

FIRST FINANCIAL BANCORP /OH/

Form 4

January 07, 2003

1. Name and Address of Reporting Person
Fiora, Carl R.
4645 Wicklow Drive
Middletown, OH 45042
2. Issuer Name and Ticker or Trading Symbol
First Financial Bancorp (FFBC)
3. IRS or Social Security Number of Reporting Person (Voluntary)
268-30-6392
4. Statement for Month/Day/Year
01/06/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director 10% Owner
 Officer (give title below) Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	2A.Execu- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount A/D Price	5. Amo Securi Benefi Owned Follow Report Transa
Common Stock					16315
Common Stock					3017
FFBC (Directors Fee Stock Plan)	01/06/2003		P	145 A \$17.0985	2247

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.	2.	3.	3A.	4.	5.	6.	7.
Title of Derivative Security	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	Number of Derivative Securities Acquired(A) Disposed(D)	Date Exercis- able (Month/Day/Year)	Title and Amount of Underlying Securities Amount or Number of Shares
1999 (NQ) Stock Option	\$20.671					04/27/2009	Common Stock

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1996 (NQ)	\$10.8933	04/23/2006	Common
Stock			Stock
Option			
2002 (NQ)	\$18.84	04/23/2012	Common
Stock			Stock
Option			

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ Terri J. Ziepfel

DATE
01/07/2003