

FIRST FINANCIAL BANCORP /OH/
Form 4
October 12, 2004

FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
POSEY STEVEN C

2. Issuer Name and Ticker or Trading Symbol
FIRST FINANCIAL BANCORP /OH/ [FFBC]

5. Relationship of Reporting Person(s) to Issuer
(Check all applicable)

(Last) (First) (Middle)
MCDONALDS OFFICE, 1733 S BREIEL
(Street)

3. Date of Earliest Transaction (Month/Day/Year)
10/08/2004

Director 10% Owner
 Officer (give title below) Other (specify below)

MIDDLETOWN, OH 45044
(City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. 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 (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock					131	D	
FFBC (Directors Fee Stock Plan)	10/08/2004		P	145 A	\$ 17.2 3,473	D	
FFBC (Directors Fee Stock Plan)	10/11/2004		P	50 A	\$ 17.18 3,523	D	

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Common Stock	6,668	I	IRA
Common Stock	3,180	I	Trust
Common Stock	38,077	I	Trust (TEAZAK LTD)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price or Value of Underlying Securities (Instr. 3 and 4)
1997 (NQ) Stock Option	\$ 13.148					Date Exercisable: 04/22/1998 Expiration Date: 04/22/2007	Common Stock	6,195
2000 (NQ) Stock Option	\$ 20.671					Date Exercisable: 04/22/2000 Expiration Date: 04/22/2009	Common Stock	8,663
2002 (NQ) Stock Option	\$ 18.84					Date Exercisable: 04/23/2003 Expiration Date: 04/23/2012	Common Stock	8,663

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other

POSEY STEVEN C
MCDONALDS OFFICE
1733 S BREIEL
MIDDLETOWN, OH 45044

X

Signatures

Terri J. Ziepfel 10/12/2004

**Signature of
Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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