

FIRST FINANCIAL BANCORP /OH/

Form 4

April 23, 2003

1. Name and Address of Reporting Person  
Garland, James C.  
201 Roudebush Hall  
Oxford, OH 45056
2. Issuer Name and Ticker or Trading Symbol  
First Financial Bancorp (FFBC)
3. IRS or Social Security Number of Reporting Person (Voluntary)  
515-42-5680
4. Statement for Month/Day/Year  
04/22/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
(X) Director ( ) 10% Owner  
( ) Officer (give title below) ( ) Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)  
(X) 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) Code   V   Amount   A/D   Price	5. Amo Securi Benefi Owned Follow Report Transa
Common Stock					11111.