CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Financial Services Corporation
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RSSD (for Bank Holding Companies): 3715257
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$143,641	$145,890		
b. Average Commercial Loans	$435,835	$441,246		
c. Total Loans (sum of lines a and b)	$579,476	$587,136		

2. General Market Commentary (optional)