0	0
Middle Income	1	72	1	202	1	647	3	921	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	296	1	202	1	647	3	921	0	0
LIPSCOMB COUNTY (295), 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	225	0	0	1	225	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	225	0	0	1	225	0	0
LLANO COUNTY (299), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	240	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	0	0	0	0	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	1	150	0	0	1	150	0	0
Moderate Income	0	0	0	0	1	360	1	360	0	0
Middle Income	4	280	1	250	1	500	2	200	0	0
Upper Income	0	0	2	450	0	0	1	200	0	0
Income Not Known	1	25	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	305	4	850	2	860	5	910	0	0
MCCULLOCH COUNTY (307), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	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	13	0	0	0	0	0	0	0	0
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	2	124	0	0	0	0	1	25	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	1	144	0	0	1	144	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	154	1	144	0	0	2	169	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origination Origination C <=\$100,000 >\$100,000 But <=\$250,000		Origi	mount at nation 50,000	on with Gross		Loa	o Item: ns by liates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	47	0	0	1	545	0	0	0	0
Upper Income	1	35	0	0	0	0	1	35	0	0
Income Not Known	0	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	82	0	0	1	545	1	35	0	0
MATAGORDA COUNTY (321), TX										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	0	0	1	867	2	906	0	0
Middle Income	1	45	1	150	0	0	1	150	0	0
Upper Income	4	188	1	116	3	1,327	3	510	0	0
Income Not Known	0	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	272	2	266	4	2,194	6	1,566	0	0
MAVERICK COUNTY (323), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	0	0	1	43	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	1	43	0	0

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

**Small Business Loans - Originations Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MENARD COUNTY (327), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	1	40	0	0	0	0	0	0	0	0
Moderate Income	3	164	1	125	0	0	1	39	0	0
Middle Income	2	93	1	148	1	560	3	739	0	0
Upper Income	3	117	2	420	1	500	3	458	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	414	4	693	2	1,060	7	1,236	0	0
MILAM COUNTY (331), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	132	0	0	0	0	2	132	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	132	0	0	0	0	2	132	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	Amount at Loan Amount at igination Origination \$100,000 >\$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)
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	3	85	1	190	0	0	1	190	0	0
Income Not Known	0	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	85	1	190	0	0	1	190	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	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	77	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	243	0	0	1	700	1	50	0	0
Median Family Income 50-60%	4	189	0	0	3	1,860	2	1,110	0	0
Median Family Income 60-70%	7	228	2	380	3	1,750	6	1,894	0	0
Median Family Income 70-80%	10	469	4	727	7	3,105	7	1,468	0	0
Median Family Income 80-90%	31	1,702	6	1,207	6	2,922	11	2,411	0	0
Median Family Income 90-100%	8	262	4	724	6	4,140	3	200	0	0
Median Family Income 100-110%	3	157	4	729	6	3,082	4	769	0	0
Median Family Income 110-120%	5	187	1	200	1	570	2	229	0	0
Median Family Income >= 120%	54	2,311	14	2,515	14	7,718	33	5,845	0	0
Median Family Income Not Known	3	167	1	104	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	131	5,992	36	6,586	47	25,847	69	13,976	0	0
MOORE COUNTY (341), 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	3	1,068	3	1,068	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	3	1,068	3	1,068	0	0

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

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	1	173	0	0	1	173	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	173	0	0	1	173	0	0
NEWTON COUNTY (351), TX										
MSA NA										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	214	0	0	0	0	1	92	0	0
Middle Income	8	155	1	150	1	300	7	390	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	369	1	150	1	300	8	482	0	0

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

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NOLAN COUNTY (353), TX										
MSA NA										
Inside AA 0015										
Low Income	8	235	4	520	1	400	6	580	0	0
Moderate Income	5	156	0	0	0	0	1	7	0	0
Middle Income	14	444	6	989	1	310	13	1,426	0	0
Upper Income	5	301	0	0	0	0	4	226	0	0
Income Not Known	0	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	1,136	10	1,509	2	710	24	2,239	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	33	1,348	0	0	2	980	16	1,213	0	0
Middle Income	41	1,814	8	1,652	1	392	18	1,649	0	0
Upper Income	78	3,833	13	2,115	15	8,387	44	3,408	0	0
Income Not Known	0	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	6,995	21	3,767	18	9,759	78	6,270	0	0
PALO PINTO COUNTY (363), TX										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	445	1	181	2	650	7	476	0	0
Middle Income	25	964	7	1,183	7	4,251	16	2,316	0	0
Upper Income	3	145	1	250	3	1,156	3	438	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,554	9	1,614	12	6,057	26	3,230	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PANOLA COUNTY (365), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	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	2	1,800	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,800	0	0	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	636	6	1,024	7	3,511	11	2,484	0	0
Middle Income	23	1,107	7	1,241	14	5,627	22	4,268	0	0
Upper Income	62	2,792	27	4,189	14	7,087	26	3,695	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	96	4,535	40	6,454	35	16,225	59	10,447	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	1	86	3	406	1	450	1	120	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	86	3	406	1	450	1	120	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	1	220	1	500	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	1	220	1	500	1	23	0	0
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
Low Income	1	27	2	363	0	0	1	27	0	0
Moderate Income	3	67	1	183	0	0	4	250	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	2	500	0	0	3	540	0	0
Income Not Known	0	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	134	5	1,046	0	0	8	817	0	0
PRESIDIO COUNTY (377), TX										
MSA NA										
Outside Assessment Area										
Low Income	1	69	0	0	0	0	1	69	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	1	69	0	0

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

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	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	1	54	1	172	0	0	1	172	0	0
Middle Income	2	114	1	250	0	0	2	114	0	0
Upper Income	7	410	6	940	4	1,992	12	1,908	0	0
Income Not Known	0	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	578	8	1,362	4	1,992	15	2,194	0	0
ROBERTSON COUNTY (395), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	54	4	605	1	475	5	973	0	0
Middle Income	2	50	2	255	1	300	2	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	3	104	6	860	2	775	7	1,423	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	84	0	0	2	1,258	3	1,342	0	0
Income Not Known	0	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	84	0	0	2	1,258	3	1,342	0	0

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at lination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	200	0	0	2	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	200	0	0	2	250	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	193	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	193	0	0	0	0	0	0
SAN JACINTO COUNTY (407), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	1	14	0	0
Middle Income	2	79	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	93	0	0	0	0	1	14	0	0

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	12	725	0	0	1	443	2	179	0	0
Upper Income	7	329	0	0	1	796	4	888	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,054	0	0	2	1,239	6	1,067	0	0
SHACKELFORD COUNTY (417), 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	13	470	1	250	0	0	5	181	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	470	1	250	0	0	5	181	0	0
SOMERVELL COUNTY (425), TX										
MSA NA										
Inside AA 0018										
Low Income	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	408	2	311	2	1,400	6	396	0	0
Upper Income	16	687	2	395	4	1,848	5	1,337	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,095	4	706	6	3,248	11	1,733	0	0

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Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
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	8	268	0	0	0	0	3	120	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	268	0	0	0	0	3	120	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	73	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	73	0	0	0	0	0	0	0	0	

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	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 0021										
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%	3	128	0	0	7	3,403	5	1,993	0	0
Median Family Income 50-60%	3	240	4	800	3	1,350	4	800	0	0
Median Family Income 60-70%	3	143	1	250	1	1,000	1	15	0	0
Median Family Income 70-80%	23	861	2	450	6	3,761	8	2,144	0	0
Median Family Income 80-90%	4	214	4	516	0	0	2	216	0	0
Median Family Income 90-100%	6	277	0	0	2	1,030	6	727	0	0
Median Family Income 100-110%	12	510	1	188	12	5,665	19	5,663	0	0
Median Family Income 110-120%	7	412	1	120	3	1,995	3	1,615	0	0
Median Family Income >= 120%	84	4,464	36	6,323	27	12,925	62	10,807	0	0
Median Family Income Not Known	3	218	1	227	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	148	7,467	50	8,874	61	31,129	110	23,980	0	0
TAYLOR COUNTY (441), TX										
MSA 10180										
Inside AA 0001										
Low Income	5	175	6	1,060	5	3,380	10	2,024	0	0
Moderate Income	66	2,984	21	3,949	17	8,893	43	4,426	0	0
Middle Income	69	3,540	21	3,605	40	20,924	52	8,226	0	0
Upper Income	91	3,913	25	4,720	24	14,607	59	9,091	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	231	10,612	73	13,334	86	47,804	164	23,767	0	0

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gro	Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
THROCKMORTON COUNTY (447), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	126	0	0	1	126	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	126	0	0	1	126	0	0
TOM GREEN COUNTY (451), TX										
MSA 41660										
Inside AA 0007										
Low Income	17	1,041	5	820	6	3,274	11	1,067	0	0
Moderate Income	19	668	6	1,183	5	2,739	18	1,807	0	0
Middle Income	13	551	7	1,054	11	4,750	16	2,779	0	0
Upper Income	56	2,425	16	2,531	12	5,095	51	3,180	0	0
Income Not Known	1	9	0	0	0	0	1	9	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	106	4,694	34	5,588	34	15,858	97	8,842	0	0

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	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%	3	61	1	250	0	0	1	20	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	50	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	3	139	2	390	1	750	1	30	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	7	250	3	640	1	750	2	50	0	0	
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	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	

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	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)
VAN ZANDT COUNTY (467), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	806	1	806	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	806	1	806	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	1	569	1	569	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	569	1	569	0	0
WALKER COUNTY (471), TX										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	456	4	586	4	1,885	3	730	0	0
Middle Income	33	1,649	3	552	1	500	12	511	0	0
Upper Income	14	692	0	0	1	838	7	1,103	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	2,797	7	1,138	6	3,223	22	2,344	0	0

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	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)
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	73	1	137	1	600	3	757	0	0
Upper Income	4	212	0	0	2	1,250	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	7	285	1	137	3	1,850	4	807	0	0
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0020										
Low Income	2	46	1	239	2	1,050	3	285	0	0
Moderate Income	3	127	1	124	0	0	3	241	0	0
Middle Income	8	353	2	400	7	3,386	5	877	0	0
Upper Income	8	433	7	1,161	5	2,999	7	2,523	0	0
Income Not Known	0	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	959	11	1,924	14	7,435	18	3,926	0	0
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	1	350	1	350	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	108	0	0	1	108	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	108	1	350	2	458	0	0

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

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

	mount (000s)	Num of Loans	Amount (000s)	Num of	Amount	Num of	A		
WILLIAMSON COLINTY (401) TY			(0000)	Loans	(000s)	Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (491), 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% 2	135	1	113	1	257	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	135	1	113	1	257	0	0	0	0
WISE COUNTY (497), TX									
MSA 23104									
Inside AA 0021									
Low Income 0	0	0	0	0	0	0	0	0	0
Moderate Income 10	389	2	252	4	2,236	4	629	0	0
Middle Income 57	2,552	21	3,498	16	9,549	38	3,414	0	0
Upper Income 4	229	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 71	3,170	23	3,750	20	11,785	43	4,133	0	0

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

**Small Business Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Orig	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (499), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	367	1	600	3	967	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	2	367	1	600	3	967	0	0
YOUNG COUNTY (503), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	280	1	280	0	0
Income Not Known	0	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	280	1	280	0	0
TOTAL INSIDE AA IN STATE	1,761	81,703	496	86,313	509	272,211	1,106	164,927	0	0
TOTAL OUTSIDE AA IN STATE	273	13,514	120	21,381	145	78,219	242	54,350	0	0
STATE TOTAL	2,034	95,217	616	107,694	654	350,430	1,348	219,277	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: UTAH (49)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination Origination with Gro >\$100,000 But >\$250,000 Revenue		with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (043), UT										
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	245	0	0	1	245	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	0	0	1	245	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	245	0	0	1	245	0	0
STATE TOTAL	0	0	1	245	0	0	1	245	0	0

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

**Small Business Loans - Originations** 

Institution: FIRST FINANCIAL BANK

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: VIRGINIA (51)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (121), VA										
MSA 13980										
Outside Assessment Area										
Low Income	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	900	0	0	0	0
Income Not Known	0	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	900	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	900	0	0	0	0
STATE TOTAL	0	0	0	0	1	900	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,761	81,703	496	86,313	509	272,211	1,106	164,927	0	0
TOTAL OUTSIDE AA	286	14,318	129	23,354	157	85,449	259	59,542	0	0
TOTAL INSIDE & OUTSIDE	2,047	96,021	625	109,667	666	357,660	1,365	224,469	0	0

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

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	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	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
STATE TOTAL	1	20	0	0	0	0	1	20	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	450	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	450	0	0	0	0
TORRANCE COUNTY (057), NM										
MSA 10740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	1	450	0	0	0	0
STATE TOTAL	0	0	1	200	1	450	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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Agency: OCC - 1 State: TEXAS (48)

Loan Amount at **Loan Amount at Loan Amount at** Loans to Farms with Memo Item: Origination Loans by Origination Origination **Gross Annual** <=\$100,000 >\$250,000 **Affiliates** >\$100,000 But Revenues <= \$1 **Area Income Characteristics** <=\$250,000 Million Num of Amount Num of Amount Num of Amount Num of **Amount** Num of Amount Loans (000s)Loans (000s)Loans (000s)Loans (000s)Loans (000s)**ARCHER COUNTY (009), TX MSA 48660 Outside Assessment Area** Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known **County Total BEXAR COUNTY (029), TX** MSA 41700 **Outside Assessment Area** Median Family Income < 10% Median Family Income 10-20% Median Family Income 20-30% Median Family Income 30-40% Median Family Income 40-50% Median Family Income 50-60% Median Family Income 60-70% Median Family Income 70-80% Median Family Income 80-90% Median Family Income 90-100% Median Family Income 100-110% Median Family Income 110-120% Median Family Income >= 120% Median Family Income Not Known Tract Not Known County Total 

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BORDEN COUNTY (033), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	209	0	0	0	0	3	204	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	209	0	0	0	0	3	204	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	0	0	1	150	0	0	1	150	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	150	0	0	1	150	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Orig	mount at nation 00,000	Origir >\$100,0	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
BRAZOS COUNTY (041), TX											
MSA 17780											
Inside AA 0003											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	4	232	1	110	0	0	4	232	0	0	
Income Not Known	0	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	232	1	110	0	0	4	232	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	5	65	1	150	0	0	1	21	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	5	65	1	150	0	0	1	21	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	2	108	0	0	0	0	2	108	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	108	0	0	0	0	2	108	0	0	

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000		nation 000 But	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)
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	1	401	1	401	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	401	1	401	0	0
CALLAHAN COUNTY (059), TX										
MSA 10180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	38	1,017	10	1,778	1	275	32	1,697	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	38	1,017	10	1,778	1	275	32	1,697	0	0
CASS COUNTY (067), 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	328	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	328	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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Area Income Characteristics	Orig	mount at ination 00,000	Origiı >\$100,	mount at nation 000 But 50,000	Origi	mount at nation 0,000	Gross Revenu	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	500	1	200	0	0	
Middle Income	1	100	0	0	1	450	2	550	0	0	
Upper Income	8	288	0	0	0	0	6	269	0	0	
Income Not Known	0	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	388	1	200	2	950	9	1,019	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	1	11	0	0	1	441	2	452	0	0	
Upper Income	0	0	1	115	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	11	1	115	1	441	2	452	0	0	
COLEMAN COUNTY (083), 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	1	135	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	1	135	0	0	1	100	0	0	

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nount at nation 000 But 50,000	Origii	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	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	100	1	185	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	0	0	1	110	1	409	1	409	0	0
Upper Income	12	496	3	487	1	328	9	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	12	496	4	597	2	737	10	891	0	0
CONCHO COUNTY (095), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	120	2	272	0	0	5	392	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	120	2	272	0	0	5	392	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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	0	0	1	225	0	0	1	225	0	0	
Income Not Known	0	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	225	0	0	1	225	0	0	
DEAF SMITH COUNTY (117), 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	19	932	15	2,495	14	5,996	35	6,288	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	19	932	15	2,495	14	5,996	35	6,288	0	0	

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

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Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	mount at nation 000 But 50,000	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	1	184	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	184	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	1	500	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	1	500	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	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 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	35	1,202	6	894	2	830	20	1,254	0	0
Middle Income	8	231	2	342	0	0	5	317	0	0
Upper Income	4	246	0	0	0	0	3	216	0	0
Income Not Known	12	358	2	361	0	0	6	296	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,037	10	1,597	2	830	34	2,083	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	33	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	33	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	75	1	200	1	266	1	75	0	0
Upper Income	3	48	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	123	1	200	1	266	1	75	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERATH COUNTY (143), TX										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	478	7	1,220	2	730	11	1,747	0	0
Upper Income	16	627	8	1,331	3	984	18	2,356	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	26	1,105	15	2,551	5	1,714	29	4,103	0	0
FAYETTE COUNTY (149), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
FISHER COUNTY (151), TX										
MSA NA										
Inside AA 0011										
Low Income	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	883	8	1,301	4	1,667	25	2,265	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	22	883	8	1,301	4	1,667	25	2,265	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origin	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	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	1	300	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	1	300	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	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

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origi	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
GLASSCOCK COUNTY (173), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	1	300	1	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	1	60	0	0	1	300	1	60	0	0
GRAY COUNTY (179), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	84	0	0	0	0	1	84	0	0
Income Not Known	0	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	84	0	0	0	0	1	84	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Orig	mount at ination 00,000	Origir >\$100,0	mount at nation 000 But 50,000	Origii	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	1	14	1	250	0	0	2	264	0	0
Income Not Known	0	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	1	250	1	300	2	264	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	84	0	0	1	272	1	84	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	84	0	0	1	272	1	84	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	2	107	3	511	3	1,117	8	1,735	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	107	3	511	3	1,117	8	1,735	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origii	mount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTLEY COUNTY (205), TX										
MSA NA										
<b>Outside Assessment Area</b>										
Low Income	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	104	0	0	1	500	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	2	104	0	0	1	500	1	100	0	0
HIDALGO COUNTY (215), TX										
MSA 32580										
<b>Outside Assessment Area</b>										
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	808	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	2	808	0	0	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Orig	amount at ination 100,000	Origir >\$100,0	mount at nation 000 But 50,000	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILL COUNTY (217), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	124	0	0	0	0	0	0
Income Not Known	0	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	124	0	0	0	0	0	0
HOOD COUNTY (221), TX										
MSA NA										
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	1	45	0	0	1	295	2	340	0	0
Upper Income	4	126	2	229	0	0	4	230	0	0
Income Not Known	0	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	171	2	229	1	295	6	570	0	0
HUTCHINSON COUNTY (233), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	2	272	0	0	3	332	0	0
Income Not Known	0	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	60	2	272	0	0	3	332	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

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Area Income Characteristics	Origi	Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	2	100	1	199	0	0	2	295	0	0
Income Not Known	0	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	100	1	199	0	0	2	295	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	150	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	0	0	0	0
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
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	0	0	0	0	0	0	0	0	0	0	
Upper Income	0	0	1	200	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	200	0	0	0	0	0	0	
JOHNSON COUNTY (251), TX											
MSA 23104											
Inside AA 0021											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	2	115	1	200	1	500	2	215	0	0	
Middle Income	1	57	1	135	1	400	2	535	0	0	
Upper Income	0	0	1	110	0	0	1	110	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	3	172	3	445	2	900	5	860	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	11	262	2	283	4	1,332	11	1,001	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	262	2	283	4	1,332	11	1,001	0	0	

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Num of Loans   Num		Memo Item: Loans by Affiliates	
MSA NA         Outside Assessment Area         Low Income       0       0       0       0       0       0         Moderate Income       0       0       0       0       0       0         Middle Income       0       0       0       0       0       0       0         Upper Income       1       53       1       225       0       0       0         Income Not Known       0		Num of Loans	Amount (000s)
Outside Assessment Area         Low Income       0 <t< td=""><td></td><td></td><td></td></t<>			
Low Income       0       0       0       0       0       0         Moderate Income       0       0       0       0       0       0         Middle Income       0       0       0       0       0       0         Upper Income       1       53       1       225       0       0         Income Not Known       0       0       0       0       0       0         Tract Not Known       0       0       0       0       0       0         County Total       1       53       1       225       0       0         KINNEY COUNTY (271), TX         MSA NA         Outside Assessment Area			
Moderate Income       0        0			
Middle Income       0       0       0       0       0       0         Upper Income       1       53       1       225       0       0         Income Not Known       0       0       0       0       0       0         Tract Not Known       0       0       0       0       0       0         County Total       1       53       1       225       0       0         KINNEY COUNTY (271), TX         MSA NA         Outside Assessment Area	0 0	0	0
Upper Income       1       53       1       225       0       0         Income Not Known       0       0       0       0       0       0       0         Tract Not Known       0	0 0	0	0
Income Not Known 0 0 0 0 0 0 0 0 0 Tract Not Known 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0	0
Tract Not Known         0	2 278	0	0
County Total         1         53         1         225         0         0           KINNEY COUNTY (271), TX           MSA NA           Outside Assessment Area	0 0	0	0
KINNEY COUNTY (271), TX  MSA NA Outside Assessment Area	0 0	0	0
MSA NA Outside Assessment Area	2 278	0	0
Outside Assessment Area			
Low Income 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 1 170 0 0	1 170	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 1 170 0 0	1 170	0	0
LAMPASAS COUNTY (281), TX			
MSA 28660			
Outside Assessment Area			
Low Income 0 0 0 0 0 0	0 0	0	0
Moderate Income 0 0 0 0 0 0	0 0	0	0
Middle Income 1 31 0 0 0 0	1 31	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 31 0 0 0 0			_

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEON COUNTY (289), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	68	3	369	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	68	3	369	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	2	89	1	105	1	300	1	65	0	0
Upper Income	1	60	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	149	1	105	1	300	1	65	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	3	446	1	345	3	446	0	0
Income Not Known	0	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	446	1	345	3	446	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MATAGORDA COUNTY (321), TX										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	260	3	343	0	0	3	183	0	0
Upper Income	1	82	2	389	1	425	3	814	0	0
Income Not Known	0	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	342	5	732	1	425	6	997	0	0
MENARD COUNTY (327), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	68	3	426	0	0	1	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	3	426	0	0	1	68	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Orig	Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILLS COUNTY (333), 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	1	334	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	1	334	0	0	0	0
MITCHELL COUNTY (335), TX										
MSA NA										
<b>Outside Assessment Area</b>										
Low Income	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	200	2	298	2	800	7	1,262	0	0
Income Not Known	0	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	2	298	2	800	7	1,262	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	1	394	0	0	0	0
Middle Income	3	153	3	508	2	780	5	1,046	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	153	3	508	3	1,174	5	1,046	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	0	0	0	0	1	50	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	73	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	15	0	0	0	0	1	15	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	64	0	0	0	0	2	64	0	0
Median Family Income 100-110%	1	20	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%	4	132	0	0	0	0	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	354	0	0	0	0	5	159	0	0
MOTLEY COUNTY (345), 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	495	1	495	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	495	1	495	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		o Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	1	310	1	310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	1	310	1	310	0	0
NOLAN COUNTY (353), TX										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	23	0	0	0	0	2	23	0	0
Middle Income	8	227	1	229	1	450	3	101	0	0
Upper Income	3	58	1	103	0	0	1	103	0	0
Income Not Known	0	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	308	2	332	1	450	6	227	0	0
OLDHAM COUNTY (359), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	1	448	1	448	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	1	448	1	448	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at ination 00,000	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	1	170	0	0	1	20	0	0
Income Not Known	0	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	1	170	0	0	1	20	0	0
PALO PINTO COUNTY (363), TX										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	312	1	312	0	0
Middle Income	3	70	5	825	2	517	4	595	0	0
Upper Income	0	0	1	139	0	0	1	139	0	0
Income Not Known	0	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	70	6	964	3	829	6	1,046	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	84	0	0	2	865	2	75	0	0
Middle Income	12	440	3	552	3	937	11	1,670	0	0
Upper Income	13	618	1	220	3	1,150	12	1,409	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,142	4	772	8	2,952	25	3,154	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	3	89	0	0	0	0	1	34	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	89	0	0	0	0	1	34	0	0
PRESIDIO COUNTY (377), TX										
MSA NA										
Outside Assessment Area										
Low Income	1	66	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	66	0	0	0	0	0	0	0	0
RANDALL COUNTY (381), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	150	1	120	2	850	6	1,115	0	0
Income Not Known	0	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	150	1	120	2	850	6	1,115	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Orig	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROBERTSON COUNTY (395), TX										
MSA 17780										
<b>Outside Assessment Area</b>										
Low Income	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	87	1	104	0	0	1	39	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	87	1	104	0	0	1	39	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	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
SAN JACINTO COUNTY (407), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	100	0	0	0	0	1	21	0	0
Middle Income	3	148	2	260	0	0	4	278	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	248	2	260	0	0	5	299	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Orig	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		o Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN SABA COUNTY (411), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
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	2	63	0	0	1	310	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	63	0	0	1	310	1	35	0	0
SHACKELFORD COUNTY (417), 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	18	523	3	443	2	538	11	519	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	18	523	3	443	2	538	11	519	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origination Gross A >\$250,000 Revenue		Farms with Annual les <= \$1 llion	Loa	no Item: ans by filiates	
	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 0018										
Low Income	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	46	1	158	0	0	0	0	0	0
Upper Income	3	51	0	0	0	0	1	25	0	0
Income Not Known	0	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	97	1	158	0	0	1	25	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	0	0	0	0	0	0	0	0	0	0
Middle Income	7	271	2	325	1	500	3	690	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	271	2	325	1	500	3	690	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	2	98	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	98	0	0	0	0	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at ination 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origi	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Inside AA 0021										
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	1	200	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	1	487	1	487	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	200	1	487	1	487	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	1	32	0	0	0	0	1	32	0	0
Middle Income	10	569	4	702	2	743	8	869	0	0
Upper Income	28	1,218	5	773	9	3,210	29	3,493	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,819	9	1,475	11	3,953	38	4,394	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at ination 00,000	>\$100,0	nount at nation 000 But 50,000	Loan Amount at Loans to Farms with Origination Gross Annual >\$250,000 Revenues <= \$1 Million		Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TERRY COUNTY (445), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
THROCKMORTON COUNTY (447), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	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	1	500	0	0
TOM GREEN COUNTY (451), TX										
MSA 41660										
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	125	1	200	0	0	2	225	0	0
Upper Income	17	739	13	2,263	1	400	21	2,407	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	864	14	2,463	1	400	23	2,632	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at ination 00,000	Origir >\$100,0	mount at nation 000 But 50,000	Loan Amount at Coans to Farms with Origination Gross Annual >\$250,000 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 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	0	0	0	0	0	0	0	0
Middle Income	6	309	1	193	1	400	5	783	0	0
Upper Income	6	259	0	0	0	0	3	138	0	0
Income Not Known	0	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	603	1	193	1	400	8	921	0	0
WHARTON COUNTY (481), TX										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	218	0	0	1	218	0	0
Middle Income	2	60	1	200	5	1,740	8	2,000	0	0
Upper Income	7	166	3	510	0	0	7	484	0	0
Income Not Known	0	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	226	5	928	5	1,740	16	2,702	0	0
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	1	150	0	0	1	150	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at ination 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Loan Amount at Coans to Farms with Origination Gross Annual >\$250,000 Revenues <= \$1 Million		Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILBARGER COUNTY (487), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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	1	36	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	2	300	0	0	2	120	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	120	2	300	0	0	2	120	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	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	900	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Origin	nount at nation 0,000	Gross Annual Loa		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WISE COUNTY (497), TX										
MSA 23104										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	2	445	1	418	2	468	0	0
Middle Income	12	426	5	804	5	1,803	14	1,221	0	0
Upper Income	7	247	0	0	2	574	8	811	0	0
Income Not Known	0	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	728	7	1,249	8	2,795	24	2,500	0	0
TOTAL INSIDE AA IN STATE	378	14,063	128	21,452	77	28,544	354	39,257	0	0
TOTAL OUTSIDE AA IN STATE	105	4,576	49	7,591	38	14,970	108	16,283	0	0
STATE TOTAL	483	18,639	177	29,043	115	43,514	462	55,540	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: FIRST FINANCIAL BANK** 

Respondent ID: 0000004166

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State: WYOMING (56)

Area Income Characteristics	Origi	mount at nation 00,000	ion Origination		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)
JOHNSON COUNTY (019), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	270	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	270	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	270	0	0	0	0
STATE TOTAL	0	0	0	0	1	270	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	378	14,063	128	21,452	77	28,544	354	39,257	0	0
TOTAL OUTSIDE AA	106	4,596	50	7,791	40	15,690	109	16,303	0	0
TOTAL INSIDE & OUTSIDE	484	18,659	178	29,243	117	44,234	463	55,560	0	0

**Small Business Loans** 

Institution: FIRST FINANCIAL BANK

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Respondent ID: 0000004166

Agency: OCC - 1

ASSESSMENT AREA LOANS	Origin	nations		s to Businesses million revenue	Purc	hases
AGGEGGMENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - CALLAHAN COUNTY (059) - MSA 10180	61	5,848	23	1,973	0	0
TX - JONES COUNTY (253) - MSA 10180	19	3,442	7	214	0	0
TX - TAYLOR COUNTY (441) - MSA 10180	390	71,750	164	23,767	0	0
TX - JEFFERSON COUNTY (245) - MSA 13140	182	31,939	63	9,967	0	0
TX - ORANGE COUNTY (361) - MSA 13140	191	20,521	78	6,270	0	0
TX - BRAZOS COUNTY (041) - MSA 17780	106	20,430	40	9,913	0	0
TX - DENTON COUNTY (121) - MSA 19124	46	6,150	7	608	0	0
TX - ELLIS COUNTY (139) - MSA 19124	54	10,237	20	5,562	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	15	2,587	10	1,232	0	0
TX - HARRIS COUNTY (201) - MSA 26420 2/	19	4,978	4	1,127	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	214	38,425	69	13,976	0	0
TX - ECTOR COUNTY (135) - MSA 36220	24	3,265	6	1,004	0	0
TX - TOM GREEN COUNTY (451) - MSA 41660	174	26,140	97	8,842	0	0
TX - DEAF SMITH COUNTY (117) - MSA NA	60	8,171	27	2,507	0	0
TX - EASTLAND COUNTY (133) - MSA NA	130	12,634	47	4,393	0	0
TX - ERATH COUNTY (143) - MSA NA	102	14,958	49	6,123	0	0
TX - FISHER COUNTY (151) - MSA NA	5	490	3	315	0	0
TX - HOOD COUNTY (221) - MSA NA	69	13,240	31	6,127	0	0
TX - MATAGORDA COUNTY (321) - MSA NA	12	2,732	6	1,566	0	0
TX - NEWTON COUNTY (351) - MSA NA	13	819	8	482	0	0
TX - NOLAN COUNTY (353) - MSA NA	44	3,355	24	2,239	0	0
TX - PALO PINTO COUNTY (363) - MSA NA	57	9,225	26	3,230	0	0
TX - SHACKELFORD COUNTY (417) - MSA NA	14	720	5	181	0	0

### Footnote:

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

**Small Business Loans** 

Institution: FIRST FINANCIAL BANK

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ASSESSMENT AREA LOANS	Origin	nations	•	to Businesses nillion revenue	Purc	hases
ASSESSMENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - SOMERVELL COUNTY (425) - MSA NA	34	5,049	11	1,733	0	0
TX - WALKER COUNTY (471) - MSA NA	71	7,158	22	2,344	0	0
TX - WHARTON COUNTY (481) - MSA NA	46	10,318	18	3,926	0	0
TX - JOHNSON COUNTY (251) - MSA 23104	70	12,257	29	6,746	0	0
TX - PARKER COUNTY (367) - MSA 23104	171	27,214	59	10,447	0	0
TX - TARRANT COUNTY (439) - MSA 23104	259	47,470	110	23,980	0	0
TX - WISE COUNTY (497) - MSA 23104	114	18,705	43	4,133	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.

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# 2022 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

Institution: FIRST FINANCIAL BANK

Respondent ID: 0000004166

Agency: OCC - 1

ASSESSMENT AREA LOANS	Origin	nations		to Farms with ion revenue	Purch	nases
ASSESSIMENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - CALLAHAN COUNTY (059) - MSA 10180	49	3,070	32	1,697	0	0
TX - JONES COUNTY (253) - MSA 10180	17	1,877	11	1,001	0	0
TX - TAYLOR COUNTY (441) - MSA 10180	59	7,247	38	4,394	0	0
TX - JEFFERSON COUNTY (245) - MSA 13140	1	200	0	0	0	0
TX - ORANGE COUNTY (361) - MSA 13140	2	190	1	20	0	0
TX - BRAZOS COUNTY (041) - MSA 17780	5	342	4	232	0	0
TX - DENTON COUNTY (121) - MSA 19124	1	184	0	0	0	0
TX - ELLIS COUNTY (139) - MSA 19124	6	589	1	75	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	1	300	1	300	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	10	354	5	159	0	0
TX - ECTOR COUNTY (135) - MSA 36220	1	33	0	0	0	0
TX - TOM GREEN COUNTY (451) - MSA 41660	34	3,727	23	2,632	0	0
TX - DEAF SMITH COUNTY (117) - MSA NA	48	9,423	35	6,288	0	0
TX - EASTLAND COUNTY (133) - MSA NA	71	4,464	34	2,083	0	0
TX - ERATH COUNTY (143) - MSA NA	46	5,370	29	4,103	0	0
TX - FISHER COUNTY (151) - MSA NA	34	3,851	25	2,265	0	0
TX - HOOD COUNTY (221) - MSA NA	8	695	6	570	0	0
TX - MATAGORDA COUNTY (321) - MSA NA	11	1,499	6	997	0	0
TX - NOLAN COUNTY (353) - MSA NA	16	1,090	6	227	0	0
TX - PALO PINTO COUNTY (363) - MSA NA	12	1,863	6	1,046	0	0
TX - SHACKELFORD COUNTY (417) - MSA NA	23	1,504	11	519	0	0
TX - SOMERVELL COUNTY (425) - MSA NA	7	255	1	25	0	0
TX - WALKER COUNTY (471) - MSA NA	16	1,196	8	921	0	0
TX - WHARTON COUNTY (481) - MSA NA	19	2,894	16	2,702	0	0

# 2022 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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ASSESSMENT AREA LOANS	Origir	nations		riginations to Farms with Purc <= \$1 million revenue		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - JOHNSON COUNTY (251) - MSA 23104	8	1,517	5	860	0	0
TX - PARKER COUNTY (367) - MSA 23104	40	4,866	25	3,154	0	0
TX - TARRANT COUNTY (439) - MSA 23104	2	687	1	487	0	0
TX - WISE COUNTY (497) - MSA 23104	36	4,772	24	2,500	0	0

## 2022 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

**Institution: FIRST FINANCIAL BANK** 

**Respondent ID: 0000004166** 

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Agency: OCC - 1

			Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
Community Development Loans						
Originated	215	280,023	0	0		
Purchased	0	0	0	0		
Total	215	280,023	0	0		

Consortium/Third Party Loans (optional)

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

## **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

0201.01 0202.00 0203.00 0204.00\* 0205.00

**Income Not Known** 

0201.02\*

**TAYLOR COUNTY (441), TX** 

MSA: 10180 Low Income

0102.00 0103.00\* 0119.00

**Moderate Income** 

 $0104.00 \quad 0105.00 \quad 0108.00 \quad 0112.00 \quad 0113.00 \quad 0117.00 \quad 0123.00 \quad 0124.00 \quad 0128.01 \quad 0129.00^* \quad 0131.00 \quad 0109.00^* \quad$ 

0132.00 0134.01

Middle Income

 $0101.00 \quad 0106.00 \quad 0107.00 \quad 0109.00 \quad 0110.00 \quad 0114.00 \quad 0115.00 \quad 0116.00 \quad 0122.00 \quad 0125.00 \quad 0128.02$ 

0135.01 0136.01

**Upper Income** 

0120.00 0126.00 0127.01 0127.02 0130.00\* 0133.00 0134.02 0134.04 0135.02 0136.02

**Income Not Known** 

0121.00\* 9800.00\*

**ASSESSMENT AREA - 0002** 

**JEFFERSON COUNTY (245), TX** 

MSA: 13140 Low Income PAGE: 1 OF 40

**Respondent ID: 0000004166** 

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

0071.00 0101.00 0105.00\* 0118.00\*

0001.03 0007.00\* 0009.00\* 0059.00\* 0061.00 0064.00 0066.00\* 0070.03\* **Moderate Income** 0001.02\* 0003.13 0005.00 0006.00\* 0012.00 0013.01 0017.00\* 0019.00\* 0020.00\* 0021.00\* 0022.00 0023.00\* 0024.00\* 0025.00\* 0026.00\* 0054.00\* 0055.00\* 0063.00 0067.00 0068.00\* 0070.02 0070.04

Middle Income

0001.01 0002.00 0003.04 0003.07\* 0003.09\* 0011.00 0013.02 0051.00\* 0056.00\* 0065.00 0102.00

0103.00 0106.00 0108.00 0109.01 0111.02

**Upper Income** 

0003.06 0003.10 0003.11 0003.12 0003.14 0004.00 0013.03 0069.00 0104.00 0107.00 0109.02

0110.01 0110.02 0111.01 0112.05 0113.03 0113.04 0114.01 0114.02 0115.00 0116.00

**Income Not Known** 

**ORANGE COUNTY (361), TX** 

MSA: 13140

**Moderate Income** 

0202.00 0203.00 0208.00

Middle Income

0205.00 0207.00 0209.00 0211.00 0212.00 0215.01 0216.00 0217.00 0219.02

**Upper Income** 

 $0210.00 \quad 0213.00 \quad 0214.00 \quad 0215.03 \quad 0215.04 \quad 0218.00 \quad 0219.01 \quad 0220.00 \quad 0222.00 \quad 0223.01 \quad 0223.02 \quad 0219.01 \quad 0219$ 

0224.00

**ASSESSMENT AREA - 0003** 

**BRAZOS COUNTY (041), TX** 

MSA: 17780 Low Income

0004.02\* 0005.01\* 0005.02 0009.00 0013.01 0014.01\* 0017.03\* 0021.00\*

**Moderate Income** 

0002.04 0003.01\* 0004.01\* 0006.03 0006.05\* 0006.06\* 0007.00 0010.02 0011.02 0013.03 0016.04\*

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Respondent ID: 0000004166

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

0016.05\* 0016.06\* 0016.07\* 0017.02 0017.04 0018.04\*

### **Middle Income**

 $0001.03 \quad 0001.04 \quad 0003.02 \quad 0008.00 \quad 0011.01 \quad 0013.02 \quad 0018.01 \quad 0018.03 \quad 0019.02 \quad 0020.14^* \quad 0020.18$ 

0020.19\* 0020.21

#### **Upper Income**

0001.05 0001.06 0001.07 0001.08 0002.03\* 0002.05 0002.06\* 0002.07 0016.08\* 0019.01 0020.01

 $0020.06^* \quad 0020.09 \quad 0020.10 \quad 0020.11 \quad 0020.16 \quad 0020.20 \quad 0020.22 \quad 0020.25^* \quad 0020.26$ 

**Income Not Known** 

0010.01 0020.17\* 0020.23\* 0020.24\* 9800.00\*

#### **ASSESSMENT AREA - 0004**

## **DENTON COUNTY (121), TX**

MSA: 19124

## Median Family Income 30-40%

0206.01\* 0209.00\* 0212.03\* 0217.39\*

Median Family Income 40-50%

0212.04\*

#### Median Family Income 50-60%

0210.00\* 0211.00\* 0216.16\* 0216.35\*

#### Median Family Income 60-70%

0205.07\* 0205.08\* 0207.00 0216.13\* 0216.18\* 0216.34\* 0216.38\* 0216.42\* 0216.47\* 0217.34\* 0217.44\*

## Median Family Income 70-80%

0204.04 0205.04\* 0206.03\* 0206.05 0208.00\* 0212.02\* 0214.11\* 0214.14\* 0215.02\* 0216.20\* 0216.37\*

0217.28\* 0217.36\*

#### Median Family Income 80-90%

0201.17\* 0201.19\* 0202.08\* 0204.03 0206.04\* 0215.17\* 0215.32\* 0215.35\* 0216.14\* 0217.17\* 0217.32\*

0217.33\* 0217.35\* 0217.40\* 0217.43\* 0217.45\*

### Median Family Income 90-100%

 $0201.18^* \quad 0202.03^* \quad 0202.04 \quad 0202.06 \quad 0214.19^* \quad 0214.22^* \quad 0215.36^* \quad 0216.15^* \quad 0216.19 \quad 0216.41^* \quad 0216.53^* \quad 0216.19 \quad 0216.41^* \quad 0216.53^* \quad 0216.19 \quad 0216.41^* \quad 0216.53^* \quad 0216.41^* \quad 02$ 

0217.16\*

Median Family Income 100-110%

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**Respondent ID: 0000004166** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

0201.22\* 0201.26\* 0201.27\* 0201.29\* 0202.07\* 0205.06 0214.20 0215.20\* 0215.21\* 0216.12\* 0216.30\* 0216.46\* 0217.38\* 0217.41\* 0217.42\* 

\*\*Median Family Income\*\* 110-120\*\*

0201.15\* 0201.16\* 0201.21\* 0201.23\* 0201.30\* 0203.10\* 0203.13\* 0203.19\* 0204.02\* 0204.05\* 0205.05\* 0213.04\* 0213.06\* 0214.16\* 0214.23\* 0215.05\* 0215.30\* 0216.11\* 0217.15\* 0217.22\* 0217.59\* 

\*\*Median Family Income\*\* >= 120\*\*

0201.09\* 0201.10\* 0201.11\* 0201.12\* 0201.20\* 0201.20\* 0201.24\* 0201.25\* 0201.28\* 0201.31\* 0203.12\* 0203.16\* 0203.17\* 0203.18\* 0203.20\* 0203.21\* 0203.22\* 0213.05\* 0213.07\* 0214.10\* 0214.12\* 0214.13\* 0214.15\* 0214.17\* 0214.18\* 0214.21\* 0215.12\* 0215.37\* 0215.38\* 0215.39\* 0215.40\* 0215.40\* 0216.21\* 0216.22\* 0216.26\* 0215.25\* 0216.54\* 0216.55\* 0217.29\* 0217.20\*

0217.30\* 0217.31\* 0217.37\* 0217.46\* 0217.48\* 0217.49\* 0217.50\* 0217.51\* 0217.52\* 0217.54 0217.55

#### **Median Family Income Not Known**

0217.56 0217.57 0217.58\* 0218.00\* 0219.00\*

0213.01\* 0216.45\* 0216.49\*

## **ELLIS COUNTY (139), TX**

MSA: 19124 Low Income

0604.00

#### **Moderate Income**

0601.04\* 0601.06\* 0605.00 0606.02 0610.00\* 0615.00\* 0616.00\*

#### Middle Income

0601.03\* 0601.05\* 0602.06 0602.07\* 0602.12\* 0602.17 0602.18\* 0602.20 0603.00\* 0606.01 0607.02

0607.04\* 0608.03 0609.00 0611.00\* 0612.00\* 0613.00 0614.01\* 0614.02\* 0617.00\*

#### **Upper Income**

0602.09\* 0602.11 0602.15\* 0602.16\* 0602.19\* 0602.21\* 0608.01 0608.02\*

#### **ASSESSMENT AREA - 0005**

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Respondent ID: 0000004166

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

### FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 40-50%

6750.00\*

#### Median Family Income 50-60%

6711.02\* 6714.01 6726.03\* 6753.00\*

#### Median Family Income 60-70%

6701.01\* 6701.02\* 6706.02\* 6708.02\* 6713.00\* 6749.00\* 6751.01\* 6751.02 6752.00 6758.00\*

#### Median Family Income 70-80%

6702.02\* 6703.00\* 6705.00\* 6712.00\* 6714.02\* 6725.00\* 6727.01\* 6729.04\* 6748.00\* 6754.02

## Median Family Income 80-90%

6702.01\* 6704.00\* 6706.03\* 6706.04\* 6708.01\* 6720.04\* 6723.04\* 6726.04\* 6755.01\*

#### Median Family Income 90-100%

6723.03\* 6727.03\* 6740.02\* 6754.01\* 6756.00\* 6757.02\*

## Median Family Income 100-110%

6708.03\* 6708.04\* 6710.01\* 6710.02\* 6711.01\* 6718.00\* 6719.00\* 6724.02\* 6728.02\* 6745.06\* 6757.01\*

## Median Family Income 110-120%

6716.01\* 6720.02\* 6726.02\* 6727.02\* 6729.05\* 6729.07\* 6735.01\* 6755.02\*

#### Median Family Income >= 120%

6707.00\* 6709.02\* 6709.03\* 6709.04\* 6715.01\* 6715.02\* 6716.02\* 6717.00\* 6720.03\* 6721.00 6722.01\*

6722.02\* 6723.05\* 6723.06\* 6724.01\* 6728.01\* 6729.01\* 6729.02\* 6729.03\* 6729.06\* 6730.04\* 6730.05\*

6730.06\* 6730.07\* 6730.08\* 6730.09\* 6730.10\* 6731.03 6731.04\* 6731.05\* 6731.06\* 6731.07\* 6731.08

6731.09\* 6731.10\* 6731.11\* 6731.12\* 6731.13\* 6732.01\* 6732.02 6733.00 6734.01 6734.02 6734.03\*

 $6734.04^{\star} \quad 6735.02^{\star} \quad 6736.00^{\star} \quad 6738.01^{\star} \quad 6738.02^{\star} \quad 6739.02^{\star} \quad 6739.03^{\star} \quad 6739.04^{\star} \quad 6740.01^{\star} \quad 6741.00^{\star} \quad 6742.00^{\star} \quad 6749.01^{\star} \quad 6741.00^{\star} \quad$ 

6743.01\* 6743.02\* 6744.01\* 6744.02\* 6744.03\* 6744.04\* 6745.03\* 6745.04\* 6745.05\* 6745.07\* 6745.08\*

6746.01\* 6746.02\* 6746.03\* 6746.04\* 6747.01\* 6747.02\* 6755.03\*

#### **Median Family Income Not Known**

6737.00\*

HARRIS COUNTY (201), TX 2/

#### Footnote:

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

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Respondent ID: 0000004166

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

MSA: 26420

Median Family Income 60-70%

2411.03\* 2412.01\* 2412.02\*

Median Family Income 70-80%

2411.04\*

Median Family Income 80-90%

2409.04\* 2409.06\* 2410.01\* 2410.02 2411.01\* 2411.05\* 2514.02\*

Median Family Income 90-100%

2409.03\*

Median Family Income 100-110%

2409.05\* 2414.00 5552.00\*

Median Family Income 110-120%

2511.00 2512.00 5551.02\*

Median Family Income >= 120%

2413.01 2413.02 2509.01 2509.02\* 2510.00\* 2513.00\* 2514.01\* 2515.01\* 2515.03\* 2515.04\* 2515.05\*

5551.01 5553.01\* 5553.03 5553.04 5553.05

**MONTGOMERY COUNTY (339), TX** 

MSA: 26420

Median Family Income 30-40%

6925.02\* 6933.02 6934.01

Median Family Income 40-50%

6904.07\* 6934.02\* 6935.03

Median Family Income 50-60%

6914.03\* 6926.01 6931.03\* 6931.04\* 6938.00 6939.03\*

Median Family Income 60-70%

6922.01\* 6925.01\* 6930.01 6939.01 6940.02 6942.04

Median Family Income 70-80%

6901.02 6903.00 6922.02 6924.01 6926.03 6927.01 6941.05 6941.06

Median Family Income 80-90%

6916.02 6920.07\* 6926.05\* 6931.02 6933.03 6935.02\* 6936.00 6941.04 6942.03 6942.09\* 6946.03

#### Footnote:

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

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**Respondent ID: 0000004166** 

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Agency: OCC - 1

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

### Median Family Income 90-100%

6902.03\* 6904.05 6913.02\* 6918.01\* 6920.03\* 6923.02\* 6928.02\* 6928.03\* 6929.00 6930.02 6939.02\* 6944.01 6944.03

## Median Family Income 100-110%

6907.01 6916.01\* 6928.04\* 6940.01\* 6941.03 6943.07 6944.02 6947.00

## Median Family Income 110-120%

6902.06\* 6904.08\* 6921.01 6926.04 6933.01 6942.08 6943.08 6946.01

#### Median Family Income >= 120%

6901.01\* 6902.04 6902.05 6902.07\* 6904.03 6904.04 6904.06 6905.01 6905.02\* 6905.03 6906.03 6906.04 6906.05\* 6906.06\* 6906.07\* 6906.08 6906.09 6906.10\* 6907.02\* 6908.00 6909.00\* 6910.00\* 6911.00\* 6912.01\* 6912.02\* 6913.01\* 6914.02\* 6915.00\* 6917.00 6918.02\* 6919.00 6920.04\* 6920.05\* 6920.06\* 6920.08 6920.09\* 6920.10 6921.02\* 6921.03 6923.01\* 6923.03 6923.04 6924.02\* 6927.02\* 6932.01\* 6932.02 6935.01\* 6937.01 6937.02 6937.03 6941.07 6942.05 6942.06 6942.07 6942.10 6943.03 6943.04\* 6943.05\* 6943.06 6943.09 6945.01 6945.02 6945.03

#### **Median Family Income Not Known**

6914.01\* 6933.04 6939.04\* 6946.02\*

### **ASSESSMENT AREA - 0006**

#### **ECTOR COUNTY (135), TX**

MSA: 36220

#### **Moderate Income**

 $0003.00^* \quad 0006.00 \quad 0007.00^* \quad 0008.00 \quad 0011.00^* \quad 0015.00^* \quad 0018.00^* \quad 0019.00^* \quad 0020.00^* \quad 0031.00^* \quad 0019.00^* \quad 0019.00^$ 

#### Middle Income

 $0001.00^* \quad 0004.00^* \quad 0005.00^* \quad 0010.00^* \quad 0013.00^* \quad 0017.00^* \quad 0022.00^* \quad 0025.02^* \quad 0025.03^* \quad 0027.01 \quad 0028.01^* \quad 0009.00^* \quad 0009.0$ 

0028.03\* 0028.04 0030.01

#### **Upper Income**

0016.00\* 0023.00\* 0024.00\* 0025.01 0027.02\* 0029.00\* 0030.02 0030.03\* 0030.04

#### **ASSESSMENT AREA - 0007**

#### **TOM GREEN COUNTY (451), TX**

MSA: 41660

#### 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.

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

**Low Income** 

0007.00 0018.00

**Moderate Income** 

 $0002.00 \quad 0004.00 \quad 0009.00 \quad 0014.02 \quad 0015.00^* \quad 0017.02$ 

Middle Income

0001.00 0003.00 0008.02 0010.00 0011.02 0012.00 0013.03 0013.04 0014.01

**Upper Income** 

 $0008.01 \quad 0011.01 \quad 0013.01 \quad 0016.00 \quad 0017.06 \quad 0017.07 \quad 0017.08 \quad 0017.09 \quad 0017.10$ 

**Income Not Known** 

9800.00

**ASSESSMENT AREA - 0008** 

**DEAF SMITH COUNTY (117), TX** 

MSA: NA

Middle Income

9503.00 9504.00 9505.00 9506.00

**ASSESSMENT AREA - 0009** 

**EASTLAND COUNTY (133), TX** 

MSA: NA

**Moderate Income** 

9501.00 9504.00 9505.00

Middle Income

9502.02 9503.01

**Upper Income** 

9502.01

**Income Not Known** 

9503.02

**ASSESSMENT AREA - 0010** 

**ERATH COUNTY (143), 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

PAGE: 8 OF 40

**Respondent ID: 0000004166** 

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

#### Middle Income

9502.03 9503.01 9503.02 9505.02 9506.00 9507.00

**Upper Income** 

9501.00 9502.01 9502.04 9504.01 9504.02 9505.01

#### **ASSESSMENT AREA - 0011**

FISHER COUNTY (151), TX

MSA: NA

Middle Income

9503.00 9504.00

#### **ASSESSMENT AREA - 0012**

**HOOD COUNTY (221), TX** 

MSA: NA

**Moderate Income** 

1602.15\*

Middle Income

1602.04 1602.12 1603.03

**Upper Income** 

1601.00 1602.06 1602.10 1602.11 1602.13 1602.14 1602.16 1602.17 1602.18 1603.02

### **ASSESSMENT AREA - 0013**

**MATAGORDA COUNTY (321), TX** 

MSA: NA

**Moderate Income** 

7302.03\* 7303.02\* 7304.00 7305.03\*

Middle Income

7301.00\* 7302.02\* 7302.04\* 7303.01\* 7303.03\* 7307.00

**Upper Income** 

7305.02\* 7306.00

**Income Not Known** 

9900.00\*

## 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.

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**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

## **ASSESSMENT AREA - 0014**

**NEWTON COUNTY (351), TX** 

MSA: NA

**Moderate Income** 

9502.02 9503.00\*

Middle Income

9501.00\* 9502.01 9504.00

**ASSESSMENT AREA - 0015** 

**NOLAN COUNTY (353), TX** 

MSA: NA

**Low Income** 

9503.00

**Moderate Income** 

9504.00

Middle Income

9502.00 9505.00

**Upper Income** 

9501.00

**ASSESSMENT AREA - 0016** 

PALO PINTO COUNTY (363), TX

MSA: NA

**Moderate Income** 

0008.00 0009.00

Middle Income

0001.00 0002.00 0004.01 0004.02 0005.00 0006.00

**Upper Income** 

0003.00 0007.00

**ASSESSMENT AREA - 0017** 

## 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

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**Respondent ID: 0000004166** 

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

**SHACKELFORD COUNTY (417), TX** 

MSA: NA

Middle Income

9503.00

**ASSESSMENT AREA - 0018** 

**SOMERVELL COUNTY (425), TX** 

MSA: NA

Middle Income

0001.01

**Upper Income** 

0001.02 0002.00

**ASSESSMENT AREA - 0019** 

WALKER COUNTY (471), TX

MSA: NA

**Moderate Income** 

7905.00 7906.00 7907.00 7908.00

Middle Income

7901.02 7901.03 7902.00 7903.01 7904.02

**Upper Income** 

7901.01 7903.02 7904.01

**ASSESSMENT AREA - 0020** 

WHARTON COUNTY (481), TX

MSA: NA

Low Income

7407.00

**Moderate Income** 

7408.00

**Middle Income** 

## Footnote:

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

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**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

7402.00\* 7403.00 7404.00\* 7405.00 7406.00\* 7410.00

**Upper Income** 

7401.00\* 7409.01 7409.02 7411.00

**ASSESSMENT AREA - 0021** 

**JOHNSON COUNTY (251), TX** 

MSA: 23104 Low Income

1309.00

**Moderate Income** 

1302.05 1302.12 1302.13\* 1302.14\* 1303.02 1303.03 1304.11 1304.17 1304.19 1306.03 1307.00\*

1308.00 1311.00

Middle Income

1301.00 1302.10 1302.11 1302.15 1302.16 1302.17\* 1302.18\* 1302.19 1302.21\* 1302.22 1303.04

1304.05 1304.12 1304.13\* 1304.14 1304.15 1304.16\* 1305.01 1305.02 1306.04 1310.00

**Upper Income** 

1302.20 1304.06 1304.18\* 1306.02

PARKER COUNTY (367), TX

MSA: 23104

**Moderate Income** 

1401.01 1401.02 1402.01 1404.09\* 1405.03

Middle Income

1402.02 1403.00 1404.03 1404.08 1404.10 1404.12 1404.13 1405.04 1406.03 1406.04 1407.11

**Upper Income** 

1404.11 1404.14\* 1404.15 1404.16 1405.02 1406.01 1407.07 1407.08 1407.09 1407.10 1407.12

1407.13 1407.14

**TARRANT COUNTY (439), TX** 

MSA: 23104

Median Family Income 20-30%

1036.01\* 1219.05\* 1224.01\*

#### 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

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Respondent ID: 0000004166

**Respondent ID: 0000004166** 

Agency: OCC - 1

# **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: FIRST FINANCIAL BANK** 

montan	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		JIAL DAI	41.						
Median Fa	mily Incor	ne 30-40%	)							
1017.00*	1045.05*	1052.04*	1052.07*	1059.02*						
Median Family Income 40-50%										
1002.01*	1014.03*	1037.02*	1038.00*	1046.05	1047.02*	1048.03*	1052.01*	1052.06*	1055.13*	1061.02
1062.02	1066.00*	1115.59*	1131.17*	1216.14*	1217.03*	1217.04*	1219.07*	1219.08*	1222.00*	1228.01*
1228.02*		1232.00		1236.00						
Median Fa	mily Incor	me 50-60%	•							
1002.02*	1004.02*	1005.04*	1005.05*	1006.02*	1008.00*	1013.02	1014.02*	1015.00	1025.00*	1035.00*
1036.02*	1037.01*	1045.03*	1046.01*	1046.02*	1046.04*	1048.02*	1050.09	1055.14*	1055.17*	1058.00*
1060.02	1061.01	1062.01*	1063.00*	1065.02*	1065.20*	1065.23*	1103.02*	1107.06*	1111.02*	1111.03*
	1112.02			1130.07*	1131.15*	1131.18*	1219.04*	1219.06*	1220.02*	1223.00*
	•	me 60-70%								
	1004.01*	1005.06*	1009.00*	1023.02*	1026.01*	1045.04*	1046.03*		1048.04*	
1057.05*	1057.06*	1059.01*	1060.04*	1060.06*	1064.00	1065.03*	1065.13*	1065.15*	1065.22*	1101.02*
	1102.06*	1103.01	1104.02*	1114.10*	1115.36*	1115.53*	1115.56*	1115.57*	1115.70*	1115.71*
1130.06*	1131.04	1131.10*	1131.16*	1132.06*	1133.02*	1134.04	1134.07*	1134.10*	1135.21*	1136.19*
1136.36* 1220.01* 1221.00* 1229.01*  Median Family Income 70-80%										
	•									
		1005.03*	1007.00	1012.01	1012.02	1023.01*	1045.02	1050.08*	1052.03	1055.11*
	1065.18*	1102.02*	1102.04	1105.00	1106.00*	1107.03*	1110.15*		1110.20*	1110.26*
		1115.58*	1130.05*	1132.13*	1132.22*	1132.23	1135.09*	1135.14*	1135.22	1136.30*
1137.13 Modian Fa		1140.13* <b>ne 80-90</b> %		1229.02*						
	•			4055.00*	4055.05*	4000 05*	4404.04*	4400.05*	440404	4407.04*
1013.01*			1054.07*	1055.03*	1055.05*	1060.05*	1101.04*	1102.05*	1104.01	1107.04*
1109.06*	1110.03*	1110.24*	1110.27*	1113.08*	1113.09*	1113.15*	1115.06	1115.14*	1115.26*	1115.43*
1115.60*	1115.61*	1131.19*	1134.08	1135.10*	1135.11*	1135.12	1135.17*		1136.37*	1136.38*
	1138.10	1139.16^ <b>ne 90-100</b> '	1140.14*	1216.13*	1217.02*	1225.00*	1227.02*	1230.01		
	•			10EE 10*	1056.00	1057.04*	10E7 00*	100E 11*	100E 04*	106E 04*
1026.02*		1050.07	1055.16*		1056.00		1057.03*	1065.14*	1065.21*	1065.24*
1067.00*	1107.05*	1110.23*	1110.28*	1112.04	1115.13	1115.16*	1115.25	1115.38	1115.41*	1115.44"

## 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.

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

1131.09 1132.14\* 1132.15\* 1132.17\* 1134.03\* 1136.07\* 1136.35\* 1138.03 1138.08\* 1139.41\* 1142.05\* 1226.00 1227.01\* Median Family Income 100-110% 1006.01\* 1024.01\* 1043.01\* 1055.02 1055.15\* 1108.05\* 1110.10 1110.21\* 1110.22\* 1110.25\* 1110.29\* 1112.03 1113.06\* 1113.18 1114.02\* 1115.05\* 1115.31\* 1115.40\* 1115.67\* 1132.16\* 1133.01\* 1135.13\* 1135.16\* 1137.10\* 1138.11 1139.17\* 1139.23\* 1139.25\* 1139.30\* 1139.47\* 1139.51 1139.52 1140.03\* 1141.13 1142.04 1216.08\* 1216.11 1216.12 1224.02\* Median Family Income 110-120% 1055.12\* 1065.12\* 1108.07 1110.30 1113.16\* 1115.32\* 1115.34\* 1115.52\* 1115.64\* 1115.68\* 1131.22\* 1132.21\* 1134.09 1135.19\* 1136.18\* 1139.24\* 1139.42\* 1139.48 1140.06\* 1140.09\* 1140.15\* 1141.06\* 1142.06 1216.10\* Median Family Income >= 120% 1020.00 1021.01 1021.02\* 1022.01 1022.02\* 1024.02 1041.00 1042.02\* 1042.03\* 1042.04 1043.02\* 1054.03 1054.04 1054.05 1054.08\* 1055.19\* 1055.20 1065.09\* 1065.25\* 1065.26\* 1108.06 1108.08 1108.09 1109.01\* 1109.03\* 1109.05\* 1109.07\* 1110.18 1110.31\* 1110.32 1110.33\* 1113.04\* 1113.11\* 1113.12 1113.14\* 1113.17 1113.19\* 1113.20\* 1114.06\* 1114.07\* 1114.08\* 1114.09\* 1114.11\* 1115.29\* 1115.30\* 1115.33\* 1115.42\* 1115.45\* 1115.46\* 1115.51\* 1115.54\* 1115.55\* 1115.62\* 1115.63\* 1115.65 1115.66\* 1115.72\* 1130.03\* 1130.04 1131.02\* 1131.07\* 1131.08\* 1131.12\* 1131.20\* 1132.07\* 1132.10\* 1132.12 1132.18 1135.20\* 1136.11\* 1136.12 1136.13\* 1136.22 1136.23\* 1136.24\* 1136.25\* 1136.26\* 1136.29\* 1136.32 1136.33 1136.34 1136.39 1136.40 1137.07 1137.09\* 1137.11 1137.12 1137.14 1137.15\* 1137.16\* 1138.12\* 1138.13 1138.14\* 1138.15 1138.16 1139.06 1139.08\* 1139.12 1139.19 1139.20\* 1139.31 1139.32\* 1139.33\* 1139.35\* 1139.36 1139.38\* 1139.39\* 1139.40\* 1139.43\* 1139.44\* 1139.45 1139.46\* 1139.49\* 1139.50 1139.53 1139.54 1139.55 1139.56 1139.57 1139.58 1140.10\* 1140.11\* 1140.12\* 1141.05 1141.07\* 1141.08\* 1141.09 1141.10 1141.11 1141.12 1142.07 1216.05\* 1216.06 1216.09 1216.15\* 1230.02\* 1233.01 1233.02 1237.00 **Median Family Income Not Known** 1065.19\* 1131.21\* 1139.34 1139.37\* 9800.00\* **WISE COUNTY (497), TX** 

#### Footnote:

MSA: 23104

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

PAGE:

Respondent ID: 0000004166

Agency: OCC - 1

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## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

#### **Moderate Income**

1502.02 1504.05 1506.03

#### Middle Income

1501.01 1501.03 1501.04 1502.01 1503.00\* 1504.02 1504.04 1505.00 1506.04 1506.05 1506.06

1506.07

#### **Upper Income**

1504.03

#### **OUTSIDE ASSESSMENT AREA**

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

1166.11

**ORANGE COUNTY (059), CA** 

MSA: 11244

Median Family Income >= 120%

0630.04

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020 Upper Income

0103.02

**DOUGLAS COUNTY (035), CO** 

MSA: 19740 Middle Income

0145.04

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income >= 120%

0033.05

## Footnote:

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PAGE: 15 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

**MONTROSE COUNTY (085), CO** 

MSA: NA

**Upper Income** 

9665.01

LAKE COUNTY (069), FL

MSA: 36740

Middle Income

0304.05

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0279.05

**CHATHAM COUNTY (051), GA** 

MSA: 42340

**Middle Income** 

0111.04

MCPHERSON COUNTY (113), KS

MSA: NA

**Middle Income** 

7881.00

CALCASIEU PARISH (019), LA

MSA: 29340

**Moderate Income** 

0008.00

Middle Income

0032.00

LAFAYETTE PARISH (055), LA

MSA: 29180

## Footnote:

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PAGE: 16 OF 40

**Respondent ID: 0000004166** 

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: FIRST FINANCIAL BANK** 

**Upper Income** 

0006.02

**LIVINGSTON PARISH (063), LA** 

MSA: 12940

**Upper Income** 

0408.05

**REDWOOD COUNTY (127), MN** 

MSA: NA

**Middle Income** 

7501.00

AMITE COUNTY (005), MS

MSA: NA

**Middle Income** 

9501.00

**BERNALILLO COUNTY (001), NM** 

MSA: 10740

**Median Family Income 30-40%** 

0037.33

**Median Family Income 70-80%** 

0037.36

**CURRY COUNTY (009), NM** 

MSA: NA

Middle Income

0003.03

LINCOLN COUNTY (027), NM

MSA: NA

Middle Income

9604.03

## Footnote:

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PAGE: 17 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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Institution: FIRST FINANCIAL BANK

SAN MIGUEL COUNTY (047), NM

MSA: NA

**Moderate Income** 

9575.01

**TORRANCE COUNTY (057), NM** 

MSA: 10740

**Moderate Income** 

9636.01

FORSYTH COUNTY (067), NC

MSA: 49180

**Upper Income** 

0013.00

**MECKLENBURG COUNTY (119), NC** 

MSA: 16740

Median Family Income 110-120%

0059.24

**BEAVER COUNTY (007), OK** 

MSA: NA

**Middle Income** 

9518.00

**COMANCHE COUNTY (031), OK** 

MSA: 30020

**Income Not Known** 

0008.00

**PAYNE COUNTY (119), OK** 

MSA: NA

**Upper Income** 

0111.01

## Footnote:

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PAGE: 18 OF 40

Respondent ID: 0000004166

**Assessment Area(s) by Tract** 

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Institution: FIRST FINANCIAL BANK

**SEMINOLE COUNTY (133), OK** 

MSA: NA

**Moderate Income** 

5836.00

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 100-110%

0124.04

**DAVIDSON COUNTY (037), TN** 

MSA: 34980

Median Family Income >= 120%

0194.01

**HAMILTON COUNTY (065), TN** 

MSA: 16860 Upper Income

0120.00

**WILLIAMSON COUNTY (187), TN** 

MSA: 34980 Upper Income

0503.04

**ANDREWS COUNTY (003), TX** 

MSA: NA

**Middle Income** 

9503.00

**ANGELINA COUNTY (005), TX** 

MSA: NA

**Upper Income** 

0001.02

## Footnote:

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PAGE: 19 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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Institution: FIRST FINANCIAL BANK

ARCHER COUNTY (009), TX

MSA: 48660 Upper Income

0203.00

ATASCOSA COUNTY (013), TX

MSA: 41700

**Moderate Income** 

9601.01

Middle Income

9601.02

**AUSTIN COUNTY (015), TX** 

MSA: 26420

**Moderate Income** 

7601.00

**Middle Income** 

7602.02

**BEXAR COUNTY (029), TX** 

MSA: 41700

Median Family Income 100-110%

1211.18

Median Family Income >= 120%

1720.02 1720.09

**BORDEN COUNTY (033), TX** 

MSA: NA

**Upper Income** 

9501.00

**BOSQUE COUNTY (035), TX** 

MSA: NA

## Footnote:

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PAGE: 20 OF 40

Respondent ID: 0000004166

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: FIRST FINANCIAL BANK** 

Middle Income

9501.00 9502.00 9506.00

**BRAZORIA COUNTY (039), TX** 

MSA: 26420

Middle Income

6615.02 6626.00 6627.00

**Upper Income** 

6608.05

**BROWN COUNTY (049), TX** 

MSA: NA

Middle Income

9501.00 9513.00

**Upper Income** 

9503.00 9512.00

**BURLESON COUNTY (051), TX** 

MSA: 17780

Middle Income

9702.01 9703.00 9704.00

**Upper Income** 

9702.02

**BURNET COUNTY (053), TX** 

MSA: NA

Middle Income

9604.01

**CALDWELL COUNTY (055), TX** 

MSA: 12420 Middle Income

9601.02

**CALHOUN COUNTY (057), TX** 

## Footnote:

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PAGE: 21 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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**Institution: FIRST FINANCIAL BANK** 

MSA: NA

**Middle Income** 

0004.01 0004.02 0005.01 **CASS COUNTY (067), TX** 

MSA: NA

**Moderate Income** 

9502.00

CASTRO COUNTY (069), TX

MSA: NA

**Moderate Income** 

9503.00

**Middle Income** 

9502.00

**Upper Income** 

9501.00

**CHAMBERS COUNTY (071), TX** 

MSA: 26420

**Moderate Income** 

7104.01

**Upper Income** 

7101.00

**CLAY COUNTY (077), TX** 

MSA: 48660 Upper Income

0303.02

**COKE COUNTY (081), TX** 

MSA: NA

**Middle Income** 

## Footnote:

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PAGE: 22 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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Institution: FIRST FINANCIAL BANK

9501.00

**Upper Income** 

9502.00

**COLEMAN COUNTY (083), TX** 

MSA: NA

Middle Income

9507.00

**COLLIN COUNTY (085), TX** 

MSA: 19124

Median Family Income 70-80%

0319.02

Median Family Income 90-100%

0304.06

Median Family Income 100-110%

0304.10 0311.01

Median Family Income 110-120%

0316.59

Median Family Income >= 120%

0305.20 0305.41 0313.21 0313.28 0314.18 0316.60 0318.15

**COLORADO COUNTY (089), TX** 

MSA: NA

Middle Income

7502.00 7503.00

**COMANCHE COUNTY (093), TX** 

MSA: NA

Middle Income

9503.00 9504.00

**Upper Income** 

9501.02 9502.00

## Footnote:

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PAGE: 23 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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Institution: FIRST FINANCIAL BANK

**CONCHO COUNTY (095), TX** 

MSA: NA

Middle Income

9503.00

**COOKE COUNTY (097), TX** 

MSA: NA

**Upper Income** 

0007.01

**CORYELL COUNTY (099), TX** 

MSA: 28660

Middle Income

0104.00 0106.03

**DALLAM COUNTY (111), TX** 

MSA: NA

Middle Income

9501.00

**DALLAS COUNTY (113), TX** 

MSA: 19124

Median Family Income 30-40%

0109.04 0167.09 0185.06

Median Family Income 40-50%

0100.01 0106.02

Median Family Income 50-60%

0141.58

Median Family Income 70-80%

0150.01 0165.22

Median Family Income 80-90%

0099.00 0136.09 0136.20 0142.03

Median Family Income 90-100%

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PAGE: 24 OF 40

**Respondent ID: 0000004166** 

## Assessment Area(s) by Tract

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Institution: FIRST FINANCIAL BANK

0078.22 0137.27 0166.16 0166.24

Median Family Income >= 120%

0007.05 0021.00 0079.02 0100.03 0130.12 0131.02 0141.19 0141.24 0141.43 0195.02 0200.00

0204.02

**Median Family Income Not Known** 

9801.00

**DAWSON COUNTY (115), TX** 

MSA: NA

**Upper Income** 

9506.00

**DIMMIT COUNTY (127), TX** 

MSA: NA

**Moderate Income** 

9502.01

**DONLEY COUNTY (129), TX** 

MSA: NA

Middle Income

9502.00

FALLS COUNTY (145), TX

MSA: 47380

**Moderate Income** 

0007.00

**FAYETTE COUNTY (149), TX** 

MSA: NA

**Middle Income** 

9705.00

**Upper Income** 

9707.00

## Footnote:

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PAGE: 25 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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Institution: FIRST FINANCIAL BANK

**GAINES COUNTY (165), TX** 

MSA: NA

**Upper Income** 

9502.01

**GALVESTON COUNTY (167), TX** 

MSA: 26420

Middle Income

7209.00 7239.00

**Upper Income** 

7202.00 7215.02 7255.00 7261.02

**GARZA COUNTY (169), TX** 

MSA: NA

**Middle Income** 

9501.02

**GILLESPIE COUNTY (171), TX** 

MSA: NA

**Middle Income** 

9501.00 9505.00

**Upper Income** 

9502.00 9503.02

**GLASSCOCK COUNTY (173), TX** 

MSA: NA

**Upper Income** 

9501.00

**GRAY COUNTY (179), TX** 

MSA: NA

**Upper Income** 

9501.00

## Footnote:

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PAGE: 26 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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Institution: FIRST FINANCIAL BANK

**GRIMES COUNTY (185), TX** 

MSA: NA

**Moderate Income** 

1802.01

Middle Income

1801.01 1803.02

**Upper Income** 

1802.02 1803.03 1803.04

HALL COUNTY (191), TX

MSA: NA

**Moderate Income** 

9505.00

**HAMILTON COUNTY (193), TX** 

MSA: NA

Middle Income

9501.00 9502.00

**HARDIN COUNTY (199), TX** 

MSA: 13140 Middle Income

0307.00 0308.00

**Upper Income** 

0302.00 0303.02 0305.01 0305.03 0305.04

HARRIS COUNTY (201), TX 2/

MSA: 26420

Median Family Income 30-40%

2207.01 2228.00 5337.01 5503.04

**Median Family Income 40-50%** 

2405.06 3109.00 3118.00 5211.00 5405.03

Median Family Income 50-60%

## Footnote:

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PAGE: 27 OF 40

**Respondent ID: 0000004166** 

## **Assessment Area(s) by Tract**

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Institution: FIRST FINANCIAL BANK

2123.00 2212.00 2214.00 2305.00 2311.00 2325.00 2401.01 5340.01 5509.01

Median Family Income 60-70%

2322.01 2506.02 2517.02 2521.00 2523.04 2525.00 3307.00 5338.02 5417.02 5523.03

Median Family Income 70-80%

2506.01 3325.00 4543.02 5504.04

Median Family Income 80-90%

4503.01 5340.03 5408.00 5554.04

Median Family Income 90-100%

3144.02 4202.00 5542.02 5555.01 5560.00

Median Family Income 100-110%

2501.02 3501.03 5514.00 5524.02 5540.01 5554.01

Median Family Income 110-120%

3433.02 5215.02 5431.00

Median Family Income >= 120%

2507.01 4103.00 4115.03 4118.02 4203.00 4209.00 4327.03 4502.00 4509.00 4545.02 5106.02

5108.02 5109.01 5113.01 5115.02 5310.00 5341.01 5401.02 5419.02 5423.02 5430.06 5430.07

5534.03 5538.01 5544.05 5548.03

**Median Family Income Not Known** 

2503.03

**HARTLEY COUNTY (205), TX** 

MSA: NA

**Middle Income** 

9502.00

**HASKELL COUNTY (207), TX** 

MSA: NA

Middle Income

9503.00

HAYS COUNTY (209), TX

MSA: 12420

#### Footnote:

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PAGE: 28 OF 40

**Respondent ID: 0000004166** 

## **Assessment Area(s) by Tract**

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**Institution: FIRST FINANCIAL BANK** 

Middle Income

0108.15

**Upper Income** 

0108.09

**HENDERSON COUNTY (213), TX** 

MSA: NA

**Middle Income** 

9508.01

**HIDALGO COUNTY (215), TX** 

MSA: 32580

Median Family Income >= 120%

0223.01

**HILL COUNTY (217), TX** 

MSA: NA

**Middle Income** 

9601.00

**Upper Income** 

9602.00 9605.01 9605.02

**HOWARD COUNTY (227), TX** 

MSA: NA

Middle Income

9504.00 9505.00

**Upper Income** 

9508.01 9509.00

**HUNT COUNTY (231), TX** 

MSA: 19124

**Moderate Income** 

9616.00

**HUTCHINSON COUNTY (233), TX** 

## Footnote:

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PAGE: 29 OF 40

Respondent ID: 0000004166

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: FIRST FINANCIAL BANK** 

MSA: NA

**Upper Income** 

9510.00

IRION COUNTY (235), TX

MSA: 41660

**Middle 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** 

9501.00 9502.00

**JASPER COUNTY (241), TX** 

MSA: NA

**Middle Income** 

9508.00

**Upper Income** 

9507.01 9507.02

KARNES COUNTY (255), TX

MSA: NA

**Upper Income** 

9703.02

**KAUFMAN COUNTY (257), TX** 

## Footnote:

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PAGE: 30 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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**Institution: FIRST FINANCIAL BANK** 

MSA: 19124

Middle Income

0502.14 0512.02

**KENDALL COUNTY (259), TX** 

MSA: 41700

**Upper Income** 

9701.01

**KENT COUNTY (263), TX** 

MSA: NA

**Upper Income** 

9501.00

**KINNEY COUNTY (271), TX** 

MSA: NA

**Middle Income** 

9501.00

**LAMPASAS COUNTY (281), TX** 

MSA: 28660 Middle Income

9501.00

**LEON COUNTY (289), TX** 

MSA: NA

**Moderate Income** 

9503.01

Middle Income

9501.02 9502.02 9503.02 **LIBERTY COUNTY (291), TX** 

MSA: 26420

**Moderate Income** 

## Footnote:

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**Respondent ID: 0000004166** 

## **Assessment Area(s) by Tract**

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**Institution: FIRST FINANCIAL BANK** 

7001.00

**Middle Income** 

7004.00

LIPSCOMB COUNTY (295), TX

MSA: NA

**Middle Income** 

9503.00

LLANO COUNTY (299), TX

MSA: NA

**Upper Income** 

9704.01

**LUBBOCK COUNTY (303), TX** 

MSA: 31180 Low Income

0024.01

**Moderate Income** 

0006.07

Middle Income

0015.01 0023.01 0101.01 0103.01 0105.11 0105.13

**Upper Income** 

0019.04 0105.02 0105.12

**Income Not Known** 

0015.02

MCCULLOCH COUNTY (307), TX

MSA: NA

Middle Income

9503.00

MCLENNAN COUNTY (309), TX

MSA: 47380

## Footnote:

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

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Respondent ID: 0000004166

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: FIRST FINANCIAL BANK** 

**Low Income** 

0001.00

**Middle Income** 

0039.02

**MADISON COUNTY (313), TX** 

MSA: NA

**Middle Income** 

0001.00 0004.00

**Upper Income** 

0002.00 0003.00

**MAVERICK COUNTY (323), TX** 

MSA: NA

**Moderate Income** 

9502.04

**MENARD COUNTY (327), TX** 

MSA: NA

Middle Income

9503.00

**MIDLAND COUNTY (329), TX** 

MSA: 33260 Low Income

0015.00

**Moderate Income** 

0011.00 0102.00

Middle Income

0003.05 0101.23 0101.26

**Upper Income** 

0101.21 0101.24 0101.25 0101.27 0101.28

MILAM COUNTY (331), TX

## Footnote:

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PAGE: 33 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: FIRST FINANCIAL BANK** 

MSA: NA

**Middle Income** 

9503.00

MILLS COUNTY (333), TX

MSA: NA

**Middle Income** 

9502.00

**MITCHELL COUNTY (335), TX** 

MSA: NA

**Upper Income** 

9502.00 9504.00

**MONTAGUE COUNTY (337), TX** 

MSA: NA

**Moderate Income** 

9503.00

Middle Income

9501.00 9502.00 9504.02 9506.00

**MOORE COUNTY (341), TX** 

MSA: NA

Middle Income

9503.01 9504.00

**MOTLEY COUNTY (345), TX** 

MSA: NA

**Middle Income** 

9501.00

**NACOGDOCHES COUNTY (347), TX** 

MSA: NA

**Upper Income** 

## Footnote:

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PAGE: 34 OF 40

Respondent ID: 0000004166

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: FIRST FINANCIAL BANK** 

9504.01

**NAVARRO COUNTY (349), TX** 

MSA: NA

Middle Income

9703.01 9707.01 9709.01

**OLDHAM COUNTY (359), TX** 

MSA: 11100 Middle Income

9501.00

PANOLA COUNTY (365), TX

MSA: NA

**Income Not Known** 

9504.01

PARMER COUNTY (369), TX

MSA: NA

**Middle Income** 

9502.00 9503.00

POLK COUNTY (373), TX

MSA: NA

**Upper Income** 

2101.06

POTTER COUNTY (375), TX

MSA: 11100 Low Income

0103.00 0106.00

**Moderate Income** 

0126.00 0152.00 0153.00 0154.00

**Upper Income** 

## Footnote:

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**Respondent ID: 0000004166** 

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: FIRST FINANCIAL BANK

0133.00

PRESIDIO COUNTY (377), TX

MSA: NA

**Low Income** 

9502.00

**RANDALL COUNTY (381), TX** 

MSA: 11100

**Moderate Income** 

0218.04

**Middle Income** 

0212.00 0218.02 0218.03

**Upper Income** 

0216.09 0216.11 0217.02 0217.07 0217.08 0219.00 0220.01

**ROBERTSON COUNTY (395), TX** 

MSA: 17780

**Moderate Income** 

9605.01

Middle Income

9602.00 9603.00 9604.00 9605.02

**ROCKWALL COUNTY (397), TX** 

MSA: 19124 Upper Income

0405.07

**RUNNELS COUNTY (399), TX** 

MSA: NA

**Middle Income** 

9505.00 9506.00

**RUSK COUNTY (401), TX** 

## Footnote:

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PAGE: 36 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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**Institution: FIRST FINANCIAL BANK** 

MSA: 30980

Middle Income

9503.00

**SAN JACINTO COUNTY (407), TX** 

MSA: NA

**Moderate Income** 

2001.05

Middle Income

2001.06 2001.07 2002.02

SAN SABA COUNTY (411), TX

MSA: NA

**Middle Income** 

9502.00

**SCURRY COUNTY (415), TX** 

MSA: NA

**Middle Income** 

9501.00 9506.00

**Upper Income** 

9502.00 9503.00

STEPHENS COUNTY (429), TX

MSA: NA

Middle Income

9502.00 9503.00 9505.00

STERLING COUNTY (431), TX

MSA: 41660

Middle Income

9501.00

**TERRY COUNTY (445), TX** 

## Footnote:

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PAGE: 37 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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**Institution: FIRST FINANCIAL BANK** 

MSA: NA

Middle Income

9501.00

**THROCKMORTON COUNTY (447), TX** 

MSA: NA

Middle Income

9503.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 50-60%

0021.11

Median Family Income 100-110%

0452.00

Median Family Income >= 120%

0016.04 0019.13 0330.00 0350.00 0358.00 0369.00

**TYLER COUNTY (457), TX** 

MSA: NA

Middle Income

9502.02

**VAN ZANDT COUNTY (467), TX** 

MSA: NA

**Middle Income** 

9507.00

**VICTORIA COUNTY (469), TX** 

MSA: 47020

Middle Income

0013.00

**WALLER COUNTY (473), TX** 

## Footnote:

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PAGE: 38 OF 40

Respondent ID: 0000004166

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: FIRST FINANCIAL BANK** 

MSA: 26420

Middle Income

6802.01 6803.03 6806.02

**Upper Income** 

6801.00 6806.01

**WICHITA COUNTY (485), TX** 

MSA: 48660

**Low Income** 

0104.00

**Middle Income** 

0131.00

**WILBARGER COUNTY (487), TX** 

MSA: NA

**Upper Income** 

9503.00

**WILLACY COUNTY (489), TX** 

MSA: NA

Middle Income

9505.00

**WILLIAMSON COUNTY (491), TX** 

MSA: 12420

Median Family Income >= 120%

0201.09 0202.05 0206.07

**WILSON COUNTY (493), TX** 

MSA: 41700 Middle Income

0002.02

**WOOD COUNTY (499), TX** 

## Footnote:

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PAGE: 39 OF 40

**Respondent ID: 0000004166** 

**Assessment Area(s) by Tract** 

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**Institution: FIRST FINANCIAL BANK** 

MSA: NA

**Middle Income** 

9501.00 9503.04 9504.02

YOUNG COUNTY (503), TX

MSA: NA

**Upper Income** 

9504.02

**SUMMIT COUNTY (043), UT** 

MSA: NA

**Upper Income** 

9643.07

**MONTGOMERY COUNTY (121), VA** 

MSA: 13980 Upper Income

0211.01

**JOHNSON COUNTY (019), WY** 

MSA: NA

**Middle Income** 

9551.00

## Footnote:

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Respondent ID: 0000004166

Error Status Information Respondent ID: 0000004166

PAGE: 1 OF

Agency: OCC - 1

Institution: FIRST FINANCIAL BANK

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	943	943	0	0.00%
Small Farm Loans	220	220	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	63	63	0	0.00%
Total	1,228	1,228	0	0.00%

#### Footnote:

<sup>10.</sup> 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.

<sup>11.</sup> 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.