CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: AmeriServ Financial Inc.
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RSSD (for Bank Holding Companies): 1117316
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 07542

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$239,833	$235,680		**Consumer loan balances declined in March due to mortgage refinance activity with the new loans sold into the secondary market. Overall, total new residential mortgage loan originations have been stronger in the first quarter of 2009 than the first quarter 2008.**
b. Average Commercial Loans	$476,772	$484,391		**Commercial loan growth has been stronger than typical for the first quarter of the year.**
c. Total Loans (sum of lines a and b)	$716,605	$720,071		**Total average loans outstanding have grown each month since the receipt of CPP funds.**

2. General Market Commentary (optional)