

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 3:49 PM

TFR Industry Aggregate Report
93045 - OTS-Regulated: South Carolina
September 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Regulated Institutions		22	21	21	20	20
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 770,708	\$ 779,013	\$ 878,484	\$ 768,188	\$ 832,667
Cash and Non-Interest-Earning Deposits	SC110	\$ 179,074	\$ 210,353	\$ 202,201	\$ 203,870	\$ 217,603
Interest-Earning Deposits in FHLBs	SC112	\$ 179,314	\$ 160,061	\$ 249,450	\$ 149,627	\$ 172,017
Other Interest-Earning Deposits	SC118	\$ 13,555	\$ 9,906	\$ 10,745	\$ 12,211	\$ 12,728
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 9,329	\$ 7,259	\$ 21,256	\$ 2,980	\$ 8,673
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 324,729	\$ 328,129	\$ 338,240	\$ 341,578	\$ 351,536
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 15,789	\$ 15,405	\$ 15,445	\$ 15,720	\$ 22,562
State and Municipal Obligations	SC180	\$ 28,561	\$ 26,988	\$ 20,184	\$ 20,653	\$ 25,588
Securities Backed by Nonmortgage Loans	SC182	\$ 11,617	\$ 12,575	\$ 12,616	\$ 12,556	\$ 12,562
Other Investment Securities	SC185	\$ 5,184	\$ 5,154	\$ 5,167	\$ 5,982	\$ 6,229
Accrued Interest Receivable	SC191	\$ 3,556	\$ 3,183	\$ 3,180	\$ 3,011	\$ 3,169
Mortgage-Backed Securities - Gross	SUB0072	\$ 948,978	\$ 963,204	\$ 1,023,351	\$ 1,075,616	\$ 1,046,837
Mortgage-Backed Securities - Total	SC22	\$ 948,978	\$ 963,204	\$ 1,023,351	\$ 1,075,616	\$ 1,046,837
Pass-Through - Total	SUB0073	\$ 755,751	\$ 759,727	\$ 821,896	\$ 863,239	\$ 873,149
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 660,877	\$ 661,118	\$ 715,143	\$ 750,443	\$ 765,162
Other Pass-Through	SC215	\$ 94,874	\$ 98,609	\$ 106,753	\$ 112,796	\$ 107,987
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 188,927	\$ 199,080	\$ 196,826	\$ 207,722	\$ 169,185
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 41,622	\$ 43,434	\$ 45,184	\$ 46,257	\$ 49,739
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 147,305	\$ 155,646	\$ 151,642	\$ 161,465	\$ 119,446
Accrued Interest Receivable	SC228	\$ 4,300	\$ 4,397	\$ 4,629	\$ 4,655	\$ 4,503

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 5,279,331	\$ 5,197,104	\$ 4,996,029	\$ 4,770,859	\$ 4,665,556
Mortgage Loans - Total	SC26	\$ 5,239,221	\$ 5,157,824	\$ 4,957,843	\$ 4,743,828	\$ 4,638,275
Construction Loans - Total	SUB0100	\$ 511,707	\$ 517,905	\$ 483,175	\$ 440,617	\$ 448,526
Residential - Total	SUB0110	\$ 433,935	\$ 428,843	\$ 403,871	\$ 359,938	\$ 370,937
1-4 Dwelling Units	SC230	\$ 381,028	\$ 373,600	\$ 343,324	\$ 314,694	\$ 334,682
Multifamily (5 or more) Dwelling Units	SC235	\$ 52,907	\$ 55,243	\$ 60,547	\$ 45,244	\$ 36,255
Nonresidential Property	SC240	\$ 77,772	\$ 89,062	\$ 79,304	\$ 80,679	\$ 77,589
Permanent Loans - Total	SUB0121	\$ 4,750,348	\$ 4,662,919	\$ 4,497,656	\$ 4,315,674	\$ 4,203,599
Residential - Total	SUB0131	\$ 3,055,747	\$ 3,046,869	\$ 2,972,993	\$ 2,960,528	\$ 2,895,869
1-4 Dwelling Units - Total	SUB0141	\$ 2,985,505	\$ 2,978,491	\$ 2,907,460	\$ 2,893,545	\$ 2,832,954
Revolving Open-End Loans	SC251	\$ 434,023	\$ 437,550	\$ 420,443	\$ 409,630	\$ 398,251
All Other - First Liens	SC254	\$ 2,499,699	\$ 2,493,736	\$ 2,447,972	\$ 2,449,403	\$ 2,402,330
All Other - Junior Liens	SC255	\$ 51,783	\$ 47,205	\$ 39,045	\$ 34,512	\$ 32,373
Multifamily (5 or more) Dwelling Units	SC256	\$ 70,242	\$ 68,378	\$ 65,533	\$ 66,983	\$ 62,915
Nonresidential Property (Except Land)	SC260	\$ 1,008,906	\$ 978,289	\$ 944,559	\$ 807,222	\$ 802,772
Land	SC265	\$ 685,695	\$ 637,761	\$ 580,104	\$ 547,924	\$ 504,958
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 81,231	\$ 199,993	\$ 224,540	\$ 104,166	\$ 93,719
Accrued Interest Receivable	SC272	\$ 17,231	\$ 16,181	\$ 15,060	\$ 14,290	\$ 13,371
Advances for Taxes and Insurance	SC275	\$ 45	\$ 99	\$ 138	\$ 278	\$ 60
Allowance for Loan and Lease Losses	SC283	\$ 40,110	\$ 39,280	\$ 38,186	\$ 27,031	\$ 27,281
Nonmortgage Loans - Gross	SUB0162	\$ 643,829	\$ 628,041	\$ 630,783	\$ 721,027	\$ 680,856
Nonmortgage Loans - Total	SC31	\$ 624,018	\$ 608,415	\$ 611,503	\$ 690,981	\$ 652,131
Commercial Loans - Total	SC32	\$ 212,365	\$ 206,296	\$ 206,070	\$ 303,757	\$ 272,308
Secured	SC300	\$ 161,604	\$ 155,938	\$ 154,662	\$ 252,556	\$ 224,187
Unsecured	SC303	\$ 50,761	\$ 50,358	\$ 51,408	\$ 51,201	\$ 48,121
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 419,990	\$ 411,175	\$ 414,235	\$ 406,616	\$ 399,286
Loans on Deposits	SC310	\$ 19,140	\$ 19,373	\$ 17,944	\$ 15,657	\$ 15,980
Home Improvement Loans (Not secured by real estate)	SC316	\$ 123	\$ 68	\$ 1,585	\$ 2,298	\$ 2,371
Education Loans	SC320	\$ 2	\$ 3	\$ 3	\$ 10	\$ 10
Auto Loans	SC323	\$ 54,940	\$ 54,146	\$ 53,517	\$ 53,748	\$ 54,283
Mobile Home Loans	SC326	\$ 184,106	\$ 179,019	\$ 174,401	\$ 172,299	\$ 166,404
Credit Cards	SC328	\$ 16,058	\$ 16,287	\$ 18,994	\$ 20,371	\$ 18,183

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 145,621	\$ 142,279	\$ 147,791	\$ 142,233	\$ 142,055
Accrued Interest Receivable	SC348	\$ 11,474	\$ 10,570	\$ 10,478	\$ 10,654	\$ 9,262
Allowance for Loan and Lease Losses	SC357	\$ 19,811	\$ 19,626	\$ 19,280	\$ 30,046	\$ 28,725
Repossessed Assets - Gross	SUB0201	\$ 4,454	\$ 3,782	\$ 4,946	\$ 5,221	\$ 4,566
Repossessed Assets - Total	SC40	\$ 4,454	\$ 3,782	\$ 4,946	\$ 5,219	\$ 4,560
Real Estate - Total	SUB0210	\$ 3,620	\$ 2,727	\$ 3,610	\$ 3,695	\$ 3,085
Construction	SC405	\$ 68	\$ 0	\$ 134	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 2,517	\$ 1,674	\$ 2,746	\$ 3,170	\$ 2,410
1-4 Dwelling Units	SC415	\$ 2,517	\$ 1,674	\$ 2,746	\$ 3,170	\$ 2,410
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 717	\$ 604	\$ 623	\$ 226	\$ 359
Land	SC428	\$ 315	\$ 449	\$ 107	\$ 299	\$ 316
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 3	\$ 0	\$ 0	N/A	N/A
Other Repossessed Assets	SC430	\$ 834	\$ 1,055	\$ 1,336	\$ 1,526	\$ 1,481
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 2	\$ 6
Real Estate Held for Investment	SC45	\$ 6,293	\$ 6,327	\$ 6,489	\$ 6,806	\$ 6,750
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 72,661	\$ 74,411	\$ 70,740	\$ 71,567	\$ 67,144
Federal Home Loan Bank Stock	SC510	\$ 72,661	\$ 74,411	\$ 70,740	\$ 71,567	\$ 67,144
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 145,183	\$ 138,611	\$ 134,814	\$ 127,829	\$ 123,115
Other Assets - Gross	SUB0262	\$ 103,447	\$ 106,151	\$ 103,559	\$ 89,666	\$ 89,128
Other Assets - Total	SC59	\$ 103,381	\$ 106,094	\$ 103,499	\$ 89,580	\$ 89,128
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 6,257	\$ 6,190	\$ 8,359	\$ 3,339	\$ 3,351
Bank-Owned Life Insurance - Other	SC625	\$ 36,774	\$ 36,371	\$ 33,214	\$ 32,896	\$ 31,716
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 18,755	\$ 19,105	\$ 19,124	\$ 18,981	\$ 18,661
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 4,931	\$ 3,098	\$ 3,237	\$ 3,408	\$ 3,468
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 36,730	\$ 41,387	\$ 39,625	\$ 31,042	\$ 31,932
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 66	\$ 57	\$ 60	\$ 86	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 59,987	\$ 58,963	\$ 57,526	\$ 57,165	\$ 56,012
Total Assets - Gross	SUB0283	\$ 7,974,884	\$ 7,896,644	\$ 7,849,195	\$ 7,636,779	\$ 7,516,619
Total Assets	SC60	\$ 7,914,897	\$ 7,837,681	\$ 7,791,669	\$ 7,579,614	\$ 7,460,607
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,673,105	\$ 5,636,422	\$ 5,636,137	\$ 5,357,792	\$ 5,343,824
Deposits	SC710	\$ 5,642,217	\$ 5,607,151	\$ 5,609,758	\$ 5,342,156	\$ 5,311,566
Escrows	SC712	\$ 30,944	\$ 29,327	\$ 26,450	\$ 15,559	\$ 32,173
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ - 56	\$ - 56	\$ - 71	\$ 77	\$ 85
Borrowings - Total	SC72	\$ 1,421,943	\$ 1,420,409	\$ 1,388,033	\$ 1,462,388	\$ 1,370,519
Advances from FHLBank	SC720	\$ 1,270,412	\$ 1,307,899	\$ 1,227,478	\$ 1,269,533	\$ 1,179,770
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 147,634	\$ 108,091	\$ 156,269	\$ 187,877	\$ 176,876
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 3,897	\$ 4,419	\$ 4,286	\$ 4,978	\$ 13,873
Other Liabilities - Total	SC75	\$ 77,432	\$ 69,254	\$ 62,656	\$ 72,997	\$ 71,047
Accrued Interest Payable - Deposits	SC763	\$ 19,490	\$ 18,419	\$ 14,979	\$ 12,791	\$ 12,511
Accrued Interest Payable - Other	SC766	\$ 4,918	\$ 4,868	\$ 4,652	\$ 4,241	\$ 4,115
Accrued Taxes	SC776	\$ 15,220	\$ 13,037	\$ 12,240	\$ 21,100	\$ 18,991
Accounts Payable	SC780	\$ 11,930	\$ 10,110	\$ 9,509	\$ 11,175	\$ 13,446
Deferred Income Taxes	SC790	\$ 10,454	\$ 7,823	\$ 8,275	\$ 9,500	\$ 8,992
Other Liabilities and Deferred Income	SC796	\$ 15,420	\$ 14,997	\$ 13,001	\$ 14,190	\$ 12,992
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 7,172,480	\$ 7,126,085	\$ 7,086,826	\$ 6,893,177	\$ 6,785,390
Minority Interest	SC800	\$ 45	\$ 69	\$ 90	\$ 88	\$ 86
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 742,372	\$ 711,525	\$ 704,754	\$ 686,351	\$ 675,130
Stock - Total	SUB0311	\$ 133,219	\$ 121,445	\$ 121,445	\$ 111,421	\$ 111,204
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 10,597	\$ 5,596	\$ 5,596	\$ 5,095	\$ 5,095
Common Stock - Paid in Excess of Par	SC830	\$ 122,622	\$ 115,849	\$ 115,849	\$ 106,326	\$ 106,109
Accumulated Other Comprehensive Income - Total	SC86	\$- 5,354	\$- 15,641	\$- 11,255	\$- 6,318	\$- 719
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 5,354	\$- 15,641	\$- 11,255	\$- 6,318	\$- 719
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 612,667	\$ 603,910	\$ 592,774	\$ 579,484	\$ 562,910
Other Components of Equity Capital	SC891	\$ 1,840	\$ 1,811	\$ 1,790	\$ 1,764	\$ 1,735
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,914,897	\$ 7,837,679	\$ 7,791,670	\$ 7,579,616	\$ 7,460,606

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	6	\$ 327
3	Federal, State, or other taxes receivable	4	\$ 296
4	Net deferred tax assets	7	\$ 10,288
6	Prepaid deposit insurance premiums	2	\$ 30
7	Prepaid expenses	20	\$ 4,748
9	Advances for loans serviced for others	3	\$ 2,628
14	Other noninterest-bearing short-term accounts recv	3	\$ 1,684
22	Unapplied loan disbursements	2	\$ 8,066
99	Other	12	\$ 4,053

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	2	\$ 48
9	Fees received for standby contracts and other	1	\$ 22
11	The liability recorded for post-retirement benefit	9	\$ 4,971
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 587
18	Litigation reserves	1	\$ 58
99	Other	23	\$ 6,554

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 122,541	\$ 116,956	\$ 110,175	\$ 105,828	\$ 100,872
Deposits and Investment Securities	SO115	\$ 6,095	\$ 6,290	\$ 5,528	\$ 5,194	\$ 4,863
Mortgage-Backed Securities	SO125	\$ 10,978	\$ 11,460	\$ 11,810	\$ 11,624	\$ 11,414
Mortgage Loans	SO141	\$ 90,239	\$ 84,396	\$ 79,192	\$ 72,646	\$ 69,666
Nonmortgage Loans - Total	SUB0950	\$ 15,229	\$ 14,810	\$ 13,645	\$ 16,364	\$ 14,929
Commercial Loans and Leases	SO160	\$ 5,338	\$ 4,551	\$ 4,136	\$ 6,563	\$ 5,445
Consumer Loans and Leases	SO171	\$ 9,891	\$ 10,259	\$ 9,509	\$ 9,801	\$ 9,484
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,068	\$ 1,008	\$ 945	\$ 758	\$ 581
Federal Home Loan Bank Stock	SO181	\$ 1,068	\$ 1,008	\$ 945	\$ 758	\$ 581
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 59,614	\$ 54,823	\$ 50,363	\$ 45,616	\$ 41,405
Deposits	SO215	\$ 43,410	\$ 39,595	\$ 35,233	\$ 31,082	\$ 27,628
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 15,009	\$ 14,545	\$ 13,937	\$ 13,030	\$ 12,347
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,232	\$ 717	\$ 1,225	\$ 1,520	\$ 1,461
Capitalized Interest	SO271	\$ 37	\$ 34	\$ 32	\$ 16	\$ 31
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 63,995	\$ 63,141	\$ 60,757	\$ 60,970	\$ 60,048
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,449	\$ 2,984	\$ 2,392	\$ 2,018	\$ 3,144
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 61,546	\$ 60,157	\$ 58,365	\$ 58,952	\$ 56,904
Noninterest Income - Total	SO42	\$ 18,030	\$ 17,817	\$ 16,687	\$ 20,150	\$ 15,030
Mortgage Loan Serving Fees	SO410	\$ 263	\$ 723	\$ 619	\$ 756	\$ 615
Other Fees and Charges	SO420	\$ 13,416	\$ 12,917	\$ 12,803	\$ 13,062	\$ 12,240
Net Income (Loss) from Other - Total	SUB0451	\$ 2,159	\$ 1,459	\$ 1,263	\$ 4,160	\$ 121
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,658	\$ 1,422	\$ 1,339	\$ 4,031	\$ 2,053
Operations & Sale of Repossessed Assets	SO461	\$ - 110	\$ - 39	\$ - 211	\$ - 272	\$ - 248
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 14	\$ - 14	\$ 13	\$ - 11
Sale of Securities Held-to-Maturity	SO467	\$ 566	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 45	\$ 62	\$ 48	\$ 68	\$ 109

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 101	\$- 4	\$- 1
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 324	\$- 1,781
Other Noninterest Income	SO488	\$ 2,192	\$ 2,718	\$ 2,002	\$ 2,172	\$ 2,054
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 49,555	\$ 47,524	\$ 45,882	\$ 45,715	\$ 43,632
All Personnel Compensation and Expense	SO510	\$ 29,364	\$ 28,048	\$ 27,355	\$ 27,288	\$ 25,852
Legal Expense	SO520	\$ 379	\$ 312	\$ 331	\$ 299	\$ 330
Office Occupancy and Equipment Expense	SO530	\$ 9,230	\$ 8,952	\$ 8,323	\$ 8,050	\$ 7,783
Marketing and Other Professional Services	SO540	\$ 2,797	\$ 2,728	\$ 2,609	\$ 2,469	\$ 2,659
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 280	\$ 237	\$ 224	\$ 218	\$ 206
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 8	\$- 2	\$- 26	\$ 85	\$ 0
Other Noninterest Expense	SO580	\$ 7,497	\$ 7,249	\$ 7,066	\$ 7,306	\$ 6,802
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 30,021	\$ 30,450	\$ 29,170	\$ 33,387	\$ 28,302
Income Taxes - Total	SO71	\$ 10,734	\$ 10,802	\$ 10,108	\$ 10,812	\$ 10,825
Federal	SO710	\$ 9,949	\$ 10,033	\$ 9,358	\$ 10,094	\$ 10,055
State, Local & Other	SO720	\$ 785	\$ 769	\$ 750	\$ 718	\$ 770
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 19,287	\$ 19,648	\$ 19,062	\$ 22,575	\$ 17,477
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 19,287	\$ 19,648	\$ 19,062	\$ 22,575	\$ 17,477

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 274
5	Net income(loss) from real estate held for invest	1	\$ 8
7	Net income(loss) from leased property	1	\$ 1
15	Income from corporate-owned life insurance	7	\$ 462
99	Other	13	\$ 1,340

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 76
2	OTS assessments	6	\$ 38
6	Supervisory examination fees	5	\$ 69
7	Office supplies, printing, and postage	17	\$ 1,304
8	Telephone, including data lines	10	\$ 822
9	Loan origination expense	2	\$ 51
10	ATM expense	5	\$ 487
17	Charitable contributions	1	\$ 7
99	Other	17	\$ 719

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 349,672	\$ 227,131	\$ 110,175	\$ 395,435	\$ 289,607
YTD - Deposits and Investment Securities	Y_SO115	\$ 17,913	\$ 11,818	\$ 5,528	\$ 18,854	\$ 13,660
YTD - Mortgage-Backed Securities	Y_SO125	\$ 34,248	\$ 23,270	\$ 11,810	\$ 46,235	\$ 34,611
YTD - Mortgage Loans	Y_SO141	\$ 253,827	\$ 163,588	\$ 79,192	\$ 270,864	\$ 198,218
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 14,025	\$ 8,687	\$ 4,136	\$ 22,273	\$ 15,710
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 29,659	\$ 19,768	\$ 9,509	\$ 37,209	\$ 27,408
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 3,021	\$ 1,953	\$ 945	\$ 2,840	\$ 2,082
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 3,021	\$ 1,953	\$ 945	\$ 2,840	\$ 2,082
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 164,800	\$ 105,186	\$ 50,363	\$ 159,999	\$ 114,383
YTD - Deposits	Y_SO215	\$ 118,238	\$ 74,828	\$ 35,233	\$ 104,343	\$ 73,261
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 43,491	\$ 28,482	\$ 13,937	\$ 49,633	\$ 36,603
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 3,174	\$ 1,942	\$ 1,225	\$ 6,073	\$ 4,553
YTD - Capitalized Interest	Y_SO271	\$ 103	\$ 66	\$ 32	\$ 50	\$ 34
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 187,893	\$ 123,898	\$ 60,757	\$ 238,276	\$ 177,306
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 7,825	\$ 5,376	\$ 2,392	\$ 10,450	\$ 8,432
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 180,068	\$ 118,522	\$ 58,365	\$ 227,826	\$ 168,874
YTD - Noninterest Income - Total	Y_SO42	\$ 52,534	\$ 34,504	\$ 16,687	\$ 62,570	\$ 42,420
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,605	\$ 1,342	\$ 619	\$ 1,973	\$ 1,217
YTD - Other Fees and Charges	Y_SO420	\$ 39,136	\$ 25,720	\$ 12,803	\$ 45,642	\$ 32,580
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,881	\$ 2,722	\$ 1,263	\$ 6,516	\$ 2,356
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,419	\$ 2,761	\$ 1,339	\$ 9,135	\$ 5,104
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 360	\$- 250	\$- 211	\$- 405	\$- 133
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$- 14	\$- 229	\$- 242
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 566	\$ 0	\$ 0	\$ 9	\$ 9
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 155	\$ 110	\$ 48	\$ 296	\$ 228

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 101	\$ 101	\$ 101	\$ 608	\$ 612
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$- 2,898	\$- 3,222
YTD - Other Noninterest Income	Y_SO488	\$ 6,912	\$ 4,720	\$ 2,002	\$ 8,439	\$ 6,267
YTD - Noninterest Expense - Total	Y_SO51	\$ 142,961	\$ 93,406	\$ 45,882	\$ 172,712	\$ 126,997
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 84,767	\$ 55,403	\$ 27,355	\$ 102,946	\$ 75,658
YTD - Legal Expense	Y_SO520	\$ 1,022	\$ 643	\$ 331	\$ 1,143	\$ 844
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 26,505	\$ 17,275	\$ 8,323	\$ 30,845	\$ 22,795
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,134	\$ 5,337	\$ 2,609	\$ 9,654	\$ 7,185
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 60	\$ 60
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 741	\$ 461	\$ 224	\$ 973	\$ 755
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$- 20	\$- 28	\$- 26	\$ 122	\$ 37
YTD - Other Noninterest Expense	Y_SO580	\$ 21,812	\$ 14,315	\$ 7,066	\$ 26,969	\$ 19,663
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 89,641	\$ 59,620	\$ 29,170	\$ 117,684	\$ 84,297
YTD - Income Taxes - Total	Y_SO71	\$ 31,644	\$ 20,910	\$ 10,108	\$ 41,935	\$ 31,123
YTD - Federal	Y_SO710	\$ 29,340	\$ 19,391	\$ 9,358	\$ 39,001	\$ 28,907
YTD - State, Local, and Other	Y_SO720	\$ 2,304	\$ 1,519	\$ 750	\$ 2,934	\$ 2,216
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 57,997	\$ 38,710	\$ 19,062	\$ 75,749	\$ 53,174
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 57,997	\$ 38,710	\$ 19,062	\$ 75,749	\$ 53,174

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 58,964	\$ 57,525	\$ 57,166	\$ 56,013	\$ 54,675
Net Provision for Loss	VA115	\$ 2,606	\$ 2,916	\$ 2,156	\$ 2,075	\$ 3,157
Transfers	VA125	\$ 66	\$- 48	\$- 162	\$ 412	\$- 106
Recoveries	VA135	\$ 278	\$ 365	\$ 404	\$ 371	\$ 405
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
Charge-offs	VA155	\$ 1,929	\$ 1,794	\$ 2,039	\$ 1,705	\$ 2,218
General Valuation Allowances - Ending Balance	VA165	\$ 59,985	\$ 58,964	\$ 57,525	\$ 57,166	\$ 56,013
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,624	\$ 2,534	\$ 2,165	\$ 2,560	\$ 2,574
Net Provision for Loss	VA118	\$- 149	\$ 66	\$ 210	\$ 28	\$- 13

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 66	\$ 48	\$ 162	\$- 412	\$ 106
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$- 100
Charge-offs	VA158	\$ 380	\$ 24	\$ 3	\$ 11	\$ 7
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,029	\$ 2,624	\$ 2,534	\$ 2,165	\$ 2,560
Total Valuation Allowances - Beginning Balance	VA110	\$ 61,588	\$ 60,059	\$ 59,331	\$ 58,573	\$ 57,249
Net Provision for Loss	VA120	\$ 2,457	\$ 2,982	\$ 2,366	\$ 2,103	\$ 3,144
Recoveries	VA140	\$ 278	\$ 365	\$ 404	\$ 371	\$ 405
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,309	\$ 1,818	\$ 2,042	\$ 1,716	\$ 2,225
Total Valuation Allowances - Ending Balance	VA170	\$ 62,014	\$ 61,588	\$ 60,059	\$ 59,331	\$ 58,573
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,929	\$ 1,794	\$ 2,039	\$ 1,705	\$ 2,218
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 353	\$ 241	\$ 605	\$ 190	\$ 204
Construction - Total	SUB2030	\$ 0	\$ 60	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 60	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 353	\$ 181	\$ 605	\$ 190	\$ 204
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 5	\$ 65	\$ 95	\$ 19
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 116	\$ 142	\$ 442	\$ 95	\$ 185
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 2	\$ 29	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 237	\$ 32	\$ 69	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,576	\$ 1,492	\$ 1,411	\$ 1,515	\$ 2,014
Commercial Loans	VA520	\$ 348	\$ 62	\$ 111	\$ 320	\$ 435
Consumer Loans - Total	SUB2061	\$ 1,228	\$ 1,430	\$ 1,300	\$ 1,195	\$ 1,579
Loans on Deposits	VA510	\$ 3	\$ 0	\$ 1	\$ 0	\$ 3
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 213	\$ 99	\$ 130	\$ 113	\$ 219
Mobile Home Loans	VA550	\$ 472	\$ 734	\$ 554	\$ 580	\$ 678
Credit Cards	VA556	\$ 157	\$ 116	\$ 198	\$ 105	\$ 141

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 383	\$ 481	\$ 417	\$ 397	\$ 538
Repossessed Assets - Total	VA60	\$ 0	\$ 61	\$ 23	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 40	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 21	\$ 13	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 278	\$ 365	\$ 404	\$ 371	\$ 405
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 29	\$ 128	\$ 5	\$ 139	\$ 15
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 29	\$ 128	\$ 5	\$ 139	\$ 15
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 12	\$ 14	\$ 1	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 15	\$ 36	\$ 0	\$ 8	\$ 9
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2	\$ 78	\$ 4	\$ 131	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 249	\$ 237	\$ 399	\$ 232	\$ 390
Commercial Loans	VA521	\$ 25	\$ 27	\$ 85	\$ 27	\$ 124
Consumer Loans - Total	SUB2161	\$ 224	\$ 210	\$ 314	\$ 205	\$ 266
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 48	\$ 37	\$ 24	\$ 16	\$ 42
Mobile Home Loans	VA551	\$ 16	\$ 29	\$ 98	\$ 66	\$ 37
Credit Cards	VA557	\$ 34	\$ 27	\$ 53	\$ 46	\$ 25
Other	VA561	\$ 126	\$ 117	\$ 139	\$ 77	\$ 162
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 217	\$ 117	\$ 371	\$- 385	\$ 91
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 50	\$ 198	\$ 109	\$- 351	\$ 92
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 50	\$ 198	\$ 109	\$- 351	\$ 82
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 30	\$ 35	\$- 25	\$- 15	\$ 40
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 165	\$ 198	\$- 14	\$- 10	\$ 18
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 10	\$ 0	\$- 25	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
Nonresidential Property (Except Land)	VA482	\$ 23	\$- 44	\$ 159	\$- 10	\$- 1
Land	VA492	\$ 62	\$- 1	\$- 11	\$- 291	\$ 0
Nonmortgage Loans - Total	VA58	\$- 167	\$- 86	\$ 262	\$- 39	\$ 12
Commercial Loans	VA522	\$- 173	\$ 12	\$ 228	\$- 138	\$ 44
Consumer Loans - Total	SUB2261	\$ 6	\$- 98	\$ 34	\$ 99	\$- 32
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 37	\$ 21	\$- 3	\$- 5	\$- 20
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 43	\$- 119	\$ 37	\$ 104	\$- 12
Reposessed Assets - Total	VA62	\$ 0	\$ 5	\$ 0	\$ 9	\$- 13
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 5	\$ 0	\$ 0	\$- 7
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 9	\$- 6
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$- 4	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,434	\$ 1,546	\$ 2,006	\$ 949	\$ 1,904
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 274	\$ 311	\$ 709	\$- 300	\$ 281
Construction - Total	SUB2330	\$ 0	\$ 60	\$ 0	\$ 0	\$ 10
1-4 Dwelling Units	VA425	\$ 0	\$ 60	\$ 0	\$ 0	\$ 10
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 274	\$ 251	\$ 709	\$- 300	\$ 271
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 18	\$ 26	\$ 39	\$ 80	\$ 58
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 64	\$ 304	\$ 428	\$ 77	\$ 194
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 12	\$ 29	\$- 25	\$- 5
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
Nonresidential Property (Except Land)	VA485	\$ 258	\$- 90	\$ 224	\$- 141	\$- 1
Land	VA495	\$ 62	\$- 1	\$- 11	\$- 291	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,160	\$ 1,169	\$ 1,274	\$ 1,244	\$ 1,636
Commercial Loans	VA525	\$ 150	\$ 47	\$ 254	\$ 155	\$ 355
Consumer Loans - Total	SUB2361	\$ 1,010	\$ 1,122	\$ 1,020	\$ 1,089	\$ 1,281
Loans on Deposits	VA515	\$ 3	\$ 0	\$ 1	\$ 0	\$ 3
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 128	\$ 83	\$ 103	\$ 92	\$ 157
Mobile Home Loans	VA555	\$ 456	\$ 705	\$ 456	\$ 514	\$ 641
Credit Cards	VA559	\$ 123	\$ 89	\$ 145	\$ 59	\$ 116
Other	VA565	\$ 300	\$ 245	\$ 315	\$ 424	\$ 364
Reposessed Assets - Total	VA65	\$ 0	\$ 66	\$ 23	\$ 9	\$- 13
Real Estate - Construction	VA607	\$ 0	\$ 40	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 26	\$ 13	\$ 0	\$- 7
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 9	\$- 6
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$- 4	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 3,389	\$ 3,590	\$ 2,490	\$ 2,423	\$ 2,323
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 8,594	\$ 7,075	\$ 7,193	\$ 7,153	\$ 7,286
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,537	\$ 1,313	\$ 1,795	\$ 1,658	\$ 1,456
Construction	VA951	\$ 0	\$ 689	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,316	\$ 475	\$ 1,245	\$ 1,590	\$ 1,358
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 213	\$ 0	\$ 550	\$ 68	\$ 70
Permanent - Land	VA955	\$ 8	\$ 149	\$ 0	\$ 0	\$ 28
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 69,220	\$ 61,267	\$ 42,924	\$ 36,167	\$ 26,330
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 61,520	\$ 60,723	\$ 65,845	\$ 70,397	\$ 64,569
Substandard	VA965	\$ 60,635	\$ 59,797	\$ 64,329	\$ 69,816	\$ 63,444
Doubtful	VA970	\$ 885	\$ 926	\$ 1,516	\$ 581	\$ 1,125
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 74,074	\$ 68,993	\$ 76,970	\$ 96,035	\$ 73,289
Mortgages - Total	SUB2421	\$ 61,596	\$ 57,635	\$ 65,552	\$ 81,967	\$ 59,664
Construction and Land Loans	SUB2430	\$ 9,973	\$ 13,332	\$ 15,834	\$ 14,303	\$ 8,587
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 38,418	\$ 32,643	\$ 35,331	\$ 41,820	\$ 37,194
Permanent Loans Secured by All Other Property	SUB2450	\$ 18,256	\$ 20,619	\$ 20,978	\$ 32,299	\$ 17,455
Nonmortgages - Total	SUB2461	\$ 12,478	\$ 11,358	\$ 11,418	\$ 14,068	\$ 13,625
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 53,384	\$ 47,244	\$ 56,352	\$ 69,975	\$ 49,140

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 52,183	\$ 45,616	\$ 55,906	\$ 67,477	\$ 47,723
Mortgage Loans - Total	SUB2481	\$ 42,672	\$ 37,483	\$ 47,071	\$ 57,383	\$ 37,671
Construction	PD115	\$ 3,246	\$ 2,045	\$ 6,309	\$ 4,357	\$ 1,097
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,378	\$ 2,403	\$ 1,516	\$ 1,563	\$ 1,382
Secured by First Liens	PD123	\$ 20,935	\$ 17,658	\$ 22,921	\$ 24,071	\$ 22,648
Secured by Junior Liens	PD124	\$ 3,487	\$ 407	\$ 509	\$ 1,113	\$ 176
Multifamily (5 or more) Dwelling Units	PD125	\$ 519	\$ 536	\$ 0	\$ 0	\$ 207
Nonresidential Property (Except Land)	PD135	\$ 8,309	\$ 6,782	\$ 10,634	\$ 21,063	\$ 9,685
Land	PD138	\$ 3,798	\$ 7,652	\$ 5,182	\$ 5,216	\$ 2,476
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,073	\$ 3,527	\$ 4,640	\$ 4,719	\$ 4,662
Consumer Loans - Total	SUB2511	\$ 5,438	\$ 4,606	\$ 4,195	\$ 5,375	\$ 5,390
Loans on Deposits	PD161	\$ 648	\$ 599	\$ 58	\$ 171	\$ 212
Home Improvement Loans	PD163	\$ 4	\$ 4	\$ 23	\$ 98	\$ 59
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,208	\$ 1,097	\$ 1,001	\$ 1,406	\$ 908
Mobile Home Loans	PD169	\$ 2,172	\$ 1,592	\$ 1,808	\$ 2,328	\$ 2,643
Credit Cards	PD171	\$ 171	\$ 259	\$ 204	\$ 364	\$ 244
Other	PD180	\$ 1,235	\$ 1,055	\$ 1,101	\$ 1,008	\$ 1,324
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 211	\$ 333	\$ 232	\$ 274	\$ 7
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 84	\$ 1	\$ 0	\$ 263	\$ 53
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 84	\$ 1	\$ 0	\$ 263	\$ 53
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,201	\$ 1,628	\$ 446	\$ 2,498	\$ 1,417
Mortgage Loans - Total	SUB2491	\$ 1,064	\$ 1,512	\$ 373	\$ 2,295	\$ 1,352
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 6	\$ 152	\$ 6	\$ 267	\$ 382
Secured by First Liens	PD223	\$ 843	\$ 1,360	\$ 233	\$ 1,691	\$ 842
Secured by Junior Liens	PD224	\$ 49	\$ 0	\$ 0	\$ 75	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Land	PD238	\$ 166	\$ 0	\$ 134	\$ 262	\$ 126
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 23	\$ 23	\$ 23	\$ 92	\$ 11
Consumer Loans - Total	SUB2521	\$ 114	\$ 93	\$ 50	\$ 111	\$ 54
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 5	\$ 6	\$ 7	\$ 5	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 64	\$ 64	\$ 41	\$ 62	\$ 45
Other	PD280	\$ 45	\$ 23	\$ 2	\$ 44	\$ 9
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 20,690	\$ 21,749	\$ 20,618	\$ 26,060	\$ 24,149
Mortgage Loans - Total	SUB2501	\$ 17,860	\$ 18,640	\$ 18,108	\$ 22,289	\$ 20,641
Construction	PD315	\$ 1,676	\$ 2,328	\$ 2,934	\$ 3,491	\$ 3,918
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 523	\$ 446	\$ 625	\$ 531	\$ 513
Secured by First Liens	PD323	\$ 8,051	\$ 9,873	\$ 9,140	\$ 12,262	\$ 11,083
Secured by Junior Liens	PD324	\$ 2,146	\$ 344	\$ 381	\$ 247	\$ 168
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 4,377	\$ 4,342	\$ 3,753	\$ 4,781	\$ 3,989

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 1,087	\$ 1,307	\$ 1,275	\$ 977	\$ 970
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,149	\$ 1,394	\$ 878	\$ 1,526	\$ 1,522
Consumer Loans - Total	SUB2531	\$ 1,681	\$ 1,715	\$ 1,632	\$ 2,245	\$ 1,986
Loans on Deposits	PD361	\$ 26	\$ 5	\$ 0	\$ 140	\$ 1
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 110	\$ 172	\$ 185	\$ 246	\$ 213
Mobile Home Loans	PD369	\$ 1,414	\$ 1,419	\$ 1,323	\$ 1,475	\$ 1,598
Credit Cards	PD371	\$ 16	\$ 0	\$ 29	\$ 88	\$ 30
Other	PD380	\$ 115	\$ 119	\$ 95	\$ 294	\$ 144
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 220	\$ 10	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 16	\$ 0	\$ 70	\$ 70
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 14	\$ 0	\$ 70	\$ 70
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 106,751	\$ 103,383	\$ 99,585	\$ 98,520	\$ 103,260
90% up to 100% LTV	LD110	\$ 76,903	\$ 79,095	\$ 75,749	\$ 73,685	\$ 74,840
100% and greater LTV	LD120	\$ 29,848	\$ 24,288	\$ 23,836	\$ 24,835	\$ 28,420
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,403	\$ 1,641	\$ 1,511	\$ 1,664	\$ 1,216
Past Due and Still Accruing - Total	SUB5240	\$ 1,404	\$ 549	\$ 839	\$ 587	\$ 592
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,404	\$ 549	\$ 839	\$ 497	\$ 592
90% up to 100% LTV	LD210	\$ 1,077	\$ 549	\$ 839	\$ 487	\$ 526
100% and greater LTV	LD220	\$ 327	\$ 0	\$ 0	\$ 10	\$ 66
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 90	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 90	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 999	\$ 1,092	\$ 672	\$ 1,077	\$ 624
90% up to 100% LTV	LD250	\$ 449	\$ 595	\$ 235	\$ 1,077	\$ 450
100% and greater LTV	LD260	\$ 550	\$ 497	\$ 437	\$ 0	\$ 174

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 102	\$ 17	\$ 86
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 15	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 87	\$ 17	\$ 86
Purchases - Total	SUB5320	\$ 0	\$ 2,339	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 1,931	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 408	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 12,215	\$ 14,262	\$ 12,133	\$ 12,196	\$ 11,872
90% up to 100% LTV	LD430	\$ 9,666	\$ 12,037	\$ 10,748	\$ 9,980	\$ 8,014
100% and greater LTV	LD440	\$ 2,549	\$ 2,225	\$ 1,385	\$ 2,216	\$ 3,858
Sales - Total	SUB5340	\$ 972	\$ 2,084	\$ 4,929	\$ 4,754	\$ 2,080
90% up to 100% LTV	LD450	\$ 460	\$ 1,712	\$ 4,449	\$ 3,453	\$ 1,963
100% and greater LTV	LD460	\$ 512	\$ 372	\$ 480	\$ 1,301	\$ 117

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 246,059	\$ 249,902	\$ 246,334	\$ 240,140	\$ 241,625
Mortgage Construction Loans	CC105	\$ 225,098	\$ 230,816	\$ 230,936	\$ 221,686	\$ 228,154
Other Mortgage Loans	CC115	\$ 20,961	\$ 19,086	\$ 15,398	\$ 18,454	\$ 13,471
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,910	\$ 5,985	\$ 6,730	\$ 5,779	\$ 3,427
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 126,306	\$ 165,777	\$ 111,317	\$ 85,098	\$ 106,043
1-4 Dwelling Units	CC280	\$ 59,628	\$ 79,040	\$ 78,061	\$ 64,032	\$ 68,708
Multifamily (5 or more) Dwelling Units	CC290	\$ 771	\$ 636	\$ 663	\$ 613	\$ 525
All Other Real Estate	CC300	\$ 65,907	\$ 86,101	\$ 32,593	\$ 20,453	\$ 36,810
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 405	\$ 3,138	\$ 34,260	\$ 22,773	\$ 34,809
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 8,770	\$ 16,048	\$ 11,527	\$ 11,064	\$ 15,055
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 5,871	\$ 1,952	\$ 0	\$ 49,015
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 16,983	\$ 26,980	\$ 26,944	\$ 20,919	\$ 52,034
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 1,511	\$ 0	\$ 0	\$ 273
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 641,100	\$ 619,931	\$ 615,584	\$ 599,687	\$ 581,764
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 460,667	\$ 443,241	\$ 424,955	\$ 421,472	\$ 406,361
Commercial Lines	CC420	\$ 93,158	\$ 88,903	\$ 88,852	\$ 79,924	\$ 77,686

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 64,971	\$ 65,867	\$ 79,710	\$ 78,232	\$ 78,672
Open-End Consumer Lines - Other	CC425	\$ 22,304	\$ 21,920	\$ 22,067	\$ 20,059	\$ 19,045
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 26,178	\$ 19,981	\$ 21,793	\$ 17,836	\$ 16,770
Commercial	CC430	\$ 3,582	\$ 2,620	\$ 2,283	\$ 1,977	\$ 3,286
Standby, Not Included on CC465 or CC468	CC435	\$ 22,596	\$ 17,361	\$ 19,510	\$ 15,859	\$ 13,484
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 694,919	\$ 713,337	\$ 711,812	\$ 709,678	\$ 707,374
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,599	\$ 2,596	\$ 2,542	\$ 2,492	\$ 2,428
Other Contingent Liabilities	CC480	\$ 9	\$ 20	\$ 29	\$ 29	\$ 30
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 39,448	\$ 32,525	\$ 18,731	\$ 144,582	\$ 123,775
Pass-Through Securities	CF143	\$ 39,448	\$ 20,747	\$ 18,070	\$ 93,416	\$ 112,918
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 11,778	\$ 661	\$ 51,166	\$ 10,857
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 10,908	\$ 28,400	\$ 8,091	\$ 34,573	\$ 57,500
Pass-Through Securities	CF145	\$ 10,908	\$ 28,400	\$ 8,091	\$ 34,573	\$ 57,500
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 28,540	\$ 4,125	\$ 10,640	\$ 110,009	\$ 66,275
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 44,012	\$- 48,375	\$- 45,769	\$- 64,402	\$- 80,648
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 10,974	\$- 9,460	\$- 11,069	\$- 13,712	\$- 11,128
Mortgage Loans Disbursed - Total	SUB3831	\$ 661,563	\$ 668,076	\$ 621,151	\$ 671,431	\$ 694,561
Construction Loans - Total	SUB3840	\$ 165,306	\$ 155,495	\$ 169,457	\$ 163,371	\$ 165,545
1-4 Dwelling Units	CF190	\$ 140,767	\$ 138,816	\$ 147,502	\$ 138,937	\$ 153,764
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,145	\$ 4,360	\$ 8,371	\$ 5,611	\$ 1,820
Nonresidential	CF210	\$ 22,394	\$ 12,319	\$ 13,584	\$ 18,823	\$ 9,961
Permanent Loans - Total	SUB3851	\$ 496,257	\$ 512,581	\$ 451,694	\$ 508,060	\$ 529,016
1-4 Dwelling Units	CF225	\$ 287,449	\$ 287,491	\$ 274,224	\$ 296,126	\$ 339,513
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,915	\$ 8,858	\$ 5,215	\$ 9,349	\$ 4,943
Nonresidential (Except Land)	CF260	\$ 79,476	\$ 85,921	\$ 83,844	\$ 90,899	\$ 79,556

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 125,417	\$ 130,311	\$ 88,411	\$ 111,686	\$ 105,004
Loans and Participations Purchased - Total	SUB3880	\$ 6,712	\$ 11,457	\$ 3,614	\$ 17,426	\$ 7,803
Secured by 1-4 Dwelling Units	CF280	\$ 2,566	\$ 9,951	\$ 0	\$ 15,681	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 740	\$ 749	\$ 3,359	\$ 1,351	\$ 1,697
Secured by Nonresidential	CF300	\$ 3,406	\$ 757	\$ 255	\$ 394	\$ 6,106
Loans and Participations Sold - Total	SUB3890	\$ 109,665	\$ 90,717	\$ 93,446	\$ 94,080	\$ 161,740
Secured by 1-4 Dwelling Units	CF310	\$ 108,514	\$ 89,554	\$ 89,669	\$ 92,481	\$ 157,623
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 797	\$ 983	\$ 1,134	\$ 0	\$ 1,384
Secured by Nonresidential	CF330	\$ 354	\$ 180	\$ 2,643	\$ 1,599	\$ 2,733
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 102,953	\$- 79,260	\$- 89,832	\$- 76,654	\$- 153,937
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 491,969	\$ 422,272	\$ 384,832	\$ 488,305	\$ 452,998
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 13,244	\$ 8,304	\$ 112,223	\$- 2,063	\$ 5,924
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 137,632	\$ 124,972	\$ 104,187	\$ 121,902	\$ 121,072
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 79,885	\$ 174,848	\$ 258,710	\$ 104,409	\$ 93,550
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 105,788	\$ 119,653	\$ 103,826	\$ 86,357	\$ 99,456
Commercial	CF390	\$ 48,023	\$ 55,759	\$ 47,192	\$ 37,482	\$ 40,537
Consumer	CF400	\$ 57,765	\$ 63,894	\$ 56,634	\$ 48,875	\$ 58,919
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 105,788	\$ 119,653	\$ 103,826	\$ 86,357	\$ 99,456
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 35,062	\$- 2,602	\$ 267,599	\$ 30,591	\$ 127,946
New Deposits Received less Deposits Withdrawn	CF420	\$- 5,649	\$- 38,288	\$ 235,595	\$ 1,022	\$ 103,361
Interest Credited to Deposits	CF430	\$ 40,711	\$ 35,686	\$ 32,004	\$ 29,569	\$ 24,585
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 241,509	\$ 218,320	\$ 278,170	\$ 288,410	\$ 254,661
Fully Insured	DI100	\$ 241,409	\$ 218,220	\$ 277,670	\$ 286,917	\$ 254,557
Other	DI110	\$ 100	\$ 100	\$ 500	\$ 1,493	\$ 104
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,596,537	\$ 3,520,790	\$ 3,598,318	\$ 3,448,382	\$ 3,200,946

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Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,076,622	\$ 2,115,689	\$ 2,037,885	\$ 1,909,333	\$ 2,142,795
Number of Deposit Accounts - Total	SUB4062	444,799	436,893	425,069	410,592	415,187
Balances of \$100,000 or Less	DI150	435,516	427,747	416,322	402,371	406,904
Balances Greater than \$100,000	DI160	9,283	9,146	8,747	8,221	8,283
IRA/Keogh Accounts	DI200	\$ 384,365	\$ 373,020	\$ 364,828	\$ 356,552	\$ 353,434
Uninsured Deposits	DI210	\$ 1,153,004	\$ 1,224,105	\$ 1,203,100	\$ 1,126,670	\$ 1,162,460
Preferred Deposits	DI220	\$ 44,158	\$ 46,751	\$ 54,893	\$ 52,882	\$ 51,266
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,034,057	\$ 1,097,673	\$ 1,086,672	\$ 1,060,232	\$ 1,353,886
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 851,299	\$ 879,285	\$ 877,085	\$ 799,924	\$ 774,369
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 757,195	\$ 761,552	\$ 763,825	\$ 738,109	\$ 729,444
Deposits & Escrows - Time Deposits	DI340	\$ 3,030,611	\$ 2,897,968	\$ 2,908,626	\$ 2,759,450	\$ 2,486,040
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 697,020	\$ 728,922	\$ 687,880	\$ 630,118	\$ 706,476
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,910	\$ 1,703	\$ 1,400	\$ 151,817	\$ 1,730
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 118,703	\$ 95,011	\$ 55,527	\$ 263,158	\$ 31,837
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 183,791
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 601	\$ 541	\$ 1,133	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 41	\$ 32	\$ 49	\$ 15	\$ 30
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	1,998	1,949	1,922	1,880	1,812
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,885
Available-for-Sale Securities	SI385	\$ 1,031,513	\$ 1,035,382	\$ 1,080,814	\$ 1,114,322	\$ 1,086,769
Assets Held for Sale	SI387	\$ 9,683	\$ 23,870	\$ 19,781	\$ 20,089	\$ 32,711
Loans Serviced for Others	SI390	\$ 1,982,425	\$ 1,990,570	\$ 2,016,516	\$ 1,770,030	\$ 1,771,418
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.04%	82.07%	83.90%	84.16%	83.67%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.04%	84.13%	80.57%	84.11%	83.85%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.39%	84.17%	81.32%	81.99%	83.71%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	87.45%	87.74%	88.43%	82.17%	82.34%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 587,237	\$ 585,564	\$ 595,332	\$ 840,550	\$ 841,258
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 38,999	\$ 38,504	\$ 37,442	\$ 36,179	\$ 36,046
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	27	27	26	25	24
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 711,529	\$ 704,764	\$ 686,351	\$ 675,130	\$ 670,005
Net Income (Loss) (SO91)	SI610	\$ 19,287	\$ 19,648	\$ 19,062	\$ 22,575	\$ 17,477
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 10,522	\$ 8,500	\$ 5,762	\$ 6,027	\$ 5,962
Stock Issued	SI640	\$ 10,002	\$ 0	\$ 10,000	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,750	\$ 0	\$ 23	\$ 217	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 10,287	\$- 4,387	\$- 4,938	\$- 5,598	\$- 6,089
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$- 316
Other Adjustments	SI671	\$ 43	\$ 4	\$ 28	\$ 54	\$ 15
Ending Equity Capital (SC80)	SI680	\$ 742,376	\$ 711,529	\$ 704,764	\$ 686,351	\$ 675,130
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 694	\$ 812	\$ 659	\$ 248	\$ 859
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,311	\$ 21,710	\$ 9,093	\$ 3,966	\$ 483
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 16,477	\$ 16,526	\$ 16,220	\$ 15,561	\$ 14,955
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 1,075	\$ 1,170	\$ 1,553	\$ 1,025	\$ 1,281
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 7,850,646	\$ 7,775,249	\$ 7,649,283	\$ 7,512,925	\$ 7,407,797
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 573,971	\$ 616,086	\$ 601,353	\$ 574,670	\$ 592,633
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,125,737	\$ 6,066,281	\$ 5,915,075	\$ 5,752,060	\$ 5,656,996
Nonmortgage Loans	SI885	\$ 610,139	\$ 605,370	\$ 650,946	\$ 678,560	\$ 649,015
Deposits and Excrows	SI890	\$ 5,197,035	\$ 5,212,756	\$ 5,049,104	\$ 4,922,597	\$ 4,820,422
Total Borrowings	SI895	\$ 1,413,981	\$ 1,376,799	\$ 1,426,188	\$ 1,407,125	\$ 1,382,914
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	17	20	12	12	19
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,779	\$ 3,160	\$ 230	\$ 385	\$ 768
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.25	6.20	9.00	7.50	6.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.65	7.23	9.25	12.58	10.15

Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	11	11	10	7	9

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 152,192	\$ 148,713	\$ 151,067	\$ 148,446	\$ 147,444
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 117,048	\$ 114,800	\$ 117,360	\$ 115,097	\$ 113,451
Personal Trust and Agency Accounts	FS210	\$ 65,229	\$ 76,139	\$ 78,027	\$ 77,048	\$ 76,633
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,195	\$ 3,768	\$ 3,120	\$ 3,185	\$ 3,624
Employee Benefit - Defined Contribution	FS220	\$ 264	\$ 258	\$ 245	\$ 236	\$ 234
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 3,931	\$ 3,510	\$ 2,875	\$ 2,949	\$ 3,390
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 47,624	\$ 34,893	\$ 36,213	\$ 34,864	\$ 33,194
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 4,049	\$ 4,245	\$ 4,241	\$ 4,047	\$ 3,178
Personal Trust and Agency Accounts	FS211	\$ 4,049	\$ 4,245	\$ 4,210	\$ 4,016	\$ 3,148
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 31	\$ 31	\$ 30
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 31	\$ 31	\$ 30
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 31,095	\$ 29,668	\$ 29,466	\$ 29,302	\$ 30,815
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	294	285	271	261	260
Personal Trust and Agency Accounts	FS212	221	213	209	201	200
Retirement-related Trust and Agency Accounts - Total	SUB6120	19	17	17	18	21
Employee Benefit - Defined Contribution	FS222	1	1	1	1	1
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	18	16	16	17	20
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	54	55	45	42	39
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	13	14	15	14	10
Personal Trust and Agency Accounts	FS213	13	14	14	13	9
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	1	1	1
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	1	1	1
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	28	26	25	25	26
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 17,700	\$ 17,293	\$ 17,201	\$ 77,048	\$ 16,214
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 1	\$ 70	\$ 1
Interest-Bearing Deposits	FS415	\$ 4,822	\$ 5,502	\$ 5,897	\$ 11,304	\$ 4,584
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 120	\$ 120	\$ 122	\$ 9,289	\$ 127
State, County and Municipal Obligations	FS425	\$ 1,071	\$ 1,058	\$ 1,088	\$ 3,869	\$ 1,266
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 603	\$ 458	\$ 509	\$ 1,565	\$ 426
Common and Preferred Stock	FS445	\$ 7,383	\$ 6,901	\$ 5,869	\$ 41,702	\$ 6,219
Real Estate Mortgages	FS450	\$ 104	\$ 106	\$ 106	\$ 440	\$ 134
Real Estate	FS455	\$ 3,549	\$ 3,100	\$ 3,577	\$ 7,804	\$ 3,422
Miscellaneous Assets	FS460	\$ 48	\$ 48	\$ 32	\$ 1,005	\$ 35
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 742,372	\$ 711,525	\$ 704,754	\$ 686,351	\$ 675,130
Equity Capital Deductions - Total	SUB1631	\$ 5,875	\$ 4,283	\$ 4,373	\$ 5,045	\$ 5,031
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,879	\$ 2,906	\$ 2,852	\$ 3,293	\$ 3,291
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,730	\$ 979	\$ 1,025	\$ 1,143	\$ 1,252
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 72	\$ 204	\$ 303	\$ 412	\$ 291

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 194	\$ 194	\$ 193	\$ 197	\$ 197
Equity Capital Additions - Total	SUB1641	\$ 4,972	\$ 15,018	\$ 10,733	\$ 4,370	\$ 1,527
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 4,972	\$ 15,018	\$ 10,733	\$ 4,370	\$ 1,527
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 741,469	\$ 722,260	\$ 711,114	\$ 685,676	\$ 671,626
Total Assets (SC60)	CCR205	\$ 7,914,897	\$ 7,837,681	\$ 7,791,669	\$ 7,579,614	\$ 7,460,607
Asset Deductions - Total	SUB1651	\$ 5,667	\$ 4,071	\$ 4,325	\$ 4,962	\$ 5,006
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,865	\$ 2,888	\$ 2,804	\$ 3,210	\$ 3,266
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,730	\$ 979	\$ 1,025	\$ 1,143	\$ 1,252
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 72	\$ 204	\$ 303	\$ 412	\$ 291
Other	CCR275	\$ 0	\$ 0	\$ 193	\$ 197	\$ 197
Asset Additions - Total	SUB1661	\$ 4,919	\$ 17,114	\$ 12,066	\$ 3,781	\$ 1,028
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 4,919	\$ 17,114	\$ 12,066	\$ 3,781	\$ 1,028
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,914,149	\$ 7,850,724	\$ 7,799,410	\$ 7,578,433	\$ 7,456,629
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 315,714	\$ 313,142	\$ 310,990	\$ 302,093	\$ 297,272
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 741,469	\$ 722,260	\$ 711,114	\$ 685,676	\$ 671,626
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 781	\$ 1,096	\$ 894	\$ 995	\$ 857
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 51,691	\$ 50,255	\$ 49,431	\$ 48,454	\$ 47,001
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 52,472	\$ 51,351	\$ 50,325	\$ 49,449	\$ 47,858
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 52,472	\$ 51,351	\$ 50,325	\$ 49,449	\$ 47,858
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,012	\$ 1,071	\$ 791	\$ 843	\$ 867
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,599	\$ 2,596	\$ 2,542	\$ 2,492	\$ 2,428
Total Risk-Based Capital	CCR39	\$ 790,330	\$ 769,944	\$ 758,106	\$ 731,790	\$ 716,189

Office of Thrift Supervision
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Run Date: November 16, 2006, 3:49 PM

TFR Industry Aggregate Report
93045 - OTS-Regulated: South Carolina
September 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 49,410	\$ 58,012	\$ 49,823	\$ 61,419	\$ 51,519
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 200,015	\$ 202,303	\$ 212,767	\$ 237,168	\$ 268,021
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 22,486	\$ 29,064	\$ 32,191	\$ 29,749	\$ 43,602
0% R/W Category - Assets Total	CCR420	\$ 271,911	\$ 289,379	\$ 294,781	\$ 328,336	\$ 363,142
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 793,982	\$ 817,522	\$ 857,980	\$ 893,564	\$ 866,323
20% R/W Category - Claims on FHLBs	CCR435	\$ 486,318	\$ 477,193	\$ 584,706	\$ 453,598	\$ 463,376
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 24,117	\$ 21,370	\$ 15,895	\$ 16,111	\$ 22,593
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 123,257	\$ 134,498	\$ 143,421	\$ 118,869	\$ 123,958
20% R/W Category - Other	CCR450	\$ 75,378	\$ 71,660	\$ 76,530	\$ 79,444	\$ 89,374
20% R/W Category - Assets Total	CCR455	\$ 1,503,052	\$ 1,522,243	\$ 1,678,532	\$ 1,561,586	\$ 1,565,624
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 300,612	\$ 304,449	\$ 335,708	\$ 312,318	\$ 313,126
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,899,213	\$ 2,893,588	\$ 2,779,089	\$ 2,736,314	\$ 2,711,581
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 22,752	\$ 22,650	\$ 19,884	\$ 18,532	\$ 18,599
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 13,660	\$ 14,182	\$ 15,066	\$ 17,105	\$ 625
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,445	\$ 3,445	\$ 3,539	\$ 2,284	\$ 3,109
50% R/W Category - Other	CCR480	\$ 27,925	\$ 30,666	\$ 35,816	\$ 35,541	\$ 32,308
50% R/W Category - Assets Total	CCR485	\$ 2,966,995	\$ 2,964,531	\$ 2,853,394	\$ 2,809,776	\$ 2,766,222
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,483,502	\$ 1,482,273	\$ 1,426,701	\$ 1,404,894	\$ 1,383,116
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 980	\$ 986	\$ 1,011	\$ 755	\$ 795
100% R/W Category - All Other Assets	CCR506	\$ 3,539,500	\$ 3,422,956	\$ 3,318,757	\$ 3,219,587	\$ 3,073,207
100% R/W Category - Assets Total	CCR510	\$ 3,540,480	\$ 3,423,942	\$ 3,319,768	\$ 3,220,342	\$ 3,074,002
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,540,480	\$ 3,423,942	\$ 3,319,768	\$ 3,220,342	\$ 3,074,002
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 8,282,438	\$ 8,200,095	\$ 8,146,475	\$ 7,920,040	\$ 7,768,990
Subtotal Risk-Weighted Assets	CCR75	\$ 5,324,589	\$ 5,210,658	\$ 5,082,174	\$ 4,937,549	\$ 4,770,239

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Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 8,064	\$ 7,849	\$ 7,219	\$ 7,752	\$ 8,040
Total Risk-Weighted Assets	CCR78	\$ 5,316,525	\$ 5,202,809	\$ 5,074,955	\$ 4,929,797	\$ 4,762,199
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 425,322	\$ 416,223	\$ 405,996	\$ 394,384	\$ 380,975
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.37%	9.20%	9.12%	9.05%	9.01%
Total Risk-Based Capital Ratio	CCR820	14.87%	14.80%	14.94%	14.84%	15.04%
Tier 1 Risk-Based Capital Ratio	CCR830	13.90%	13.83%	13.96%	13.86%	14.05%
Tangible Equity Ratio	CCR840	9.37%	9.20%	9.12%	9.05%	9.01%

*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 separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.