fontaine elizabeth e Form 4 January 20, 2006

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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3235-0287

January 31,

2005

0.5

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See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading fontaine elizabeth e Issuer Symbol FIRST FINANCIAL BANCORP (Check all applicable) /OH/ [FFBC] (Last) (First) (Middle) 3. Date of Earliest Transaction Director 10% Owner _X__ Officer (give title Other (specify (Month/Day/Year) below) below) 300 HIGH STREET 01/18/2006 Principal Accounting Officer (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting HAMILTON, OH 45011 Person

(City)	(State)	(Zip) Tal	ble I - Non-	-Derivativ	e Secu	ırities Acqu	ired, Disposed of	, or Beneficia	lly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactic Code (Instr. 8)	omr Dispo (Instr. 3,	esed of 4 and (A) or	` '	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	01/18/2006		M	923	A	\$ 11.3019	4,995	D	
Common Stock							8,047	I	401-K
Common Stock							254	I	Joint w/Spouse
Common Stock							1,575	I	Restricted

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

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SEC 1474 (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. Transacti Code (Instr. 8)	onof Deri Secu Acq (A) Disp of (I	vative urities uired or posed D) tr. 3, 4,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. P Der Sec (Ins
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
1996 (ISO) Stock Option	\$ 11.3019	01/18/2006		M		923	01/24/1997	01/24/2006	Common Stock	923	11
1998 (ISO) Stock Option	\$ 19.087						01/27/1999	01/27/2008	Common Stock	2,541	
1999 (ISO) Stock Option	\$ 22.565						01/25/2000	01/25/2009	Common Stock	578	
2000 (ISO) Stock Option	\$ 17.56						01/24/2001	01/24/2010	Common Stock	1,050	
2001 (ISO) Stock Option	\$ 16.0124						01/22/2001	01/22/2011	Common Stock	5,250	
2002 (ISO) Stock Option	\$ 17.2						01/17/2002	01/17/2012	Common Stock	2,000	
2003 (ISO)	\$ 16.58						01/22/2004	01/22/2013	Common Stock	2,000	

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Stock Option					
2004 (ISO) Stock Option	\$ 17.09	01/21/2005	01/21/2014	Common Stock	1,000
2005 (ISO) Stock Option	\$ 17.51	04/18/2006	04/18/2015	Common Stock	3,600

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

fontaine elizabeth e 300 HIGH STREET HAMILTON, OH 45011

Principal Accounting Officer

Signatures

terri j ziepfel 01/20/2006

**Signature of Person

**Bate

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. 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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