CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Southern Bancorp Inc. (First Southern Bank)
Person to be contacted about this report: Edward Bukowski
Submission date: 5.14.09

RSSD (for Bank Holding Companies): 2349486
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 27044

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$21,848	$21,051		
b. Average Commercial Loans	$313,592	$315,103		
c. Total Loans (sum of lines a and b)	$335,440	$336,154		

2. General Market Commentary (optional)