CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Provident Community Bancshares, Inc.
Person to be contacted about this report: Richard H. Flake, EVP/CFO
Submission date: April 30, 2009

RSSD (for Bank Holding Companies): 24420
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 28997

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$79,963	$78,833		**Consumer loan originations for February and March totaled $4 million.**
b. Average Commercial Loans	$205,744	$209,518		**Commercial loan originations for February and March totaled $8.3 million.**
c. Total Loans (sum of lines a and b)	$285,707	$288,351		

2. General Market Commentary (optional)

The State of South Carolina currently ranks 3rd in the nation for the highest unemployment rate at 11.4%. In comparison, the unemployment rate in the market areas of Provident Community Bancshares range from 9.6% to 20%.