

**FIRST FINANCIAL SERVICE CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3150997	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,014	\$1,216	19.9%	
Loans	\$915	\$1,005	9.9%	
<i>Construction &amp; development</i>	\$181	\$188	4.1%	
<i>Closed-end 1-4 family residential</i>	\$235	\$248	5.9%	
<i>Home equity</i>	\$43	\$52	22.1%	
<i>Credit card</i>	\$0	\$0	15.0%	
<i>Other consumer</i>	\$46	\$49	6.6%	
<i>Commercial &amp; Industrial</i>	\$56	\$63	12.8%	
<i>Commercial real estate</i>	\$317	\$364	14.6%	
Unused commitments	\$106	\$111	4.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$11	34.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$35	153.3%	
Cash & balances due	\$21	\$97	370.4%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$36		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$36		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$925	\$1,106	19.6%	
Deposits	\$776	\$1,051	35.4%	
Total other borrowings	\$148	\$53	-64.3%	
FHLB advances	\$131	\$53	-59.7%	
<b>Equity</b>				
Equity capital at quarter end	\$89	\$110	23.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$20	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.2%	8.9%	--	
Tier 1 risk based capital ratio	8.8%	10.0%	--	
Total risk based capital ratio	10.1%	11.2%	--	
Return on equity <sup>1</sup>	1.3%	-2.9%	--	
Return on assets <sup>1</sup>	0.1%	-0.3%	--	
Net interest margin <sup>1</sup>	3.9%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	87.1%	60.0%	--	
Loss provision to net charge-offs (qtr)	4405.6%	147.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	2.7%	1.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.3%	2.9%	0.0%	0.0%
<i>Home equity</i>	0.8%	0.2%	0.0%	0.0%
<i>Credit card</i>	4.7%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.5%	0.2%	0.4%
<i>Commercial &amp; Industrial</i>	5.3%	1.2%	0.0%	2.3%
<i>Commercial real estate</i>	0.5%	4.4%	0.0%	0.0%
<i>Total loans</i>	1.7%	2.8%	0.0%	0.2%