CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Financial Service Corporation
Person to be contacted about this report: Vicky Williams
Submission date: April 30, 2009

RSSD (for Bank Holding Companies): 3150997
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 28610

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$357,163	$361,664	1-4 residential loans, home equity loans, other consumer loans, auto loans, credit card loans	
b. Average Commercial Loans	$572,164	$576,323	Commercial and industrial loans, construction and land loans, farm loans, commerecial real estate loans	
c. Total Loans (sum of lines a and b)	$929,328	$937,988		

2. General Market Commentary (optional)