

Data & Disclosures

Sustainability Accounting Standards Board (SASB) Standards Index. The following disclosures are made using the Industry Standards Version 2018-10 issued by SASB. SASB is an independent organization that provides a framework to facilitate the disclosure of comparable, consistent, and reliable information. We are committed to providing relevant information to investors in a meaningful way, and we will continue to evaluate the use of additional SASB metrics in the future.

All data and information described in the following tables are unaudited, and based on the year ended December 31, 2025, any dollar amounts are reported in thousands.

Commercial Banks

Topic	SASB Code	Accounting Metric	
Data Security	FN-CB-230a.1	1) Number of data breaches	No material events
Data Security	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	First Financial takes an active and multi-front approach to information security. Our approach can be broken down into three primary components: 1) Maintaining top industry practices and standards 2) Board oversight 3) Employee training and awareness. Our systems are built to the standards established by the Federal Financial Institutions Examination Council (FFIEC) Cybersecurity Framework and the National Institute of Standards and Technology Cybersecurity Framework (NIST CSF v.2.0), and undergo frequent testing to ensure our policies and procedures are current so our customers can bank safely and securely.
Financial Inclusion & Capacity Building	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	11,986 Accounts. This represents approximately 10% of our total number of personal checking accounts. By dollar value these accounts represent 4% of the total deposits held in personal checking accounts.
Financial Inclusion & Capacity Building	FN-CB-240a.3	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	In 2025, we partnered with an industry-leading firm to design and deliver financial literacy tools and programs to school districts across our footprint. To date, these resources have been rolled out to 31 high schools with 3,249 workbooks distributed to support student learning. In addition, we've expanded our reach through 33 active organizations, including nonprofits, municipalities, and businesses, helping bring financial education to even more communities.
Business Ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	\$0.00
Business Ethics	FN-CB-510a.2	Description of whistleblower policies and procedures.	First Financial trains all associates to use our whistleblower hotline regarding accounting matters. Associates may report matters anonymously and are free from all forms of retaliation when making a complaint.

Activity Metric	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Checking – Personal: (1a) 116,617; (2a) \$1,294,777 Checking – Business: (1b) 17,615; (2b) \$1,986,433 Savings – Personal: (1a) 52,453; (2a) \$552,226 Savings – Business: (1b) 1,132; (2b) \$33,930
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Mortgage Finance

Topic	SASB Code	Accounting Metric	
Lending Practices	FN-MF-270a.1	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate ¹ , (d) Total, each broken down by FICO score 660 and below, and above 660	Combined fixed- and variable rate: (1a)1644; (2a) \$148,915. Prepayment penalty: (1b) 0; (2b) \$0. Total: (1c) 2827; (2c) \$291,822.
Lending Practices	FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	\$0.00
Discriminatory Lending	FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	\$0.00

1. The figures for (c) are calculated using the average daily rates of U.S. 30-Year Treasury Bonds for the 5-year period ending December 31, 2025, as the baseline comparison for rates on all portfolio loans. Based on this calculation, these totals reflect portfolio loans with an APR greater than 6.04%.

NASDAQ Board Diversity Matrix (As of December 31, 2025)

Total Number of Directors	16			
	Female	Male	Non-Binary	Did Not Disclose Gender
Part I: Gender Identity				
Directors	2	14		
Part II: Demographic Background				
African American or Black		1		
Alaskan Native or Native American				
Asian				

Hispanic or Latino/Latina				
Native Hawaiian or Pacific Islander				
White	2	13		
Two or More Races or Ethnicities				
LGBTQ+				
Did Not Disclose Demographic Background				

EEO-1 Data Table (As of December 31, 2025)

	Executive/ Senior Level Officials and Managers	First/Mid-Level Officials and Managers	Professionals	Sales	Administrative Support Workers	Service Workers	Grand Total
Man / Male	11	98	49	1	58	19	236
American Indian/ Alaskan Native							
Asian			1				1
Black or African American					2	2	4
Hispanic or Latino		2	2		1		5
Native Hawaiian or Other Pacific Islander							
Two or More Races (Not Hispanic or Latino)			1				1
White	11	96	45	1	55	17	225