

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:06 AM

TFR Industry Aggregate Report
93045 - OTS-Regulated: South Carolina
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		24	22	22
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 878,639	\$ 730,246	\$ 770,708
Cash and Non-Interest-Earning Deposits	SC110	\$ 194,353	\$ 179,807	\$ 179,074
Interest-Earning Deposits in FHLBs	SC112	\$ 218,486	\$ 150,803	\$ 179,314
Other Interest-Earning Deposits	SC118	\$ 14,137	\$ 14,341	\$ 13,555
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 109,178	\$ 20,320	\$ 9,329
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 268,948	\$ 296,529	\$ 324,729
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 13,959	\$ 15,933	\$ 15,789
State and Municipal Obligations	SC180	\$ 38,535	\$ 31,387	\$ 28,561
Securities Backed by Nonmortgage Loans	SC182	\$ 12,611	\$ 13,583	\$ 11,617
Other Investment Securities	SC185	\$ 5,179	\$ 4,366	\$ 5,184
Accrued Interest Receivable	SC191	\$ 3,253	\$ 3,177	\$ 3,556
Mortgage-Backed Securities - Gross	SUB0072	\$ 911,687	\$ 933,953	\$ 948,978
Mortgage-Backed Securities - Total	SC22	\$ 911,687	\$ 933,953	\$ 948,978
Pass-Through - Total	SUB0073	\$ 712,366	\$ 738,636	\$ 755,751
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 625,674	\$ 648,524	\$ 660,877
Other Pass-Through	SC215	\$ 86,692	\$ 90,112	\$ 94,874
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 195,198	\$ 191,131	\$ 188,927
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 40,983	\$ 41,607	\$ 41,622
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,466	\$ 0	\$ 0
Other	SC222	\$ 152,749	\$ 149,524	\$ 147,305
Accrued Interest Receivable	SC228	\$ 4,123	\$ 4,186	\$ 4,300

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 5,511,652	\$ 5,395,890	\$ 5,279,331
Mortgage Loans - Total	SC26	\$ 5,470,133	\$ 5,355,378	\$ 5,239,221
Construction Loans - Total	SUB0100	\$ 565,609	\$ 519,450	\$ 511,707
Residential - Total	SUB0110	\$ 469,917	\$ 439,551	\$ 433,935
1-4 Dwelling Units	SC230	\$ 405,635	\$ 380,313	\$ 381,028
Multifamily (5 or more) Dwelling Units	SC235	\$ 64,282	\$ 59,238	\$ 52,907
Nonresidential Property	SC240	\$ 95,692	\$ 79,899	\$ 77,772
Permanent Loans - Total	SUB0121	\$ 4,927,503	\$ 4,857,988	\$ 4,750,348
Residential - Total	SUB0131	\$ 3,071,975	\$ 3,065,936	\$ 3,055,747
1-4 Dwelling Units - Total	SUB0141	\$ 3,010,053	\$ 2,994,050	\$ 2,985,505
Revolving Open-End Loans	SC251	\$ 444,978	\$ 442,593	\$ 434,023
All Other - First Liens	SC254	\$ 2,510,056	\$ 2,496,012	\$ 2,499,699
All Other - Junior Liens	SC255	\$ 55,019	\$ 55,445	\$ 51,783
Multifamily (5 or more) Dwelling Units	SC256	\$ 61,922	\$ 71,886	\$ 70,242
Nonresidential Property (Except Land)	SC260	\$ 1,081,678	\$ 1,055,522	\$ 1,008,906
Land	SC265	\$ 773,850	\$ 736,530	\$ 685,695
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 106,643	\$ 115,383	\$ 81,231
Accrued Interest Receivable	SC272	\$ 18,461	\$ 18,301	\$ 17,231
Advances for Taxes and Insurance	SC275	\$ 79	\$ 151	\$ 45
Allowance for Loan and Lease Losses	SC283	\$ 41,519	\$ 40,512	\$ 40,110
Nonmortgage Loans - Gross	SUB0162	\$ 674,750	\$ 653,342	\$ 643,829
Nonmortgage Loans - Total	SC31	\$ 654,212	\$ 633,142	\$ 624,018
Commercial Loans - Total	SC32	\$ 224,021	\$ 215,804	\$ 212,365
Secured	SC300	\$ 167,301	\$ 163,122	\$ 161,604
Unsecured	SC303	\$ 56,720	\$ 52,682	\$ 50,761
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 438,143	\$ 424,708	\$ 419,990
Loans on Deposits	SC310	\$ 21,465	\$ 19,070	\$ 19,140
Home Improvement Loans (Not secured by real estate)	SC316	\$ 88	\$ 96	\$ 123
Education Loans	SC320	\$ 1	\$ 2	\$ 2
Auto Loans	SC323	\$ 54,345	\$ 54,993	\$ 54,940
Mobile Home Loans	SC326	\$ 194,870	\$ 189,821	\$ 184,106
Credit Cards	SC328	\$ 16,784	\$ 17,589	\$ 16,058

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 150,590	\$ 143,137	\$ 145,621
Accrued Interest Receivable	SC348	\$ 12,586	\$ 12,830	\$ 11,474
Allowance for Loan and Lease Losses	SC357	\$ 20,538	\$ 20,200	\$ 19,811
Repossessed Assets - Gross	SUB0201	\$ 4,753	\$ 4,651	\$ 4,454
Repossessed Assets - Total	SC40	\$ 4,745	\$ 4,643	\$ 4,454
Real Estate - Total	SUB0210	\$ 4,045	\$ 3,599	\$ 3,620
Construction	SC405	\$ 248	\$ 0	\$ 68
Residential - Total	SUB0225	\$ 2,476	\$ 2,473	\$ 2,517
1-4 Dwelling Units	SC415	\$ 2,476	\$ 2,473	\$ 2,517
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 894	\$ 772	\$ 717
Land	SC428	\$ 427	\$ 354	\$ 315
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 3
Other Repossessed Assets	SC430	\$ 708	\$ 1,052	\$ 834
General Valuation Allowances	SC441	\$ 8	\$ 8	\$ 0
Real Estate Held for Investment	SC45	\$ 6,451	\$ 6,260	\$ 6,293
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 74,122	\$ 75,056	\$ 72,661
Federal Home Loan Bank Stock	SC510	\$ 74,122	\$ 75,056	\$ 72,661
Other	SC540	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 159,258	\$ 151,944	\$ 145,183
Other Assets - Gross	SUB0262	\$ 112,853	\$ 107,641	\$ 103,447
Other Assets - Total	SC59	\$ 112,806	\$ 107,566	\$ 103,381
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 7,480	\$ 7,414	\$ 6,257
Other	SC625	\$ 37,525	\$ 37,157	\$ 36,774
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 18,851	\$ 18,837	\$ 18,755
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 7,856	\$ 4,757	\$ 4,931
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 41,141	\$ 39,476	\$ 36,730
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 47	\$ 75	\$ 66
General Valuation Allowances - Total	SUB2092	\$ 62,112	\$ 60,795	\$ 59,987
Total Assets - Gross	SUB0283	\$ 8,334,165	\$ 8,058,983	\$ 7,974,884
Total Assets	SC60	\$ 8,272,053	\$ 7,998,188	\$ 7,914,897
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 5,930,338	\$ 5,713,973	\$ 5,673,105
Deposits	SC710	\$ 5,906,783	\$ 5,696,743	\$ 5,642,217
Escrows	SC712	\$ 23,574	\$ 17,265	\$ 30,944
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 19	\$- 35	\$- 56
Borrowings - Total	SC72	\$ 1,442,106	\$ 1,443,719	\$ 1,421,943
Advances from FHLBank	SC720	\$ 1,315,979	\$ 1,318,546	\$ 1,270,412
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 121,677	\$ 120,603	\$ 147,634
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 4,450	\$ 4,570	\$ 3,897
Other Liabilities - Total	SC75	\$ 72,601	\$ 80,386	\$ 77,432
Accrued Interest Payable - Deposits	SC763	\$ 20,176	\$ 18,841	\$ 19,490
Accrued Interest Payable - Other	SC766	\$ 5,260	\$ 5,256	\$ 4,918
Accrued Taxes	SC776	\$ 12,153	\$ 19,879	\$ 15,220
Accounts Payable	SC780	\$ 10,017	\$ 8,452	\$ 11,930
Deferred Income Taxes	SC790	\$ 9,303	\$ 10,833	\$ 10,454
Other Liabilities and Deferred Income	SC796	\$ 15,692	\$ 17,125	\$ 15,420
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 7,445,045	\$ 7,238,078	\$ 7,172,480
Minority Interest	SC800	\$ 57	\$ 55	\$ 45
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 186,654	\$ 133,252	\$ 133,219
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 14,108	\$ 10,597	\$ 10,597
Paid in Excess of Par	SC830	\$ 172,546	\$ 122,655	\$ 122,622
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,077	\$- 4,077	\$- 5,354
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,077	\$- 4,077	\$- 5,354
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 639,488	\$ 629,009	\$ 612,667
Other Components of Equity Capital	SC891	\$ 1,882	\$ 1,867	\$ 1,840
Total Equity Capital	SC80	\$ 826,947	\$ 760,051	\$ 742,372
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,272,049	\$ 7,998,184	\$ 7,914,897

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
9	Advances for loans serviced for others
14	Other noninterest-bearing short-term accounts recv
19	Receivables fr a broker for unsettled transactions
22	Unapplied loan disbursements
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
4	Nonrefundable loan fees received prior to closing
9	Fees received for standby contracts and other
11	The liability recorded for post-retirement benefit
17	Noninterest-bearing payables to Hold Co/Affiliates
18	Litigation reserves
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 128,566	\$ 125,775	\$ 122,541
Deposits and Investment Securities	SO115	\$ 6,624	\$ 6,276	\$ 6,095
Mortgage-Backed Securities	SO125	\$ 10,768	\$ 10,794	\$ 10,978
Mortgage Loans	SO141	\$ 95,608	\$ 93,000	\$ 90,239
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 517	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 14,667	\$ 15,705	\$ 15,229
Commercial Loans and Leases	SO160	\$ 4,725	\$ 6,055	\$ 5,338
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 254	N/A	N/A
Consumer Loans and Leases	SO171	\$ 9,942	\$ 9,650	\$ 9,891
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 128	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,119	\$ 1,106	\$ 1,068
Federal Home Loan Bank Stock	SO181	\$ 1,119	\$ 1,106	\$ 1,068
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 65,381	\$ 63,343	\$ 59,614
Deposits	SO215	\$ 48,482	\$ 46,982	\$ 43,410
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 16,146	\$ 15,614	\$ 15,009
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 832	\$ 816	\$ 1,232
Capitalized Interest	SO271	\$ 79	\$ 69	\$ 37
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 64,304	\$ 63,538	\$ 63,995
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,249	\$ 1,880	\$ 2,449
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 62,055	\$ 61,658	\$ 61,546
Noninterest Income - Total	SO42	\$ 18,224	\$ 18,135	\$ 18,030
Mortgage Loan Servicing Fees	SO410	\$ 1,173	\$ 509	\$ 263
Servicing Amortization and Valuation Adjustments	SO411	\$- 727	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 13,367	\$ 13,537	\$ 13,416
Net Income (Loss) from Other - Total	SUB0451	\$ 2,249	\$ 2,251	\$ 2,159
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,602	\$ 2,362	\$ 2,224
Operations & Sale of Repossessed Assets	SO461	\$- 86	\$- 157	\$- 110
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 19	\$- 4	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 683	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 57	\$ 40	\$ 45
Sale of Other Assets Held for Investment	SO477	\$ 12	\$ 10	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,162	\$ 1,838	\$ 2,192
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 54,073	\$ 50,285	\$ 49,555
All Personnel Compensation and Expense	SO510	\$ 31,962	\$ 30,800	\$ 29,364
Legal Expense	SO520	\$ 357	\$ 279	\$ 379
Office Occupancy and Equipment Expense	SO530	\$ 9,428	\$ 9,185	\$ 9,230
Marketing and Other Professional Services	SO540	\$ 2,647	\$ 2,443	\$ 2,797
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 290	\$ 264	\$ 280
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 29	\$ 18	\$ 8
Other Noninterest Expense	SO580	\$ 9,418	\$ 7,296	\$ 7,497
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 26,206	\$ 29,508	\$ 30,021
Income Taxes - Total	SO71	\$ 9,783	\$ 10,436	\$ 10,734
Federal	SO710	\$ 9,066	\$ 9,664	\$ 9,949

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 717	\$ 772	\$ 785
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 16,423	\$ 19,072	\$ 19,287
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 16,423	\$ 19,072	\$ 19,287

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Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
2	Interest income from income tax refunds
4	Net income(loss) from leasing or subleasing space
5	Net income(loss) from real estate held for invest
7	Net income(loss) from leased property
15	Income from corporate-owned life insurance
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
12	Acquisition and organization costs
17	Charitable contributions
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 128,566	\$ 475,447	\$ 349,672
YTD - Deposits and Investment Securities	Y_SO115	\$ 6,624	\$ 24,189	\$ 17,913
YTD - Mortgage-Backed Securities	Y_SO125	\$ 10,768	\$ 45,042	\$ 34,248
YTD - Mortgage Loans	Y_SO141	\$ 95,608	\$ 346,827	\$ 253,827
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 517	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,725	\$ 20,080	\$ 14,025
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 254	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 9,942	\$ 39,309	\$ 29,659
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 128	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,119	\$ 4,127	\$ 3,021
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,119	\$ 4,127	\$ 3,021
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 65,381	\$ 228,143	\$ 164,800
YTD - Deposits	Y_SO215	\$ 48,482	\$ 165,220	\$ 118,238
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 16,146	\$ 59,105	\$ 43,491
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 832	\$ 3,990	\$ 3,174
YTD - Capitalized Interest	Y_SO271	\$ 79	\$ 172	\$ 103
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 64,304	\$ 251,431	\$ 187,893
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,249	\$ 9,705	\$ 7,825
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 62,055	\$ 241,726	\$ 180,068
YTD - Noninterest Income - Total	Y_SO42	\$ 18,224	\$ 70,669	\$ 52,534
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,173	\$ 2,114	\$ 1,605
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 727	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 13,367	\$ 52,673	\$ 39,136
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,249	\$ 7,132	\$ 4,881
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,602	\$ 7,347	\$ 4,985
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 86	\$- 517	\$- 360
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 19	\$- 4	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 683	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 57	\$ 195	\$ 155
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 12	\$ 111	\$ 101
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,162	\$ 8,750	\$ 6,912
YTD - Noninterest Expense - Total	Y_SO51	\$ 54,073	\$ 193,246	\$ 142,961
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 31,962	\$ 115,567	\$ 84,767
YTD - Legal Expense	Y_SO520	\$ 357	\$ 1,301	\$ 1,022
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 9,428	\$ 35,690	\$ 26,505
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,647	\$ 10,577	\$ 8,134
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 290	\$ 1,005	\$ 741
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$- 29	\$- 2	\$- 20
YTD - Other Noninterest Expense	Y_SO580	\$ 9,418	\$ 29,108	\$ 21,812
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 26,206	\$ 119,149	\$ 89,641
YTD - Income Taxes - Total	Y_SO71	\$ 9,783	\$ 42,080	\$ 31,644
YTD - Federal	Y_SO710	\$ 9,066	\$ 39,004	\$ 29,340
YTD - State, Local, and Other	Y_SO720	\$ 717	\$ 3,076	\$ 2,304
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 16,423	\$ 77,069	\$ 57,997
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 16,423	\$ 77,069	\$ 57,997

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 61,088	\$ 59,985	\$ 58,964
Net Provision for Loss	VA115	\$ 2,220	\$ 1,889	\$ 2,606

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 5	\$- 7	\$ 66
Recoveries	VA135	\$ 375	\$ 232	\$ 278
Adjustments	VA145	\$ 50	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,619	\$ 1,310	\$ 1,929
General Valuation Allowances - Ending Balance	VA165	\$ 62,109	\$ 60,789	\$ 59,985
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,974	\$ 2,029	\$ 2,624
Net Provision for Loss	VA118	\$ 0	\$ 9	\$- 149
Transfers	VA128	\$ 5	\$ 7	\$- 66
Adjustments	VA148	\$- 50	\$ 0	\$ 0
Charge-offs	VA158	\$ 29	\$ 71	\$ 380
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,900	\$ 1,974	\$ 2,029
Total Valuation Allowances - Beginning Balance	VA110	\$ 63,062	\$ 62,014	\$ 61,588
Net Provision for Loss	VA120	\$ 2,220	\$ 1,898	\$ 2,457
Recoveries	VA140	\$ 375	\$ 232	\$ 278
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,648	\$ 1,381	\$ 2,309
Total Valuation Allowances - Ending Balance	VA170	\$ 64,009	\$ 62,763	\$ 62,014
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,619	\$ 1,310	\$ 1,929
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 351	\$ 202	\$ 353
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 351	\$ 202	\$ 353
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 151	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 127	\$ 33	\$ 116
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 73	\$ 169	\$ 237
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,268	\$ 1,102	\$ 1,576
Commercial Loans	VA520	\$ 110	\$ 81	\$ 348

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 1,158	\$ 1,021	\$ 1,228
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 3
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 126	\$ 79	\$ 213
Mobile Home Loans	VA550	\$ 442	\$ 402	\$ 472
Credit Cards	VA556	\$ 96	\$ 107	\$ 157
Other	VA560	\$ 494	\$ 433	\$ 383
Repossessed Assets - Total	VA60	\$ 0	\$ 6	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 6	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 375	\$ 232	\$ 278
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 83	\$ 3	\$ 29
Construction - Total	SUB2130	\$ 1	\$ 2	\$ 0
1-4 Dwelling Units	VA421	\$ 1	\$ 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 82	\$ 1	\$ 29
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 22	\$ 0	\$ 12
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 18	\$ 0	\$ 15
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 42	\$ 1	\$ 2
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 292	\$ 229	\$ 249
Commercial Loans	VA521	\$ 119	\$ 50	\$ 25
Consumer Loans - Total	SUB2161	\$ 173	\$ 179	\$ 224
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 15	\$ 28	\$ 48
Mobile Home Loans	VA551	\$ 22	\$ 24	\$ 16
Credit Cards	VA557	\$ 23	\$ 43	\$ 34
Other	VA561	\$ 113	\$ 84	\$ 126
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 5	\$ 21	\$- 217
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 6	\$ 50	\$- 50
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 6	\$ 50	\$- 50
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 30
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 27	\$- 35	\$- 165
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 40	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 33	\$ 49	\$ 23
Land	VA492	\$ 0	\$- 4	\$ 62
Nonmortgage Loans - Total	VA58	\$- 1	\$- 40	\$- 167
Commercial Loans	VA522	\$ 0	\$- 45	\$- 173
Consumer Loans - Total	SUB2261	\$- 1	\$ 5	\$ 6
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$- 23	\$- 37
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 1	\$ 28	\$ 43
Reposessed Assets - Total	VA62	\$ 0	\$ 11	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 10	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 1	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,249	\$ 1,099	\$ 1,434
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 274	\$ 249	\$ 274
Construction - Total	SUB2330	\$- 1	\$- 2	\$ 0
1-4 Dwelling Units	VA425	\$- 1	\$- 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 275	\$ 251	\$ 274
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 129	\$ 0	\$ 18
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 82	\$- 2	\$- 64
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 40	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 64	\$ 217	\$ 258
Land	VA495	\$ 0	\$- 4	\$ 62
Nonmortgage Loans - Total	VA59	\$ 975	\$ 833	\$ 1,160
Commercial Loans	VA525	\$- 9	\$- 14	\$ 150
Consumer Loans - Total	SUB2361	\$ 984	\$ 847	\$ 1,010
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 3
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 111	\$ 28	\$ 128
Mobile Home Loans	VA555	\$ 420	\$ 378	\$ 456
Credit Cards	VA559	\$ 73	\$ 64	\$ 123
Other	VA565	\$ 380	\$ 377	\$ 300
Reposessed Assets - Total	VA65	\$ 0	\$ 17	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 16	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 1	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 3,668	\$ 2,158	\$ 3,389
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 7,446	\$ 8,730	\$ 8,594
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,331	\$ 1,707	\$ 1,537
Construction	VA951	\$ 248	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 933	\$ 1,542	\$ 1,316
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 150	\$ 54	\$ 213
Permanent - Land	VA955	\$ 0	\$ 111	\$ 8
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 68,995	\$ 66,215	\$ 69,220
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 60,187	\$ 68,899	\$ 61,520
Substandard	VA965	\$ 59,119	\$ 67,911	\$ 60,635
Doubtful	VA970	\$ 1,065	\$ 893	\$ 885
Loss	VA975	\$ 3	\$ 95	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 91,379	\$ 95,626	\$ 74,074

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 77,153	\$ 81,411	\$ 61,596
Construction and Land Loans	SUB2430	\$ 19,893	\$ 21,515	\$ 9,993
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 41,947	\$ 41,669	\$ 38,398
Permanent Loans Secured by All Other Property	SUB2450	\$ 27,853	\$ 29,731	\$ 18,276
Nonmortgages - Total	SUB2461	\$ 14,226	\$ 14,215	\$ 12,478
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 68,945	\$ 71,142	\$ 53,384
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 67,878	\$ 69,009	\$ 52,183
Mortgage Loans - Total	SUB2481	\$ 57,514	\$ 58,957	\$ 42,672
Construction	PD115	\$ 6,358	\$ 5,730	\$ 3,246
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 3,918	\$ 2,265	\$ 2,378
Secured by First Liens	PD123	\$ 25,962	\$ 26,542	\$ 20,915
Secured by Junior Liens	PD124	\$ 788	\$ 1,188	\$ 3,487
Multifamily (5 or more) Dwelling Units	PD125	\$ 106	\$ 2,837	\$ 519
Nonresidential Property (Except Land)	PD135	\$ 9,347	\$ 10,177	\$ 8,309
Land	PD138	\$ 11,035	\$ 10,218	\$ 3,818
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 5,937	\$ 4,224	\$ 4,073
Consumer Loans - Total	SUB2511	\$ 4,427	\$ 5,828	\$ 5,438
Loans on Deposits	PD161	\$ 201	\$ 89	\$ 648
Home Improvement Loans	PD163	\$ 0	\$ 9	\$ 4
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,059	\$ 1,441	\$ 1,208
Mobile Home Loans	PD169	\$ 1,604	\$ 2,207	\$ 2,172
Credit Cards	PD171	\$ 307	\$ 228	\$ 171
Other	PD180	\$ 1,256	\$ 1,854	\$ 1,235
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 405	\$ 32	\$ 211
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 275	\$ 48	\$ 84
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 275	\$ 48	\$ 84

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,067	\$ 2,133	\$ 1,201
Mortgage Loans - Total	SUB2491	\$ 990	\$ 2,048	\$ 1,064
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 266	\$ 6
Secured by First Liens	PD223	\$ 691	\$ 806	\$ 843
Secured by Junior Liens	PD224	\$ 0	\$ 45	\$ 49
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 456	\$ 0
Land	PD238	\$ 299	\$ 475	\$ 166
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 20	\$ 40	\$ 23
Consumer Loans - Total	SUB2521	\$ 57	\$ 45	\$ 114
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 1	\$ 1	\$ 5
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 56	\$ 44	\$ 64
Other	PD280	\$ 0	\$ 0	\$ 45
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 382	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 22,434	\$ 24,484	\$ 20,690
Mortgage Loans - Total	SUB2501	\$ 18,649	\$ 20,406	\$ 17,860
Construction	PD315	\$ 995	\$ 4,281	\$ 1,676
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 480	\$ 770	\$ 523
Secured by First Liens	PD323	\$ 9,819	\$ 9,445	\$ 8,051
Secured by Junior Liens	PD324	\$ 289	\$ 342	\$ 2,146
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 5,860	\$ 4,757	\$ 4,377
Land	PD338	\$ 1,206	\$ 811	\$ 1,087
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 1,511	\$ 1,603	\$ 1,149
Consumer Loans - Total	SUB2531	\$ 2,274	\$ 2,475	\$ 1,681
Loans on Deposits	PD361	\$ 9	\$ 0	\$ 26
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 121	\$ 273	\$ 110
Mobile Home Loans	PD369	\$ 1,924	\$ 1,962	\$ 1,414
Credit Cards	PD371	\$ 1	\$ 2	\$ 16
Other	PD380	\$ 219	\$ 238	\$ 115
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 430	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 114,211	\$ 108,618	\$ 106,751
90% up to 100% LTV	LD110	\$ 82,771	\$ 75,724	\$ 76,903
100% and greater LTV	LD120	\$ 31,440	\$ 32,894	\$ 29,848
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,208	\$ 1,977	\$ 2,403
Past Due and Still Accruing - Total	SUB5240	\$ 1,856	\$ 1,192	\$ 1,404
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,856	\$ 1,176	\$ 1,404
90% up to 100% LTV	LD210	\$ 1,856	\$ 1,035	\$ 1,077
100% and greater LTV	LD220	\$ 0	\$ 141	\$ 327
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 16	\$ 0

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 16	\$ 0
Nonaccrual - Total	SUB5230	\$ 352	\$ 785	\$ 999
90% up to 100% LTV	LD250	\$ 352	\$ 267	\$ 449
100% and greater LTV	LD260	\$ 0	\$ 518	\$ 550
Net Charge-offs - Total	SUB5300	\$ 25	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 25	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 275	\$ 2,753	\$ 0
90% up to 100% LTV	LD410	\$ 275	\$ 1,431	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 1,322	\$ 0
Originations - Total	SUB5330	\$ 20,354	\$ 9,723	\$ 12,215
90% up to 100% LTV	LD430	\$ 16,454	\$ 7,174	\$ 9,666
100% and greater LTV	LD440	\$ 3,900	\$ 2,549	\$ 2,549
Sales - Total	SUB5340	\$ 0	\$ 1,339	\$ 972
90% up to 100% LTV	LD450	\$ 0	\$ 905	\$ 460
100% and greater LTV	LD460	\$ 0	\$ 434	\$ 512
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 80,318	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 4,065	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 87,399	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 229,565	\$ 232,443	\$ 246,059
Mortgage Construction Loans	CC105	\$ 192,196	\$ 200,298	\$ 225,098
Other Mortgage Loans	CC115	\$ 37,369	\$ 32,145	\$ 20,961
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 6,721	\$ 10,401	\$ 4,910
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 116,447	\$ 122,316	\$ 126,306
1-4 Dwelling Units	CC280	\$ 64,101	\$ 56,183	\$ 59,628

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Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 941	\$ 2,192	\$ 771
All Other Real Estate	CC300	\$ 51,405	\$ 63,941	\$ 65,907
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 10,270	\$ 4,652	\$ 405
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 15,812	\$ 10,588	\$ 8,770
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 25,040	\$ 21,996	\$ 16,983
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 20,000	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 662,091	\$ 639,553	\$ 641,100
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 464,316	\$ 459,660	\$ 460,667
Commercial Lines	CC420	\$ 111,907	\$ 96,155	\$ 93,158
Open-End Consumer Lines - Credit Cards	CC423	\$ 65,088	\$ 63,102	\$ 64,971
Open-End Consumer Lines - Other	CC425	\$ 20,780	\$ 20,636	\$ 22,304
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 30,392	\$ 25,946	\$ 26,178
Commercial	CC430	\$ 6,111	\$ 4,121	\$ 3,582
Standby, Not Included on CC465 or CC468	CC435	\$ 24,281	\$ 21,825	\$ 22,596
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 696,588	\$ 686,530	\$ 694,919
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,208	\$ 2,288	\$ 2,599
Other Contingent Liabilities	CC480	\$ 7	\$ 8	\$ 9
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 22,877	\$ 47,401	\$ 39,448
Sales	CF145	\$ 15,769	\$ 28,588	\$ 10,908
Other Balance Changes	CF148	\$- 35,005	\$- 37,085	\$- 44,012
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 13,744	\$ 13,164	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 11,477	\$- 11,046	\$- 10,974
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 36,621	\$ 60,565	\$ 39,448
Sales - Total	SUB3821	\$ 15,769	\$ 28,588	\$ 10,908
Net Purchases - Total	SUB3826	\$ 20,852	\$ 31,977	\$ 28,540
Mortgage Loans Disbursed - Total	SUB3831	\$ 579,852	\$ 692,187	\$ 661,563
Construction Loans - Total	SUB3840	\$ 167,872	\$ 164,086	\$ 165,306
1-4 Dwelling Units	CF190	\$ 127,814	\$ 134,518	\$ 140,767
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,867	\$ 2,085	\$ 2,145
Nonresidential	CF210	\$ 37,191	\$ 27,483	\$ 22,394
Permanent Loans - Total	SUB3851	\$ 411,980	\$ 528,101	\$ 496,257
1-4 Dwelling Units	CF225	\$ 215,413	\$ 289,984	\$ 287,449
Home Equity and Junior Liens	CF226	\$ 59,976	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 9,573	\$ 7,083	\$ 3,915
Nonresidential (Except Land)	CF260	\$ 95,404	\$ 105,079	\$ 79,476
Land	CF270	\$ 91,590	\$ 125,955	\$ 125,417
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 16,996	\$ 19,841	\$ 6,712
1-4 Dwelling Units	CF280	\$ 11,410	\$ 9,996	\$ 2,566
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 1,554	\$ 814	\$ 740
Nonresidential	CF300	\$ 4,032	\$ 9,031	\$ 3,406
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 97,472	\$ 141,916	\$ 109,665
1-4 Dwelling Units	CF310	\$ 91,706	\$ 132,211	\$ 108,514
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 4,166	\$ 1,302	\$ 797
Nonresidential	CF330	\$ 1,600	\$ 8,403	\$ 354
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 80,476	\$- 122,075	\$- 102,953
Memo - Refinancing Loans	CF361	\$ 157,913	\$ 150,621	\$ 137,632
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 59,592	\$ 49,581	\$ 48,023

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 0
Consumer:				
Closed or Purchased	CF400	\$ 58,033	\$ 55,310	\$ 57,765
Sales	CF405	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 117,625	\$ 104,891	\$ 105,788
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 117,625	\$ 104,891	\$ 105,788
Deposits:				
Interest Credited to Deposits	CF430	\$ 44,434	\$ 45,181	\$ 40,711
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 289,562	\$ 274,887	\$ 241,509
Fully Insured	DI100	\$ 289,292	\$ 274,887	\$ 241,409
Other	DI110	\$ 270	\$ 0	\$ 100
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 3,451,129	\$ 3,348,954	\$ 3,596,537
Greater than \$100,000	DI130	\$ 2,085,359	\$ 1,982,165	\$ 2,076,622
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	435,502	422,663	435,516
Greater than \$100,000	DI160	9,114	8,866	9,283
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 364,921	\$ 355,119	N/A
Greater than \$250,000	DI175	\$ 28,952	\$ 27,771	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	16,812	16,398	N/A
Greater than \$250,000	DI185	72	404	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 396,206	\$ 389,799	\$ 384,365
Uninsured Deposits	DI210	\$ 1,533,667	\$ 1,136,534	\$ 1,153,004
Preferred Deposits	DI220	\$ 44,707	\$ 40,411	\$ 44,158
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,127,138	\$ 1,010,033	\$ 1,034,057
Money Market Deposit Accounts	DI320	\$ 886,712	\$ 834,253	\$ 851,299

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 652,687	\$ 714,701	\$ 757,195
Time Deposits	DI340	\$ 3,263,822	\$ 3,155,016	\$ 3,030,611
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,038,441	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 109,158	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 834,710	\$ 783,124	\$ 697,020
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,434,431	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,408,433	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 704	\$ 991	\$ 1,910
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 201,775	\$ 148,076	\$ 118,703
Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 980	\$ 681	\$ 601
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 41
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	2,005	2,019	1,998
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 8,334	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 1,020,302	\$ 1,022,896	\$ 1,031,513
Assets Held for Sale	SI387	\$ 69,385	\$ 23,108	\$ 9,683
Loans Serviced for Others	SI390	\$ 2,003,054	\$ 1,978,776	\$ 1,982,425
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	83.33%	84.24%	84.04%
Second month of Qtr	SI582	83.12%	83.57%	84.04%
Third month of Qtr	SI583	82.59%	83.33%	83.39%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	87.92%	87.38%	87.45%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 587,621	\$ 587,753	\$ 587,237
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 39,605	\$ 36,311	\$ 38,999
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	32	31	27
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 761,492	\$ 742,376	\$ 711,529
Net Income (Loss) (SO91)	SI610	\$ 16,423	\$ 19,072	\$ 19,287
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 5,968	\$ 2,627	\$ 10,522
Stock Issued	SI640	\$ 35,980	\$ 0	\$ 10,002
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 13,024	\$ 0	\$ 1,750

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 2,842	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 3,070	\$ 1,276	\$ 10,287
Prior Period Adjustments	SI668	\$ 0	\$- 102	\$ 0
Other Adjustments	SI671	\$ 82	\$ 60	\$ 43
Ending Equity Capital (SC80)	SI680	\$ 826,945	\$ 760,055	\$ 742,376
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 154	\$ 1,966	\$ 694
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 9,437	\$ 10,608	\$ 7,311
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 16,688	\$ 16,565	\$ 16,477
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 1,203	\$ 1,025	\$ 1,075
Average Balance Sheet Data				
Total Assets	SI870	\$ 8,101,953	\$ 7,919,485	\$ 7,850,646
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 592,251	\$ 560,715	\$ 573,971
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,353,538	\$ 6,259,072	\$ 6,125,737
Nonmortgage Loans	SI885	\$ 638,886	\$ 626,010	\$ 610,139
Deposits and Excrows	SI890	\$ 5,382,145	\$ 5,282,959	\$ 5,197,035
Total Borrowings	SI895	\$ 1,446,871	\$ 1,409,046	\$ 1,413,981
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	2	1	0
Any Outstanding Futures or Options Positions?	SQ310	1	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	11	11	11

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 167,451	\$ 169,773	\$ 152,192
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 131,497	\$ 133,356	\$ 117,048
Personal Trust and Agency Accounts	FS210	\$ 80,656	\$ 77,525	\$ 65,229
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,598	\$ 4,320	\$ 4,195
Employee Benefit - Defined Contribution	FS220	\$ 278	\$ 273	\$ 264
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 4,320	\$ 4,047	\$ 3,931
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 46,243	\$ 51,511	\$ 47,624
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 5,434	\$ 5,402	\$ 4,049
Personal Trust and Agency Accounts	FS211	\$ 5,434	\$ 5,402	\$ 4,049
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 30,520	\$ 31,015	\$ 31,095
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	304	302	294
Personal Trust and Agency Accounts	FS212	222	223	221
Retirement-related Trust and Agency Accounts - Total	SUB6120	21	19	19
Employee Benefit - Defined Contribution	FS222	1	1	1

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	20	18	18
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	61	60	54
Other Fiduciary Accounts	FS272	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	14	14	13
Personal Trust and Agency Accounts	FS213	14	14	13
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	24	23	28
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 17,971	\$ 77,525	\$ 17,700

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 21	\$ 0
Interest-Bearing Deposits	FS415	\$ 4,580	\$ 16,759	\$ 4,822
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 42	\$ 7,864	\$ 120
State, County and Municipal Obligations	FS425	\$ 1,512	\$ 2,966	\$ 1,071
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 540	\$ 1,396	\$ 603
Common and Preferred Stock	FS445	\$ 7,860	\$ 39,315	\$ 7,383
Real Estate Mortgages	FS450	\$ 4	\$ 4	\$ 104
Real Estate	FS455	\$ 3,377	\$ 7,368	\$ 3,549
Miscellaneous Assets	FS460	\$ 56	\$ 1,832	\$ 48
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 826,947	\$ 760,051	\$ 742,372
Equity Capital Deductions - Total	SUB1631	\$ 8,710	\$ 5,754	\$ 5,875
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,575	\$ 2,850	\$ 2,879
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,745	\$ 2,639	\$ 2,730
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 196	\$ 72	\$ 72
Other	CCR134	\$ 194	\$ 193	\$ 194
Equity Capital Additions -Total	SUB1641	\$ 1,416	\$ 3,804	\$ 4,972
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,416	\$ 3,804	\$ 4,972
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 819,653	\$ 758,101	\$ 741,469

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 8,272,053	\$ 7,998,188	\$ 7,914,897
Asset Deductions - Total	SUB1651	\$ 8,491	\$ 5,554	\$ 5,667
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,550	\$ 2,843	\$ 2,865
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,745	\$ 2,639	\$ 2,730
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 196	\$ 72	\$ 72
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 551	\$ 3,431	\$ 4,919
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 551	\$ 3,431	\$ 4,919
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 8,264,113	\$ 7,996,065	\$ 7,914,149
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 329,718	\$ 318,960	\$ 315,680
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 819,653	\$ 758,101	\$ 741,469
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 257	\$ 589	\$ 781
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 54,698	\$ 52,883	\$ 51,691
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 54,955	\$ 53,472	\$ 52,472
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 54,955	\$ 53,472	\$ 52,472
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,797	\$ 1,361	\$ 1,012
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,208	\$ 2,288	\$ 2,599
Total Risk-Based Capital	CCR39	\$ 870,603	\$ 807,924	\$ 790,330
0% R/W Category - Cash	CCR400	\$ 54,247	\$ 55,452	\$ 49,410
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 177,793	\$ 192,629	\$ 200,015
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 26,537	\$ 22,665	\$ 22,486
0% R/W Category - Assets Total	CCR420	\$ 258,577	\$ 270,746	\$ 271,911
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 758,196	\$ 776,477	\$ 793,982
20% R/W Category - Claims on FHLBs	CCR435	\$ 485,441	\$ 439,222	\$ 486,318
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 34,843	\$ 27,588	\$ 24,117
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 161,430	\$ 129,713	\$ 123,257
20% R/W Category - Other	CCR450	\$ 82,727	\$ 78,285	\$ 75,378
20% R/W Category - Assets Total	CCR455	\$ 1,522,637	\$ 1,451,285	\$ 1,503,052
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 304,527	\$ 290,256	\$ 300,612
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,921,099	\$ 2,884,994	\$ 2,899,213
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 21,801	\$ 24,311	\$ 22,752
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 14,008	\$ 13,151	\$ 13,660
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,029	\$ 3,034	\$ 3,445
50% R/W Category - Other	CCR480	\$ 32,086	\$ 29,490	\$ 27,925
50% R/W Category - Assets Total	CCR485	\$ 2,992,023	\$ 2,954,980	\$ 2,966,995
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,496,016	\$ 1,477,495	\$ 1,483,502
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,067	\$ 975	\$ 980
100% R/W Category - All Other Assets	CCR506	\$ 3,876,149	\$ 3,695,696	\$ 3,539,500
100% R/W Category - Assets Total	CCR510	\$ 3,877,216	\$ 3,696,671	\$ 3,540,480
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,877,216	\$ 3,696,671	\$ 3,540,480
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 8,650,453	\$ 8,373,682	\$ 8,282,438
Subtotal Risk-Weighted Assets	CCR75	\$ 5,677,757	\$ 5,464,419	\$ 5,324,589
Excess Allowances for Loan and Lease Losses	CCR530	\$ 7,016	\$ 7,804	\$ 8,064
Total Risk-Weighted Assets	CCR78	\$ 5,670,741	\$ 5,456,615	\$ 5,316,525
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 453,660	\$ 436,526	\$ 425,322
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	9.92%	9.48%	9.37%
Total Risk-Based Capital Ratio	CCR820	15.35%	14.81%	14.87%
Tier 1 Risk-Based Capital Ratio	CCR830	14.42%	13.85%	13.90%

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	9.92%	9.48%	9.37%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.