CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Bank of Charleston, Inc.
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RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 57514

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances	(000's)	(000's)		
a. Average Consumer Loans	$37,017	$36,795		**First Bank of Charleston's Loan to deposit ratio as of 2/28/09 was 97.68% and as of 3/31/09 was 96.58%**
b. Average Commercial Loans	$86,896	$86,831		
c. Total Loans (sum of lines a and b)	$123,914	$123,626		

2. General Market Commentary (optional)