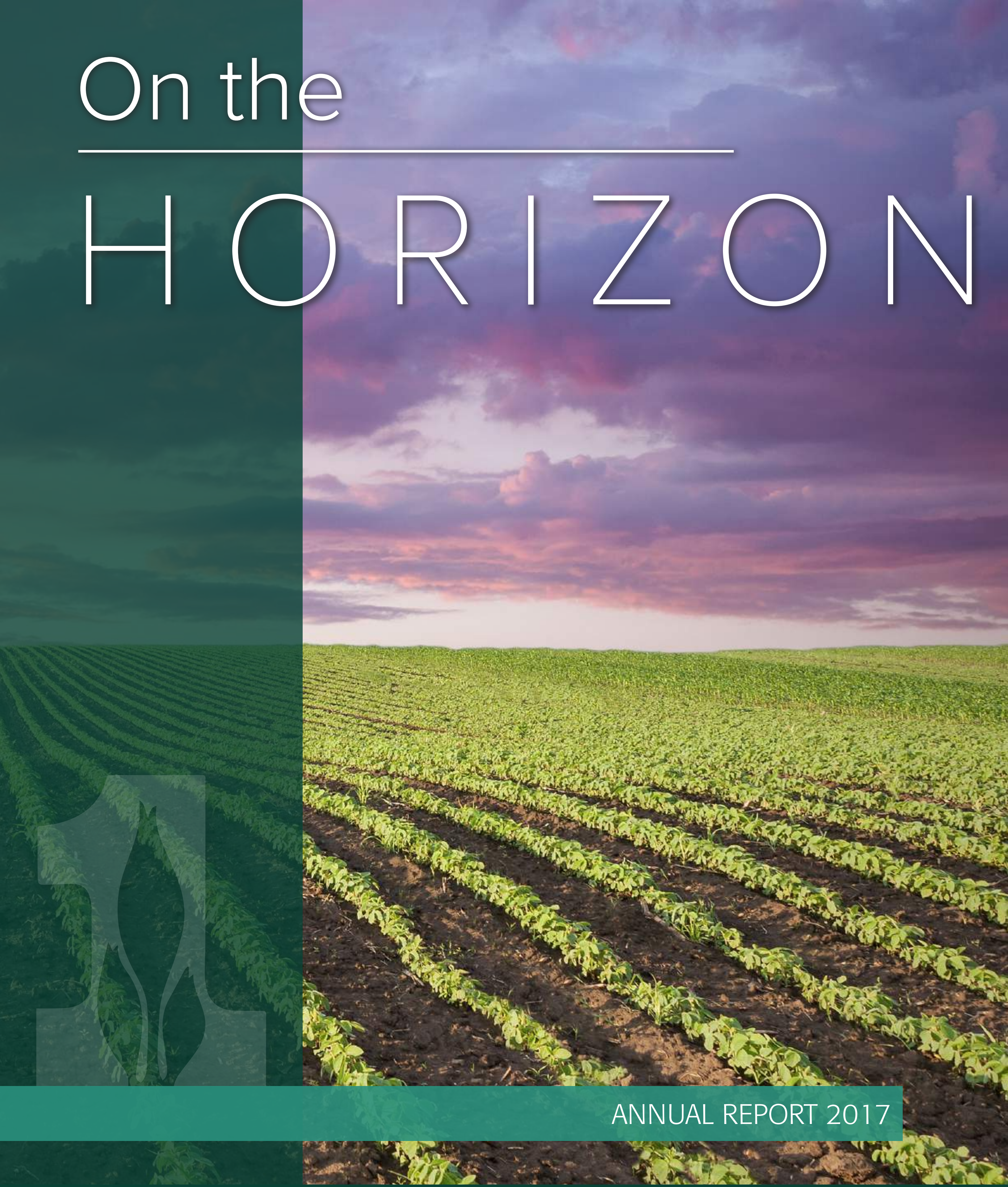
On the HORIZON



ANNUAL REPORT 2017

FIRST FARMERS FINANCIAL CORP

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ANNUAL REPORT 2017

FFMR
FIRST FARMERS FINANCIAL CORP

On the HORIZON

Over 135 years ago, our Bank was founded in the heart of one of Indiana's most productive agricultural areas. Over time, our corporation has grown and prospered by providing financial services to the agricultural community and surrounding areas through a commitment to community style banking. It is the intent and desire of First Farmers Financial Corporation (FFMR) to serve these communities and their market areas while specializing in the development and delivery of exceptional financial services. FFMR believes that we can best achieve this goal by remaining an independent dynamic organization that is both technologically innovative and reflective of our customer expectations.

FFMR recognizes our responsibility to provide economic value to its shareholders. It will do so by maintaining optimum levels of profitability, while remaining open to sound consideration that will be of comprehensive benefit to the organization. FFMR will expand its asset size consistent with its goals for profitability recognizing that asset growth provides opportunities forshareholders. FFMR will commit to providing exceptional corporate communication that allows all stakeholders, our shareholders, customers, and employees, to understand the strategies and goals of the corporation.

FFMR believes the key to the success of its mission lies in the delivery of competitive products and service in a personalized, caring, and responsive manner. To do so, it is committed to providing all resources necessary to enable and empower employees to deliver the products and service that meet those expectations.

FFMR
FIRST FARMERS FINANCIAL CORP

CORPORATE PLEDGE

WE ARE FIRST FARMERS

A LETTER FROM THE PRESIDENT

Our company has long been regarded as one committed to achieving strong financial performance with sustained company growth. In our pursuit of these goals, our focus and strategic direction have remained reliably consistent in an industry that has become increasingly dynamic. In most recent years, we have taken advantage of our capital resources by pursuing opportunities in both new and existing markets. The prudent planning and fiscal strategy has been validated by outstanding financial performance in 2017 as our record results were significant improvements over even our well-respected benchmarks of recent years. Our three year results for return on average equity again allowed us to be named as one of the top publically traded community banks in the nation by American Banker Magazine (#13 nationally), our 3rd consecutive year to place in the top 20 (#4 in 2015 and #7 in 2016). Equally important, we feel that we have positioned the organization for further expansion into key growth areas in the near future and years to come.

Our organization maintains a healthy balance of progressive management and innovation while adhering to sound core values. It fosters a corporate culture that serves our customers, our employees, and our shareholders very well.

Team Efforts:
Operationally, the Bank continued to expand and improve our facilities within our service footprint with the completion of a new branch facility location in Flora, Indiana, a commitment to building an updated branch facility in Hoopeston, Illinois and the completion of a new operational loan production office in Lafayette, Indiana. Continuing our commitment to e-commerce services, the Bank released a next generation website in June that better integrates usage of our full complement of online services, while allowing easier access to deposit account opening and mortgage applications.

Shareholders and potential shareholders will soon benefit from an enhanced investor relations information portal that will provide updated data on corporate financial reporting and investor information. Our listing on the OTCQX market, under the ticker symbol FFMR, has led to increased trading of shares of our corporate stock and our consistent financial performance resulted in our being added to both the OTCQX Composite Index and the OTCQX Bank Index. As commitment to tech innovation allows us to reach a greater number of customers and shareholders, monitoring and managing that technology will remain of upmost importance in assuring sound operations.

Our commercial and agricultural lending efforts continue to be our strongest areas of production and we continue to solidify our position as one of the premier providers of specialized agricultural lending in the Midwest. Our team of lenders and support staff remain a well-respected and sought-after resource from our partners in the industry and this continues to lead to new opportunities for our entire operation. Our mortgage and consumer teams completed impressive growth numbers over years past as they have focused on key markets of development and maximizing process efficiency and underwriting service times. Special consideration has been given to providing a personalized approach to customer support while integrating the convenient features of automated information gathering and data entry.

The retail team implemented a unique incentive program aimed at capitalizing on potential sales opportunities and improving overall bank product knowledge. The group remains focused on identifying new ways to improve the customer experience while offering innovative products reflective of market demands.

Adjusting to Meet Challenges:
Both banking and agriculture continue to evolve in a number of areas and we must remain diligent in understanding the critical components that affect our performance. As we continue to help our Ag clients face the challenges of a modestly priced commodity environment, we're committed to remaining creative and resourceful in supporting the industry that has been the backbone of our operation since our founding in 1885.

Banks, nationwide, were obviously affected by federal corporate tax reductions that were announced near the close of the year and there is certainly optimism of possible regulatory recalibration, specifically for community banks. The realization of a more beneficial corporate tax rate and the possibility of a less cumbersome regulatory schedule led to our decision to initiate a new corporate wage and community support program. The program focused on four points of emphasis covering employee wages, annual bonuses, training and development, as well as restating our long held charitable commitment to our branch market communities. The program received national attention shortly after the announcement for its innovative approach and the immediacy in which it reflected the intended capital reinvestment goals of corporate tax reform.

As I reflect on the past year and look forward to the exciting possibilities of the one before us, I am humbled by the sincere and genuine culture that exists at our corporation. I continue to be blessed to work with a dedicated and insightful team that place a high value on individual character and who share a deep sense of personal responsibility.

Gene Miles
President and Chief Executive Officer

GENE MILES
PRESIDENT & CEO

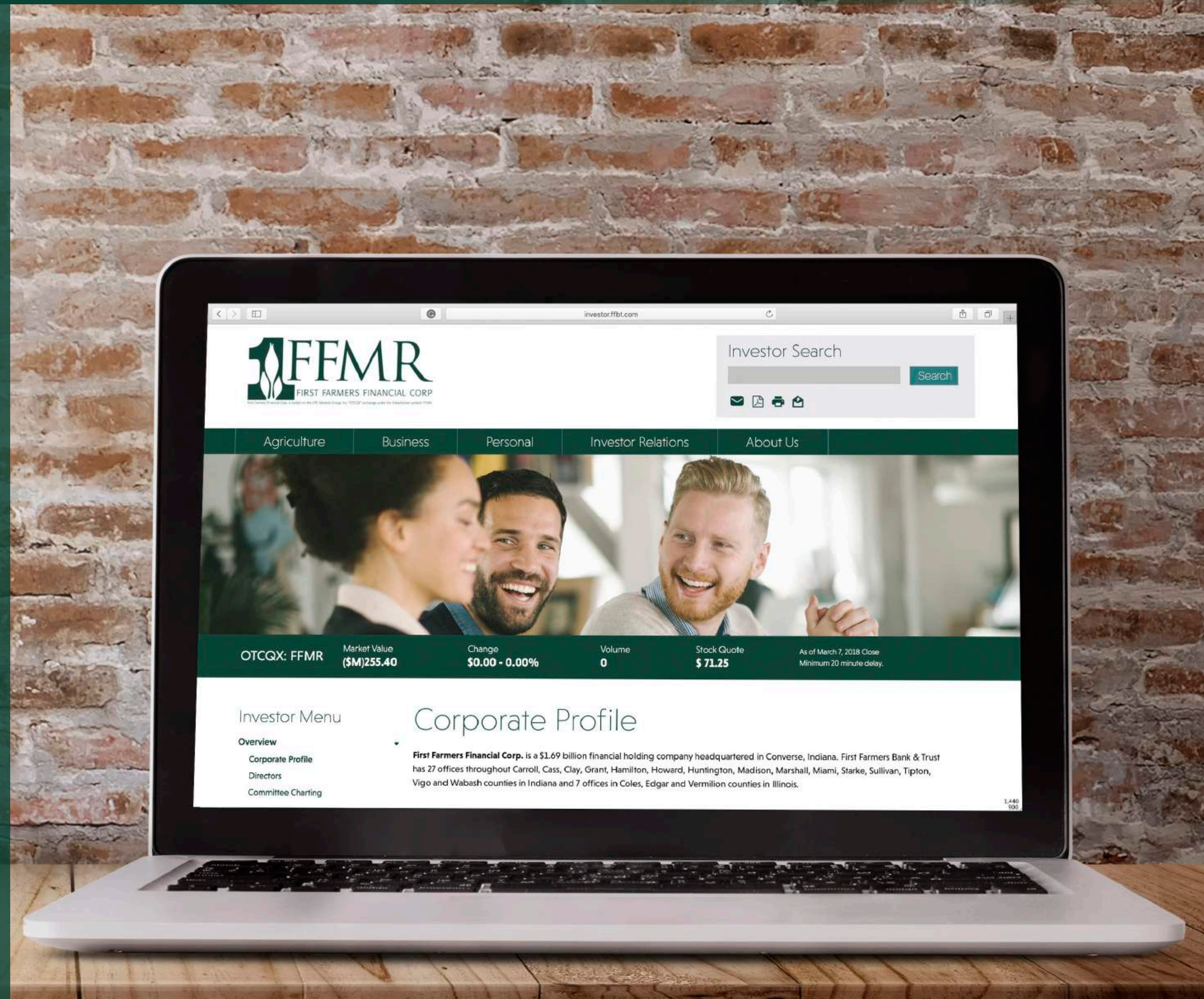
FIRST FARMERS FINANCIAL CORP

Effective shareholder interaction and improved investor communication present opportunities to cultivate goodwill toward the FFMR brand, educate and impact influential stakeholders, increase shareholder participation, and better convey corporate vision and strategy. As our organization has grown in both asset size and geographical footprint, our efforts to keep our shareholders and potential investors connected to our corporate information must evolve as well. FFMR corporate communication strategy and interaction includes the implementation of an entirely new web based investor relations platform located on the ffbt.com website.

First Farmers Financial Corp is traded on the OTC Markets Group, Inc. "OTCQX US Premier Market" and is on both the OTCQX Composite Index and the OTCQX Bank Index under the ticker symbol: FFMR

Newly branded information pages on the site allow for easy access to a wide variety of updates and reports about the corporation itself, share pricing, trade volume, and peer analysis. Shareholders and potential investors alike will now be able to access news, releases, and market information updated daily as well as select from email alert notifications designed to better connect them to our corporate messaging, events calendar, and financial reporting. Located at investor.ffbt.com, the site resource will allow a more comprehensive method of staying up to date on our investment in our corporation as well as provide you with a valuable resource to share to others interested in following the story of our financial performance.

FFMR
FIRST FARMERS FINANCIAL CORP



INVESTOR RELATIONS WEBPAGE: **INVESTOR.FFBT.COM**

CONTINUED GROWTH

With net income of $21.7 million for the year ended December 31, 2017, an increase of $4.7 million or 27.7%, First Farmers Financial Corp. (FFMR) reported its 10th consecutive year of record earnings. Further reflecting the stable, consistent approach to growth employed by the Company over the past several decades, record earnings have been reported in all but one of the past 27 years. While headwinds persisted through 2017 in the agricultural economy it was an encouraging year for the Company on several fronts. Strength in the national economy and labor markets supported the Federal Reserve Bank's efforts to withdrawal accommodative policy translating to improved margins for the first time since 2013. After an extreme swing in the regulatory pendulum following the financial crisis, a view of easing the excessive burden placed on community banks began to emerge. And finally, the Tax Cut and Jobs Act of 2017 was signed into law on December 22, 2017 ushering in the most comprehensive reform to the U.S. tax code in three decades. The direct impact of the Act and associated transactions accounted for $1.0 million of the $4.7 million increased earnings in 2017 through lower deferred tax liabilities partially offset by securities losses and partnership impairments.

Net Interest Margin

Both the rate environment and the balance sheet contributed to improved net interest income during 2017. Following a cautious commencement of policy normalization late in 2015, economic conditions emerged in 2017 that gave the Federal Reserve's Board of Governors comfort to accelerate the pace of economic policy normalization with higher overnight rates and targeted reductions in its accumulated portfolio of Treasury and agency securities. While a flatter yield curve emerged over the course of the year, the Company's asset sensitive balance sheet structure and lower levels of on-hand liquidity produced a 15 basis point improvement in tax equivalent net interest margin. Overall, tax-equivalent yields on securities and loans improved 0.31% and 0.22%, respectively, between 2016 and 2017 while interest-bearing deposit costs rose 0.13%. In addition to higher yields, a favorable asset mix also emerged in 2017 as loans and leases rose to 74.2% of total average assets. Average loan balances grew faster than lower-yielding segments of the balance sheet as a greater share of lending was directed into our portfolio holdings relative to recent years.

Credit Costs

The provision for loan and lease losses increased $0.2 million to $3.7 million primarily as a result of changes in the unallocated portion of the reserve for loan and lease losses. Excluding this component, provision expense declined $0.1 million and total net charge offs actually declined $0.9 million. Increasingly challenging trends in the Ag economy were reflected by rising charge offs in Ag loans and leases while commercial losses improved by a greater degree. Non-accrual loans rose slightly during the year but actual payment activity on such loans actually improved during 2017.

Operating Leverage

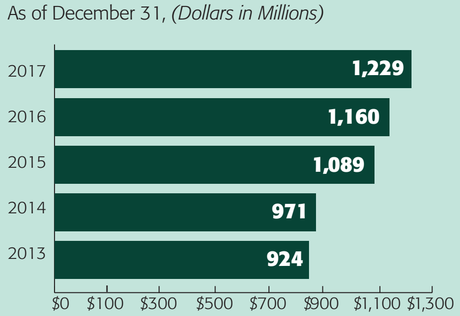
Core operating expenses, non-interest expense excluding costs related to strategic initiatives and acquisitions, intangible amortization and tax credit partnership losses, increased 4.2%, or $1.6 million for the year ended December 31, 2017 compared to the $5.5 million, or 8.0% increase in tax-equivalent operating revenue. Personnel costs rose $1.2 million, or 5.3%, with performance-based pay contributing $0.5 million of the increase. Also rising between years were collection and collateral preservation-related costs which increased $0.7 million, or 98.7% to $1.4 million, although $0.3 million of the increase related to a transaction that generated an offsetting amount of interest revenue. Partially offsetting the rise in personnel and collection costs were declines in data processing, FDIC insurance and intangible amortization of $0.3 million, $0.3 million and $0.2 million, respectively.

Income Taxes

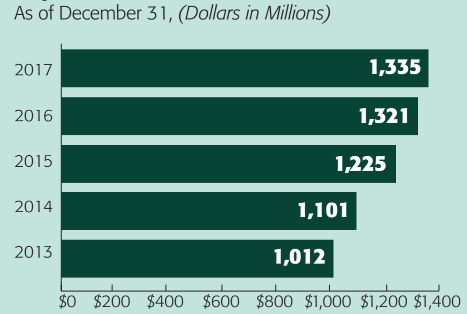
At $4.9 million, the Company's 2017 income tax expense and effective tax rate of 18.5% were favorably impacted by $1.6 million as net deferred tax liabilities declined in line with future statutory tax rates. In addition to reducing the overall tax burden and allowing us to direct additional capital toward the communities we serve, staff development and shareholders, the lower tax rates reduce the relative subsidy afforded to our tax-exempt competitors. As aresult we expect a marginal increase in business opportunities in the coming years.

KEITH HILL
CHIEF FINANCIAL OFFICER

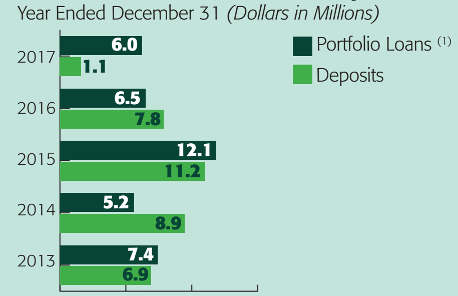
Portfolio Loans & Leases
As of December 31, *(Dollars in Millions)*



Deposits
As of December 31, *(Dollars in Millions)*

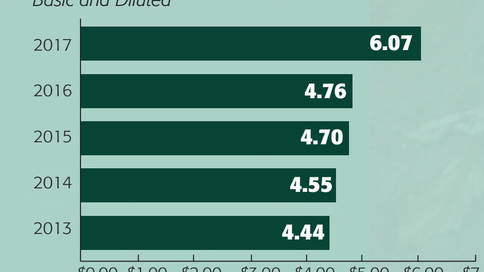


Growth in Portfolio Loans and Deposits [1]
Year Ended December 31 *(Dollars in Millions)*

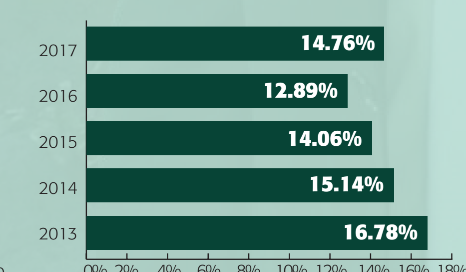


(1) excluding allowance for loan and lease loss

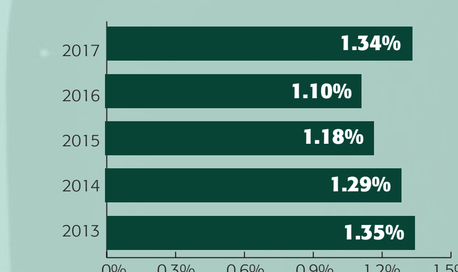
Earnings Per Share
Year Ended December 31
Basic and Diluted



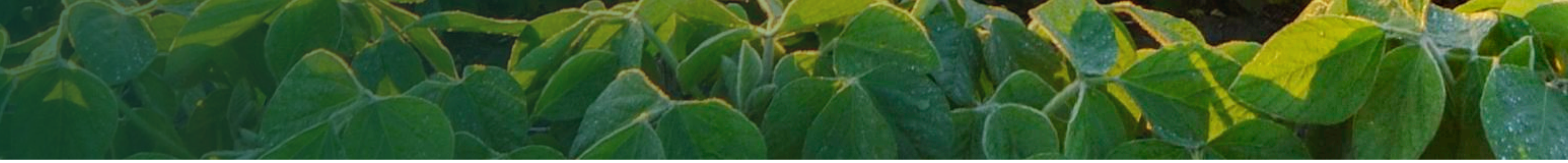
Return on Average Equity
FFFC



Return on Average Assets
FFFC



First Farmers Financial Corporation



SUMMARY FINANCIAL HIGHLIGHTS

(Dollar in thousands, except per share data)

	2017	2016	2015	2014	2013
Results of Operations					
Net Interest Income	$ 58,642	$ 53,493	$ 50,528	$ 45,894	$ 43,352
Provision for Loan Losses	3,675	3,475	1,650	1,500	3,435
Non-Interest Income	14,451	14,321	13,462	11,041	11,595
Non-Interest Expense	42,737	41,786	39,224	32,881	29,937
Income Taxes	4,932	5,520	6,309	6,328	5,758
Net Income	21,749	17,033	16,807	16,226	15,817
Financial Ratios					
Return on Average Assets	1.34 %	1.10 %	1.18 %	1.29 %	1.35 %
Return on Average Equity	14.76	12.89	14.06	15.14	16.78
Net Interest Margin (1)	3.88	3.73	3.80	3.94	4.03
Efficiency Ratio (2)	55.69	56.81	58.55	54.93	51.72
Balance Sheet Data					
Average Total Assets	$ 1,625,613	$ 1,546,170	$ 1,430,354	$ 1,259,880	$ 1,168,760
Average Loans (3)	1,190,986	1,121,470	1,026,085	924,913	860,382
Average Deposits	1,309,533	1,271,257	1,182,112	1,023,206	953,479
Per Share Data					
Basic Earnings Per Share (5)	$ 6.07	$ 4.76	$ 4.70	$ 4.55	$ 4.44
Diluted Earnings Per Share (5)	6.07	4.76	4.70	4.55	4.44
Cash Dividends Declared (5)	1.37	1.29	1.18	1.05	0.79
Book Value (5)	42.89	37.89	34.83	31.42	27.58
Capital (First Farmers Bank & Trust Co.)					
Leverage Ratio	10.1 %	9.7 %	9.8 %	9.5 %	9.2 %
Tier I capital to risk-weighted assets	12.6	12.3	12.5	12.0	11.4
Total capital to risk-weighted assets	13.8	13.3	13.6	13.2	12.6
Asset Quality					
Allowance to Total Portfolio Loans (4)	1.21 %	1.17 %	1.22 %	1.27 %	1.33 %
Non-performing Loans / Total Portfolio Loans (4)	2.47	2.30	2.46	1.50	0.85
Net Charge Offs / Average Portfolio Loans (4)	0.19	0.28	0.07	0.16	0.16

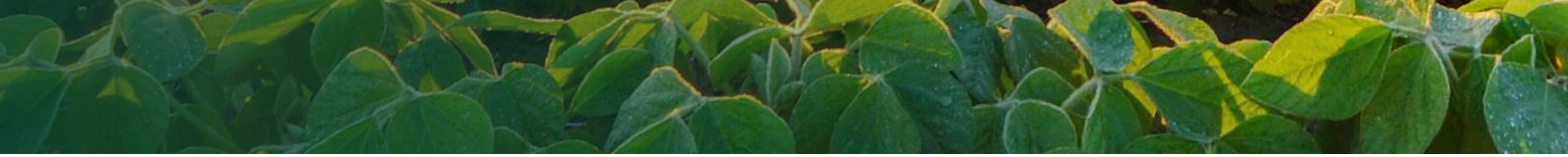
(1) Fully tax equivalent
(2) Fully tax equivalent, excludes gain (loss) on sales of bonds, amortization of intangibles, charges on early retirement of debt for 2013, removal of facility/operating lease impairments and bargain purchase gains/gain on sale of a branch for 2017, 2016, 2015, and 2014, and predecessor contract termination costs in 2016.
(3) Including loans held for sale, net of allowance for loan and lease losses
(4) Excludes loans held for sale
(5) Reflects two-for-one stock split that occurred in 2013.

CONDENSED CONSOLIDATED BALANCE SHEETS

December 31, 2017 and 2016
(Dollar amounts in thousands except per share data)

	2017	2016
ASSETS		
Cash and due from financial institutions	$ 78,452	$ 96,108
Money market funds	5,108	10,979
Cash and cash equivalents	83,560	107,087
Interest-bearing deposits in other financial institutions	4,261	3,496
Securities available for sale	287,403	267,797
Securities held to maturity (fair value $5,102 in 2017 and $6,867 in 2016)	5,036	6,714
Restricted stock, at cost	8,664	8,001
Loans held-for-sale	4,515	7,523
Loans, net of allowance of $14,937 in 2017 and $13,575 in 2016	1,214,544	1,146,516
Premises and equipment, net	17,962	18,113
Goodwill	8,729	8,729
Core deposit and other intangibles	2,373	3,361
Bank-owned life insurance	5,086	4,977
Investments in affordable housing partnerships	10,539	13,120
Accrued interest receivable and other assets	23,982	20,143
	$1,676,654	$1,615,577
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits		
Noninterest-bearing deposits	$ 318,768	$ 317,884
Interest-bearing deposits	1,015,914	1,002,766
Total deposits	1,334,682	1,320,650
Federal Home Loan Bank advances	144,000	108,300
Notes payable	10,514	13,317
Subordinated debentures	18,558	18,558
Accrued interest payable and other liabilities	15,171	19,118
Total liabilities	1,522,925	1,479,943
Stockholders' equity		
Common stock, $1 stated value, 5,000,000 shares authorized, 3,586,981 issued and 3,584,578 outstanding in 2017; 5,000,000 authorized, 3,580,923 issued and 3,580,031 outstanding in 2016	3,587	3,581
Additional paid-in capital	4,541	4,278
Retained earnings	146,659	129,822
Treasury Stock (2,403 shares in 2017 and 892 shares in 2016)	(164)	(45)
Accumulated other comprehensive loss	(894)	(2,002)
Total stockholders' equity	153,729	135,634
	$1,676,654	$1,615,577

Complete audited financial statements are available upon request from the Company's corporate offices.



CONDENSED CONSOLIDATED STATEMENTS OF INCOME

December 31, 2017 and 2016
(Dollar amounts in thousands except per share data)

	2017	2016
Interest and dividend income		
Loans, including fees	$ 61,391	$ 55,271
Securities		
Taxable	3,675	2,901
Non-taxable	2,336	2,234
Other	541	223
	67,943	60,629
Interest expense		
Deposits	5,737	4,251
Short-term borrowings	5	5
Notes payable and FHLB advances	2,859	2,289
Subordinated debentures	700	591
	9,301	7,136
Net interest income	58,642	53,493
Provision for loan losses	3,675	3,475
Net interest income after provision for loan losses	54,967	50,018
Other income		
Investment product fees	848	798
Service charges on deposit accounts	3,151	2,917
Loan servicing fees	1,415	691
Interchange income	2,716	2,635
Net gain (loss) on sale and redemption of securities	(237)	192
Net gain on sale of loans	3,166	4,108
Other income	3,392	2,980
	14,451	14,321
Other expenses		
Salaries and employee benefits	24,055	22,850
Occupancy and equipment expense	5,204	5,361
Data processing	988	1,255
Marketing and business development	1,396	1,308
Consulting and professional services	1,366	1,226
Passthru losses in and impairment of affordable housing partnerships	2,571	815
Amortization of intangible assets	955	1,138
Other real estate and foreclosure expenses	1,407	713
FDIC insurance	517	817
Expenses incidental to business combinations	–	1,723
Other operating expenses	4,278	4,580
	42,737	41,786
Income before income taxes	26,681	22,553
Provision for income taxes	4,932	5,520
Net income	$ 21,749	$ 17,033
Basic and diluted earnings per share	$ 6.07	$ 4.76
Basic and diluted weighted average common shares outstanding	3,584,766	3,578,915

Complete audited financial statements are available upon request from the Company's corporate offices.

CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

December 31, 2017 and 2016
(Dollar amounts in thousands except per share data)

	2017	2016
Net income	$ 21,749	$ 17,033
Other Comprehensive Income (Loss):		
Changes in securities available for sale:		
Unrealized holding gains/(losses) on securities available for sale	714	(2,998)
Reclassification adjustments for (gains)/losses later recognized in income	237	(192)
Net unrealized gains/(losses)	951	(3,190)
Tax effect	(333)	1,116
Net of tax amount	618	(2,074)
Cash flow hedges:		
Change in fair value of derivatives used for cash flow hedges	738	747
Reclassification adjustment for losses/amortization realized in income	105	43
Net unrealized gains	843	790
Tax effect	(353)	(332)
Net of tax amount	490	458
Other comprehensive income (loss), net of tax	1,108	(1,616)
Comprehensive Income	$ 22,857	$ 15,417

CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY

December 31, 2017 and 2016
(Dollar amounts in thousands except share and per share data)

	Common Stock	Additional Paid-in Capital	Retained Earnings	Treasury Stock	Accumulated Other Comprehensive Loss	Total Stock-holders' Equity
Balance at January 1, 2016	$ 3,575	$ 3,893	$117,447	$ (18)	$ (386)	$124,511
Net income			17,033			17,033
Other comprehensive loss					(1,616)	(1,616)
Purchase of treasury stock, 892 shares				(45)		(45)
Retirement of treasury stock, 1,025 shares	(1)		(40)	41		–
Restricted stock awards, 385 shares from treasury, 4,315 issued	4	(22)		18		–
Stock-basked compensation, net of 1,025 shares forfeited		219		(41)		178
Stock activity under incentive compensation plan		59				59
Common stock issued, 2,600 shares	3	129				132
Dividends declared ($1.29 per share)			(4,618)			(4,618)
Balance at December 31, 2016	3,581	4,278	129,822	(45)	(2,002)	135,634
Net income			21,749			21,749
Other comprehensive income					1,108	1,108
Purchase of treasury stock, 2,403 shares				(164)		(164)
Restricted stock awards, 892 shares from treasury, 3,958 issued	4	(49)		45		–
Stock-based compensation		184				184
Common stock issued, 2,100 shares	2	128				130
Dividends declared ($1.37 per share)			(4,912)			(4,912)
Balance at December 31, 2017	$ 3,587	$ 4,541	$ 146,659	$ (164)	$ (894)	$153,729

Complete audited financial statements are available upon request from the Company's corporate offices.

CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS

December 31, 2017 and 2016 (Dollar amounts in thousands except share and per share data)

	2017	2016
Cash flows from operating activities		
Net income	$ 21,749	$ 17,033
Adjustments to reconcile net income to net cash from operating activities:		
Depreciation	1,607	1,620
Amortization of intangible assets	955	1,138
Net securities amortization	835	667
Deferred income tax expense/(benefit)	611	(9)
Servicing rights amortization and impairment	424	1,022
Stock-based compensation	184	178
Provision for loan losses	3,675	3,475
Net gain on sale of loans	(3,166)	(4,108)
Net (gain)/loss on sale and redemption of securities	237	(192)
Net loss on sale and write-down of premises and equipment	13	20
Net (gain)/loss on sale and write-down of other real estate	38	(27)
Net gain on sale of repossessed assets	(249)	–
Impairment and loss on sale of branch facilities	406	15
Earnings on bank-owned life insurance	(108)	(113)
Bargain purchase gain	–	(200)
Gain on sale of branch	(460)	–
Pass thru losses in affordable housing partnerships	2,571	815
Loans originated for resale	(70,526)	(87,866)
Proceeds from sale of loans	75,678	85,842
Changes in assets and liabilities		
Interest receivable and other assets	(3,672)	(516)
Interest payable and other liabilities	(1,956)	4,640
Net cash from operating activities	28,846	23,434
Cash flows from investing activities		
Net change in interest-bearing deposits in other financial institutions	(765)	9,957
Securities available for sale		
Proceeds from sales	57,775	66,628
Purchases	(109,218)	(104,501)
Proceeds from principal payments, calls and maturities	30,546	50,725
Securities held to maturity		
Proceeds from principal payments, calls and maturities	1,675	3,380
Loans made to customers, net of payments received	(75,119)	(49,059)
Net cash received in acquisition	–	1,559
Net cash paid in branch sale	(10,640)	–
Premises and equipment expenditures	(1,938)	(1,273)
Investments in affordable housing partnerships	(1,016)	(479)
Proceeds from the sale of other real estate owned	423	583
Proceeds from redemption of restricted stock	503	–
Purchase of restricted stock	(1,166)	(919)
Net cash from investing activities	(108,940)	(23,399)
Cash flows from financing activities		
Net change in deposit accounts	28,507	46,340
Payments on notes payable	(2,803)	(2,694)
Payments on short term FHLB advances	(20,000)	(165,000)
Proceeds from short term FHLB advances	20,000	165,000
Payments on long term FHLB advances	(28,300)	(16,027)
Proceeds from long term FHLB advances	64,000	39,000
Purchase of treasury stock	(164)	(45)
Issuance of common stock	130	132
Dividends paid	(4,803)	(4,509)
Net cash from financing activities	56,567	62,197
Net change in cash and cash equivalents	(23,527)	62,232
Cash and cash equivalents at beginning of year	107,087	44,855
Cash and cash equivalents at end of year	$ 83,560	$ 107,087
Supplemental disclosures of cash flow information		
Cash paid during the year for:		
Interest	$ 8,392	$ 5,679
Income taxes	8,041	2,920
Supplemental non-cash disclosures		
Transfers from premises and equipment to real estate owned	469	171
Real estate acquired in satisfaction of debts previously contracted	592	314
Sale and financing of repossessed assets	500	–
Assets acquired/(sold)	(3,422)	57,164
Liabilities (assumed)/assigned	14,475	(49,445)

Complete audited financial statements are available upon request from the Company's corporate offices.

FIRST FARMERS FINANCIAL CORP

OUR VISION FOR RELATIONSHIPS & COMMUNITY

CLIENTS

To provide superior service through cultivating and nurturing relationships while maintaining our focus on progressive technology to better serve our clients.

EMPLOYEES

To enrich the lives of our employees by providing a productive learning and working environment that encourages professional development, personal growth, and community engagement.

SHAREHOLDERS

To financially strengthen First Farmers Bank & Trust through sound fiscal management, sustained asset growth, and respected return on investment.

OUR MISSION FOR RELATIONSHIPS & COMMUNITY

The **Mission** of First Farmers Bank & Trust is to foster a commitment to the **Relationships** that serve and grow our **Community** while focusing on agricultural financial services.

BOARD OF DIRECTORS


Brian Renbarger
Chairman
Area Farmer
Greentown


Freddie Barnard
Professor of Agricultural Economics, Purdue University
West Lafayette


Jeff Harts
Vice President and Chief Risk Officer, Central Indiana Ethanol
Converse


Keith Hill
Chief Financial Officer, FFBT
Kokomo


Brad Howell
Brad Howell Ford
Greentown


Kelly McClure
President, McClure Oil Corporation
Indianapolis


Gene Miles
President & Chief Executive Officer, FFBT
Greentown

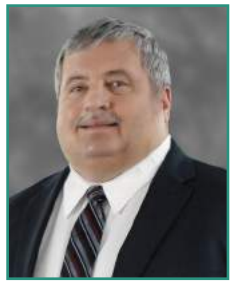

Chris Norris
Vice Chairman
President, Norris Insurance Agency, Inc.
Amboy


John O'Donnell
Owner, O'Donnell Property Group
Kokomo


Jeff Stout
Owner, Stout & Son Funeral Home
Russiaville


Kevin Trimble
Owner, Trimble Farms
Amboy

EXECUTIVE MANAGEMENT


Gene Miles
President & Chief Executive Officer


David Eikenberry
Senior Vice President, Chief Operating Officer

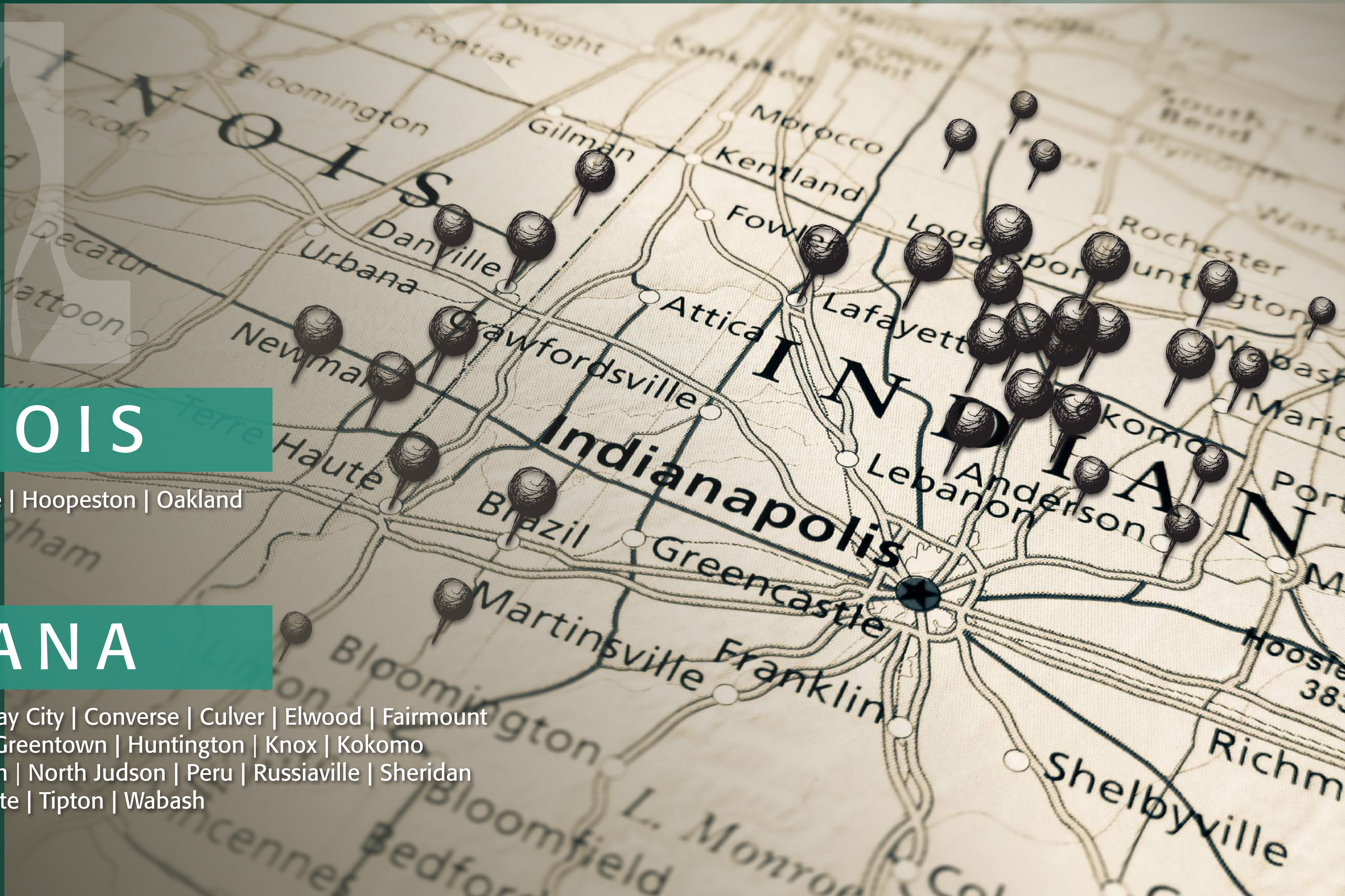

Mark Holt
Senior Consumer Officer


Keith Hill
Chief Financial Officer


Norman Lavengood
Senior Vice President, Director of Commercial and Agricultural Lending


Cherie Planalp
Senior Vice President, Chief Retail Officer

BRANCH LOCATIONS



ILLINOIS

Chrisman | Danville | Hoopeston | Oakland
Oakwood | Paris

INDIANA

Amboy | Brazil | Clay City | Converse | Culver | Elwood | Fairmount
Flora | Galveston | Greentown | Huntington | Knox | Kokomo
Logansport | Marion | North Judson | Peru | Russiaville | Sheridan
Sullivan | Terre Haute | Tipton | Wabash

EXPANDING OUR FOOTPRINT

First Farmers Bank & Trust (FFBT) has 27 offices in Carroll, Cass, Clay, Grant, Hamilton, Howard, Huntington, Madison, Marshall, Miami, Starke, Sullivan, Tipton, Vermillion, Vigo and Wabash counties in Indiana and 7 offices in offices in Coles, Edgar and Vermilion counties in Illinois. Our location network provides deposit, lending and investment services for a growing number of clients and serves as the central support system for FFBT staff assisting clients throughout the Midwest and beyond. While recognizing the ever-expanding importance of online services and e-commerce initiatives in the market place, First Farmers has stayed consistent in its approach of expanding our physical footprint to serve new areas with personalized service in a friendly atmosphere.

Strategic management and improvement of our location network allows our team to serve a dynamic client base while supporting the technologically advanced service channels that are expected in our industry.

In 2017, we relocated our Flora office to a brand new facility at 709 E Columbia St, Flora, Indiana, to provide easier access to our growing client base in Carroll County. Also late in the year, we announced plans to open a loan production office in Lafayette, Indiana in the 2nd quarter and to build a new comprehensive branch facility in Hoopeston, Illinois slated for completion in the 3rd quarter of the year. All facility locations were selected to provide convenient service availability from highly visible and well-traveled access points.

NEW HOOPESTON, IL BUILDING

NEW LOAN PRODUCTION OFFICE IN LAFAYETTE, IN

WWW.FFBT.COM | (800) 371-3316

First Farmers Financial Corp is a $1.6 billion financial holding company headquartered in Converse, Indiana. First Farmers Bank & Trust has 28 offices throughout Carroll, Cass, Clay, Grant, Hamilton, Howard, Huntington, Madison, Marshall, Miami, Johnson, Starke, Sullivan, Tipton, Vermillion, Vigo and Wabash counties in Indiana and 7 offices in Coles, Edgar and Vermilion counties in Illinois. First Farmers Financial Corp is traded on the OTC Markets Group, Inc. "OTCQX" exchange under the ticker symbol "FFMR".