FIRST FINANCIAL BANCORP /OH/

Form 4

October 12, 2004

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

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response...

if no longer subject to Section 16. Form 4 or Form 5 obligations

may continue.

See Instruction

Check this box

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

1(b).

(Last)

(Print or Type Responses)

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

2. Issuer Name and Ticker or Trading

Symbol

5. Relationship of Reporting Person(s) to Issuer

FIRST FINANCIAL BANCORP

/OH/ [FFBC]

(Check all applicable)

(Middle)

3. Date of Earliest Transaction

(Month/Day/Year) 10/08/2004

Officer (give title below)

10% Owner Other (specify

MCDONALDS OFFICE, 1733 S **BREIEL**

(First)

(Street)

4. If Amendment, Date Original

Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check

Applicable Line)

_X__ Director

X Form filed by One Reporting Person _ Form filed by More than One Reporting

MIDDLETOWN, OH 45044

							reison		
(City)	(State)	(Zip) 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. Transactio Code (Instr. 8)	4. Securi on(A) or D (Instr. 3,	ispose	d of (D)	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			Code V	Amount	(D)	Price	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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SEC 1474

(9-02)

8. Pri Deriv Secur (Instr

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. Transactic Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)			Title and Amount of Inderlying Securities Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
1997 (NQ) Stock Option	\$ 13.148					04/22/1998	04/22/2007	Common Stock	6,195	
2000 (NQ) Stock Option	\$ 20.671					04/22/2000	04/22/2009	Common Stock	8,663	
2002 (NQ) Stock Option	\$ 18.84					04/23/2003	04/23/2012	Common Stock	8,663	

Reporting Owners

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

Reporting Owners 2

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

Signatures

Terri J. Ziepfel 10/12/2004

**Signature of Date

Reporting Person

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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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