CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Financial Holdings, Inc. (First Federal of Charleston)
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Submission date: April 29, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies): H1214
FDIC Certificate Number (for depository institutions): 28994

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$1,992,905	$1,921,366		
b. Average Commercial Loans	$451,376	$454,069		
c. Total Loans (sum of lines a and b)	$2,374,281	$2,375,435		

2. General Market Commentary (optional)

Not included in our portfolio balances above are residential mortgage loans held for sale. Loans held for sale at February 28, 2009, were $62.4 million, which was a $36.1 million increase from January 2009. This was a result of mortgage refinance activity during the period. March decreased to $48.3 million from February as a result of loan sales activity during the period.