

October 09, 2002

- TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)			5. Amou Secu Bene Owne End Mont	
		Code	V	Amount	A/D	Price	
Common Stock							57949
Common Stock							7731
Common Stock							13739.4
Common Stock							0
Common Stock							55571
Common Stock							345
FFBC (Directors Fee Stock Plan)	10/07/2002 P			140	A	\$18.2500	2102

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.	2.	3.	4.	5.	6.	7.	8.
						Title and Amount	
						of Underlying	
	Conver-			Number of		Securities	
	sion or			Derivative	Date Exercisable		
	Exercise			Securities	and Expiration Date	Amount	
	Price of	Transac-	Transac-	Acquired (A)	(Month/Day/Year)	or	
Title of	Deriv-	tion Date	tion Code	Disposed (D)		Number	P
Derivative	ative	(Month/			Date Exer-	Expira-	
		(Month/				of	

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Security	Security	Day/Year)	Code	V	(A)	(D)	isable	tion Date	Title	Shares	S
1996 (ISO)	\$11.2987							01/24/2006	Common		
Stock Option									Stock		
1997 (ISO)	\$11.1342							01/28/2007	Common		
Stock Option									Stock		
1997 (NQ)	\$11.1342							01/28/2007	Common		
Stock Option									Stock		
1998 (ISO)	\$19.087							01/27/2008	Common		
Stock Option									Stock		
1998 (NQ)	\$19.087							01/27/2008	Common		
Stock Option									Stock		
1999 (ISO)	\$22.565							01/25/2009	Common		
Stock Option									Stock		
1999 (NQ)	\$22.565							01/25/2009	Common		
Stock Option									Stock		
2000 (ISO)	\$17.56							01/24/2010	Common		
Stock Option									Stock		
2000 (NQ)	\$17.56							01/24/2010	Common		
Stock Option									Stock		
2001 (ISO)	\$16.0124							01/23/2011	Common		
Stock Option									Stock		
2001 (NQ)	\$16.0124							01/23/2011	Common		
Stock Option									Stock		
2002 (ISO)	\$17.2							01/17/2012	Common		
Stock Option									Stock		
2002 (NQ)	\$17.2							01/17/2012	Common		
Stock Option									Stock		

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ Terri J. Ziepfel

DATE
10/07/2002