

The Credit Rating History of FFHC & Its major subsidiaries

	First Financial Holding Company				First Commercial Bank				First Securities			
	Release Year	Short-term	Long-term	Outlook	Release Year	Short-term	Long-term	Outlook	Release Year	Short-term	Long-term	Outlook
TRC	2003	--	--	--	2003	--	--	--	2003	twB	twBB+	Stable
	2004	twA-2	twA+	Stable	2004	--	--	--	2004	twA-2	twA-	Stable
	2005	twA-2	twA+	Stable	2005	twA-1	twAA-	Stable	2005	--	--	--
	2006	twA-2	twA+	Stable	2006	twA-1	twAA-	Stable	2006	twA-2	twA-	Stable
	2007	twA-1	twA+	Stable	2007	twA-1+	twAA-	Stable	2007	twA-1	twA	Stable
	2008	twA-1	twA+	Stable	2008	twA-1+	twAA-	Stable	2008	twA-2	twA-	Stable
	2009	--	--	--	2009	twA-1+	twAA-	Stable	2009	--	--	--
	2010	--	--	--	2010	twA-1+	twAA-	Stable	2010	--	--	--
	2011	twA-1	twA+	Stable	2011	twA-1+	twAA	Stable	2011	twA-1	twA+	Stable
	2012	twA-1	twA+	Stable	2012	twA-1+	twAA	Stable	2012	twA-1	twA+	Stable
	2013	twA-1	twA+	Stable	2013	twA-1+	twAA	Stable	2013	twA-1	twA+	Stable
	2014	twA-1	twA+	Stable	2014	twA-1+	twAA	Stable	2014	twA-1	twA+	Stable
	2015	twA-1+	twAA-	Stable	2015	twA-1+	twAA+	Stable	2015	twA-1+	twAA-	Stable
	2016	twA-1+	twAA-	Stable	2016	twA-1+	twAA+	Stable	2016	twA-1+	twAA-	Stable
2017	twA-1+	twAA-	Stable	2017	twA-1+	twAA+	Stable	2017	twA-1+	twAA-	Stable	
S&P	2003	--	--	--	2003	A-3	BBB	Stable	2003	--	--	--
	2004	A-3	BBB-	Stable	2004	A-3	BBB		2004	--	--	--
	2005	A-3	BBB-	Stable	2005	A-2	BBB+	Stable	2005	--	--	--
	2006	A-3	BBB-	Stable	2006	A-2	BBB+	Stable	2006	--	--	--
	2007	A-3	BBB-	Stable	2007	A-2	BBB+	Stable	2007	--	--	--
	2008	A-3	BBB-	Stable	2008	A-2	BBB+	Stable	2008	--	--	--
	2009	--	--	--	2009	A-2	BBB+	Stable	2009	--	--	--
	2010	--	--	--	2010	A-2	BBB+	Stable	2010	--	--	--
	2011	A-3	BBB-	Stable	2011	A-2	BBB+	Stable	2011	--	--	--
	2012	A-3	BBB-	Stable	2012	A-2	BBB+	Stable	2012	--	--	--
	2013	A-3	BBB-	Stable	2013	A-2	BBB+	Stable	2013	--	--	--
	2014	A-3	BBB-	Stable	2014	A-2	BBB+	Stable	2014	--	--	--
	2015	A-3	BBB	Stable	2015	A-2	A-	Stable	2015	--	--	--
	2016	A-3	BBB	Stable	2016	A-2	A-	Stable	2016	--	--	--
2017	A-2	BBB	Stable	2017	A-2	A-	Stable	2017	--	--	--	

	First Financial Holding Company				First Commercial Bank				First Securities			
	Release Year	Short-term	Long-term	Outlook	Release Year	Short-term	Long-term	Outlook	Release Year	Short-term	Long-term	Outlook
Moody's	2007	--	Baa1	Stable	2007	P-1	A3	Stable	2007	--	--	--
	2008	--	Baa1	Stable	2008	--	A3	Stable	2008	--	--	--
	2009	--	--	--	2009	P-1	A3	Stable	2009	--	--	--
	2010	--	--	--	2010	P-1	A3	Stable	2010	--	--	--
	2011	--	Baa1	Stable	2011	P-1	A3	Stable	2011	--	--	--
	2012	--	Baa1	Stable	2012	P-1	A3	Stable	2012	--	--	--
	2013	--	Baa1	Stable	2013	P-2	A3	Stable	2013	--	--	--
	2014	--	Baa1	Stable	2014	P-2	A3	Stable	2014	--	--	--
	2015	--	A3	Positive	2015	P-1	A2	Positive	2015	--	--	--
	2016	--	A3	Stable	2016	P-1	A2	Stable	2016	--	--	--
	2017	--	A3	Stable	2017	P-1	A2	Stable	2017	--	--	--