

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:46 AM

TFR Industry Aggregate Report
93045 - OTS-Regulated: South Carolina
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		20	20	21	21	21
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	1
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 747,060	\$ 704,893	\$ 866,634	\$ 849,973	\$ 850,307
Cash and Non-Interest-Earning Deposits	SC110	\$ 166,169	\$ 141,912	\$ 167,697	\$ 160,292	\$ 137,331
Interest-Earning Deposits in FHLBs	SC112	\$ 144,949	\$ 161,114	\$ 170,327	\$ 159,227	\$ 196,485
Other Interest-Earning Deposits	SC118	\$ 16,827	\$ 12,643	\$ 21,865	\$ 27,650	\$ 125,236
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 15,667	\$ 2,234	\$ 9,606	\$ 5,061	\$ 8,765
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 328,702	\$ 309,942	\$ 331,977	\$ 331,185	\$ 208,695
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 25,025	\$ 24,717	\$ 99,048	\$ 109,138	\$ 123,332
State and Municipal Obligations	SC180	\$ 29,917	\$ 31,561	\$ 29,757	\$ 24,103	\$ 25,598
Securities Backed by Nonmortgage Loans	SC182	\$ 12,477	\$ 12,504	\$ 11,509	\$ 10,540	\$ 9,481
Other Investment Securities	SC185	\$ 4,762	\$ 5,767	\$ 21,269	\$ 19,961	\$ 12,507
Accrued Interest Receivable	SC191	\$ 2,565	\$ 2,499	\$ 3,579	\$ 2,816	\$ 2,877
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,111,879	\$ 1,131,855	\$ 1,075,869	\$ 1,107,574	\$ 1,127,492
Mortgage-Backed Securities - Total	SC22	\$ 1,111,879	\$ 1,131,855	\$ 1,075,869	\$ 1,107,574	\$ 1,127,492
Pass-Through - Total	SUB0073	\$ 932,533	\$ 969,817	\$ 899,106	\$ 947,467	\$ 973,755
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 800,008	\$ 818,363	\$ 789,485	\$ 824,182	\$ 828,289
Other Pass-Through	SC215	\$ 132,525	\$ 151,454	\$ 109,621	\$ 123,285	\$ 145,466
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 174,932	\$ 157,512	\$ 172,302	\$ 155,335	\$ 148,914
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 57,459	\$ 55,603	\$ 70,763	\$ 73,161	\$ 65,424
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 2,985	\$ 0	\$ 0
Other	SC222	\$ 117,473	\$ 101,909	\$ 98,554	\$ 82,174	\$ 83,490
Accrued Interest Receivable	SC228	\$ 4,414	\$ 4,526	\$ 4,461	\$ 4,772	\$ 4,823

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,459,333	\$ 4,306,535	\$ 4,248,745	\$ 4,179,760	\$ 4,118,955
Mortgage Loans - Total	SC26	\$ 4,433,082	\$ 4,281,145	\$ 4,223,166	\$ 4,153,793	\$ 4,093,158
Construction Loans - Total	SUB0100	\$ 375,646	\$ 334,399	\$ 309,557	\$ 281,629	\$ 244,109
Residential - Total	SUB0110	\$ 315,144	\$ 280,936	\$ 264,522	\$ 240,311	\$ 187,353
1-4 Dwelling Units	SC230	\$ 292,557	\$ 258,534	\$ 233,949	\$ 219,585	\$ 168,927
Multifamily (5 or more) Dwelling Units	SC235	\$ 22,587	\$ 22,402	\$ 30,573	\$ 20,726	\$ 18,426
Nonresidential Property	SC240	\$ 60,502	\$ 53,463	\$ 45,035	\$ 41,318	\$ 56,756
Permanent Loans - Total	SUB0121	\$ 4,070,757	\$ 3,959,646	\$ 3,925,488	\$ 3,884,731	\$ 3,861,263
Residential - Total	SUB0131	\$ 2,888,304	\$ 2,861,298	\$ 2,857,647	\$ 2,836,698	\$ 2,846,787
1-4 Dwelling Units - Total	SUB0141	\$ 2,831,931	\$ 2,806,560	\$ 2,801,580	\$ 2,777,989	\$ 2,785,005
Revolving Open-End Loans	SC251	\$ 373,960	\$ 353,400	\$ 344,805	\$ 325,276	\$ 309,796
All Other - First Liens	SC254	\$ 2,425,226	\$ 2,419,039	\$ 2,422,165	\$ 2,416,265	\$ 2,418,159
All Other - Junior Liens	SC255	\$ 32,745	\$ 34,121	\$ 34,610	\$ 36,448	\$ 57,050
Multifamily (5 or more) Dwelling Units	SC256	\$ 56,373	\$ 54,738	\$ 56,067	\$ 58,709	\$ 61,782
Nonresidential Property (Except Land)	SC260	\$ 758,730	\$ 712,087	\$ 689,846	\$ 698,270	\$ 659,677
Land	SC265	\$ 423,723	\$ 386,261	\$ 377,995	\$ 349,763	\$ 354,799
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 152,358	\$ 98,249	\$ 68,685	\$ 60,988	N/A
Accrued Interest Receivable	SC272	\$ 12,793	\$ 12,253	\$ 13,639	\$ 13,352	\$ 13,512
Advances for Taxes and Insurance	SC275	\$ 137	\$ 237	\$ 61	\$ 48	\$ 71
Allowance for Loan and Lease Losses	SC283	\$ 26,251	\$ 25,390	\$ 25,579	\$ 25,967	\$ 25,797
Nonmortgage Loans - Gross	SUB0162	\$ 646,606	\$ 639,565	\$ 639,130	\$ 633,143	\$ 616,313
Nonmortgage Loans - Total	SC31	\$ 618,783	\$ 611,322	\$ 610,714	\$ 606,150	\$ 590,085
Commercial Loans - Total	SC32	\$ 263,419	\$ 256,238	\$ 253,206	\$ 251,386	\$ 242,718
Secured	SC300	\$ 215,835	\$ 209,886	\$ 210,198	\$ 204,372	\$ 196,628
Unsecured	SC303	\$ 47,584	\$ 46,352	\$ 43,008	\$ 47,014	\$ 46,090
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 374,938	\$ 375,481	\$ 379,758	\$ 375,594	\$ 367,756
Loans on Deposits	SC310	\$ 17,298	\$ 17,728	\$ 17,479	\$ 17,345	\$ 17,695
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,285	\$ 2,886	\$ 3,016	\$ 3,253	\$ 4,504
Education Loans	SC320	\$ 41	\$ 100	\$ 453	\$ 82	\$ 19
Auto Loans	SC323	\$ 55,223	\$ 57,487	\$ 61,304	\$ 63,359	\$ 65,711
Mobile Home Loans	SC326	\$ 155,757	\$ 154,290	\$ 152,617	\$ 150,358	\$ 147,086
Credit Cards	SC328	\$ 17,560	\$ 18,381	\$ 17,709	\$ 18,987	\$ 19,541

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 126,774	\$ 124,609	\$ 127,180	\$ 122,210	\$ 113,200
Accrued Interest Receivable	SC348	\$ 8,249	\$ 7,846	\$ 6,166	\$ 6,163	\$ 5,839
Allowance for Loan and Lease Losses	SC357	\$ 27,823	\$ 28,243	\$ 28,416	\$ 26,993	\$ 26,228
Repossessed Assets - Gross	SUB0201	\$ 6,058	\$ 7,467	\$ 7,175	\$ 8,269	\$ 8,278
Repossessed Assets - Total	SC40	\$ 6,038	\$ 7,451	\$ 7,158	\$ 8,247	\$ 8,257
Real Estate - Total	SUB0210	\$ 4,015	\$ 5,210	\$ 5,942	\$ 7,082	\$ 6,554
Construction	SC405	\$ 18	\$ 0	\$ 15	\$ 15	\$ 329
Residential - Total	SUB0225	\$ 2,992	\$ 3,144	\$ 3,612	\$ 4,305	\$ 4,212
1-4 Dwelling Units	SC415	\$ 2,992	\$ 3,144	\$ 3,612	\$ 4,305	\$ 4,212
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 591	\$ 651	\$ 566	\$ 949	\$ 218
Land	SC428	\$ 414	\$ 1,415	\$ 1,749	\$ 1,813	\$ 1,795
Other Repossessed Assets	SC430	\$ 2,043	\$ 2,257	\$ 1,233	\$ 1,187	\$ 1,724
General Valuation Allowances	SC441	\$ 20	\$ 16	\$ 17	\$ 22	\$ 21
Real Estate Held for Investment	SC45	\$ 3,119	\$ 3,023	\$ 2,972	\$ 3,448	\$ 3,606
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 70,100	\$ 74,065	\$ 76,042	\$ 76,377	\$ 72,732
Federal Home Loan Bank Stock	SC510	\$ 70,100	\$ 74,065	\$ 76,042	\$ 76,377	\$ 72,698
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 34
Office Premises and Equipment	SC55	\$ 115,498	\$ 114,751	\$ 115,435	\$ 114,127	\$ 96,066
Other Assets - Gross	SUB0262	\$ 95,222	\$ 88,068	\$ 97,877	\$ 95,276	\$ 93,319
Other Assets - Total	SC59	\$ 95,222	\$ 88,068	\$ 97,877	\$ 95,276	\$ 93,319
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 3,293	\$ 3,262	\$ 3,231	\$ 3,198	\$ 3,172
Bank-Owned Life Insurance - Other	SC625	\$ 31,084	\$ 30,647	\$ 35,862	\$ 35,478	\$ 35,100
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 18,467	\$ 18,137	\$ 18,240	\$ 19,494	\$ 17,623
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3,593	\$ 3,758	\$ 3,759	\$ 3,963	\$ 4,209
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 38,785	\$ 32,264	\$ 36,785	\$ 33,143	\$ 33,215
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
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 54,094	\$ 53,649	\$ 54,012	\$ 52,982	\$ 52,046
Total Assets - Gross	SUB0283	\$ 7,254,875	\$ 7,070,222	\$ 7,129,879	\$ 7,067,947	\$ 6,987,068
Total Assets	SC60	\$ 7,200,781	\$ 7,016,573	\$ 7,075,867	\$ 7,014,965	\$ 6,935,022
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,003,844	\$ 4,722,084	\$ 4,872,950	\$ 4,813,055	\$ 4,721,366
Deposits	SC710	\$ 4,979,560	\$ 4,704,862	\$ 4,842,040	\$ 4,787,522	\$ 4,695,955
Escrows	SC712	\$ 24,211	\$ 17,222	\$ 30,910	\$ 25,533	\$ 25,411
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 73	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 1,495,202	\$ 1,590,740	\$ 1,496,406	\$ 1,512,141	\$ 1,525,535
Advances from FHLBank	SC720	\$ 1,243,245	\$ 1,351,433	\$ 1,380,313	\$ 1,378,211	\$ 1,317,378
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 247,399	\$ 237,768	\$ 113,088	\$ 130,427	\$ 204,272
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	\$ 4,558	\$ 1,539	\$ 3,005	\$ 3,503	\$ 3,885
Other Liabilities - Total	SC75	\$ 53,173	\$ 57,183	\$ 58,490	\$ 49,356	\$ 50,364
Accrued Interest Payable - Deposits	SC763	\$ 7,489	\$ 4,655	\$ 9,216	\$ 7,480	\$ 5,653
Accrued Interest Payable - Other	SC766	\$ 4,220	\$ 4,332	\$ 4,420	\$ 3,906	\$ 4,214
Accrued Taxes	SC776	\$ 13,234	\$ 18,548	\$ 18,420	\$ 12,657	\$ 13,978
Accounts Payable	SC780	\$ 8,179	\$ 7,077	\$ 8,420	\$ 7,904	\$ 7,362
Deferred Income Taxes	SC790	\$ 5,299	\$ 7,508	\$ 7,449	\$ 6,830	\$ 9,587
Other Liabilities and Deferred Income	SC796	\$ 14,752	\$ 15,063	\$ 10,565	\$ 10,579	\$ 9,570
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
Total Liabilities	SC70	\$ 6,552,219	\$ 6,370,007	\$ 6,427,846	\$ 6,374,552	\$ 6,297,265

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 56	\$ 56	\$ 56	\$ 56	\$ 57
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 648,506	\$ 646,510	\$ 647,965	\$ 640,357	\$ 637,700
Stock - Total	SUB0311	\$ 108,704	\$ 108,685	\$ 122,044	\$ 121,695	\$ 121,696
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	\$ 5,095	\$ 5,092	\$ 5,092	\$ 5,092	\$ 5,092
Common Stock - Paid in Excess of Par	SC830	\$ 103,609	\$ 103,593	\$ 116,952	\$ 116,603	\$ 116,604
Accumulated Other Comprehensive Income - Total	SC86	\$- 78	\$ 8,745	\$- 2,379	\$- 4,043	\$ 10,603
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 78	\$ 8,745	\$- 2,379	\$- 4,043	\$ 10,603
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 538,255	\$ 528,423	\$ 527,706	\$ 522,174	\$ 503,382
Other Components of Equity Capital	SC891	\$ 1,625	\$ 657	\$ 594	\$ 531	\$ 2,019
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,200,781	\$ 7,016,573	\$ 7,075,867	\$ 7,014,965	\$ 6,935,022

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 24
3	Federal, State, or other taxes receivable	5	\$ 533
4	Net deferred tax assets	7	\$ 9,072
6	Prepaid deposit insurance premiums	3	\$ 62
7	Prepaid expenses	17	\$ 3,883
9	Advances for loans serviced for others	2	\$ 1,213
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 871
14	Other noninterest-bearing short-term accounts recv	3	\$ 4,342
22	Unapplied loan disbursements	2	\$ 6,884
99	Other	14	\$ 4,861

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 1
7	Deferred gains from the sale of real estate	1	\$ 71
9	Fees received for standby contracts and other	1	\$ 14
11	The liability recorded for post-retirement benefit	6	\$ 2,388
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 246
99	Other	23	\$ 10,151

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 91,615	\$ 89,194	\$ 89,209	\$ 87,585	\$ 87,302
Deposits and Investment Securities	SO115	\$ 4,069	\$ 4,055	\$ 4,715	\$ 4,558	\$ 4,444
Mortgage-Backed Securities	SO125	\$ 11,498	\$ 11,126	\$ 11,298	\$ 11,521	\$ 11,881
Mortgage Loans	SO141	\$ 61,929	\$ 60,305	\$ 59,839	\$ 58,574	\$ 58,362
Nonmortgage Loans - Total	SUB0950	\$ 14,119	\$ 13,708	\$ 13,357	\$ 12,932	\$ 12,615
Commercial Loans and Leases	SO160	\$ 5,140	\$ 4,972	\$ 4,319	\$ 4,305	\$ 4,002
Consumer Loans and Leases	SO171	\$ 8,979	\$ 8,736	\$ 9,038	\$ 8,627	\$ 8,613
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 757	\$ 623	\$ 603	\$ 568	\$ 655
Federal Home Loan Bank Stock	SO181	\$ 757	\$ 623	\$ 603	\$ 568	\$ 655
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 34,780	\$ 32,877	\$ 32,754	\$ 31,821	\$ 32,480
Deposits	SO215	\$ 21,248	\$ 19,632	\$ 19,290	\$ 18,534	\$ 18,810
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 12,153	\$ 12,387	\$ 12,716	\$ 12,588	\$ 12,703
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	\$ 1,380	\$ 858	\$ 748	\$ 699	\$ 967
Capitalized Interest	SO271	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 57,592	\$ 56,940	\$ 57,058	\$ 56,332	\$ 55,477
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,640	\$ 2,465	\$ 3,257	\$ 2,356	\$ 3,260
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 54,952	\$ 54,475	\$ 53,801	\$ 53,976	\$ 52,217
Noninterest Income - Total	SO42	\$ 12,651	\$ 16,632	\$ 14,114	\$ 15,470	\$ 14,751
Mortgage Loan Serving Fees	SO410	\$ 862	\$ 268	\$- 940	\$ 1,686	\$- 1,337
Other Fees and Charges	SO420	\$ 9,884	\$ 9,436	\$ 9,591	\$ 9,449	\$ 8,775
Net Income (Loss) from Other - Total	SUB0451	\$ 145	\$ 2,252	\$ 1,847	\$ 2,802	\$ 5,664
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,817	\$ 1,808	\$ 1,855	\$ 2,145	\$ 4,373
Operations & Sale of Repossessed Assets	SO461	\$- 133	\$- 80	\$- 334	\$ 0	\$- 256
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 11	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 17	\$ 299	\$ 440	\$ 0
Sale of Loans Held for Investment	SO475	\$ 60	\$ 62	\$ 108	\$ 108	\$ 66

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$- 9	\$ 3	\$ 1,522
Trading Assets (Realized and Unrealized)	SO485	\$- 1,588	\$ 445	\$- 72	\$ 106	\$- 41
Other Noninterest Income	SO488	\$ 1,760	\$ 4,676	\$ 3,616	\$ 1,533	\$ 1,649
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	\$ 41,049	\$ 42,252	\$ 43,428	\$ 41,178	\$ 39,370
All Personnel Compensation and Expense	SO510	\$ 24,508	\$ 25,510	\$ 26,911	\$ 23,822	\$ 23,570
Legal Expense	SO520	\$ 251	\$ 393	\$ 285	\$ 269	\$ 284
Office Occupancy and Equipment Expense	SO530	\$ 7,442	\$ 7,019	\$ 7,661	\$ 7,005	\$ 7,159
Marketing and Other Professional Services	SO540	\$ 2,185	\$ 2,120	\$ 2,035	\$ 1,967	\$ 1,752
Loan Servicing Fees	SO550	\$ 60	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 262	\$ 220	\$ 239	\$ 246	\$ 273
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 37	\$ 15	\$ 3	\$ 9	\$ 0
Other Noninterest Expense	SO580	\$ 6,304	\$ 6,975	\$ 6,294	\$ 7,860	\$ 6,332
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	\$ 26,554	\$ 28,855	\$ 24,487	\$ 28,268	\$ 27,598
Income Taxes - Total	SO71	\$ 9,863	\$ 10,104	\$ 9,982	\$ 10,059	\$ 9,647
Federal	SO710	\$ 9,145	\$ 9,378	\$ 9,329	\$ 9,385	\$ 9,046
State, Local & Other	SO720	\$ 718	\$ 726	\$ 653	\$ 674	\$ 601
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 16,691	\$ 18,751	\$ 14,505	\$ 18,209	\$ 17,951
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 45
Net Income (Loss)	SO91	\$ 16,691	\$ 18,751	\$ 14,505	\$ 18,209	\$ 17,906

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 353
5	Net income(loss) from real estate held for invest	1	\$ 6
6	Net income(loss)-equity invest in uncons sub org	1	\$- 12
7	Net income(loss) from leased property	1	\$ 1
15	Income from corporate-owned life insurance	3	\$ 309
99	Other	13	\$ 1,019

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 62
2	OTS assessments	4	\$ 44
6	Supervisory examination fees	4	\$ 60
7	Office supplies, printing, and postage	16	\$ 968
8	Telephone, including data lines	8	\$ 399
9	Loan origination expense	2	\$ 82
10	ATM expense	2	\$ 373
17	Charitable contributions	3	\$ 33
99	Other	15	\$ 1,073

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 91,615	\$ 346,691	\$ 264,096	\$ 174,887	\$ 87,302
YTD - Deposits and Investment Securities	Y_SO115	\$ 4,069	\$ 14,128	\$ 13,717	\$ 9,002	\$ 4,444
YTD - Mortgage-Backed Securities	Y_SO125	\$ 11,498	\$ 45,252	\$ 34,700	\$ 23,402	\$ 11,881
YTD - Mortgage Loans	Y_SO141	\$ 61,929	\$ 235,366	\$ 176,775	\$ 116,936	\$ 58,362
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 5,140	\$ 17,308	\$ 12,626	\$ 8,307	\$ 4,002
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,979	\$ 34,637	\$ 26,278	\$ 17,240	\$ 8,613
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 757	\$ 2,404	\$ 1,826	\$ 1,223	\$ 655
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 757	\$ 2,404	\$ 1,826	\$ 1,223	\$ 655
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 34,780	\$ 127,021	\$ 97,055	\$ 64,301	\$ 32,480
YTD - Deposits	Y_SO215	\$ 21,248	\$ 74,918	\$ 56,634	\$ 37,344	\$ 18,810
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 12,153	\$ 48,863	\$ 38,007	\$ 25,291	\$ 12,703
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	\$ 1,380	\$ 3,240	\$ 2,414	\$ 1,666	\$ 967
YTD - Capitalized Interest	Y_SO271	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 57,592	\$ 222,074	\$ 168,867	\$ 111,809	\$ 55,477
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,640	\$ 10,278	\$ 8,873	\$ 5,616	\$ 3,260
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 54,952	\$ 211,796	\$ 159,994	\$ 106,193	\$ 52,217
YTD - Noninterest Income - Total	Y_SO42	\$ 12,651	\$ 59,439	\$ 44,335	\$ 30,221	\$ 14,751
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 862	\$ - 326	\$ - 591	\$ 349	\$ - 1,337
YTD - Other Fees and Charges	Y_SO420	\$ 9,884	\$ 36,708	\$ 27,815	\$ 18,224	\$ 8,775
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 145	\$ 11,809	\$ 10,313	\$ 8,466	\$ 5,664
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,817	\$ 9,420	\$ 8,373	\$ 6,518	\$ 4,373
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 133	\$ - 668	\$ - 590	\$ - 256	\$ - 256
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 11	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 768	\$ 739	\$ 440	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 60	\$ 335	\$ 282	\$ 174	\$ 66

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 1,516	\$ 1,516	\$ 1,525	\$ 1,522
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 1,588	\$ 438	\$- 7	\$ 65	\$- 41
YTD - Other Noninterest Income	Y_SO488	\$ 1,760	\$ 11,248	\$ 6,798	\$ 3,182	\$ 1,649
YTD - Noninterest Expense - Total	Y_SO51	\$ 41,049	\$ 159,127	\$ 123,976	\$ 80,548	\$ 39,370
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 24,508	\$ 94,780	\$ 74,303	\$ 47,392	\$ 23,570
YTD - Legal Expense	Y_SO520	\$ 251	\$ 1,212	\$ 838	\$ 553	\$ 284
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 7,442	\$ 28,037	\$ 21,825	\$ 14,164	\$ 7,159
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,185	\$ 7,355	\$ 5,754	\$ 3,719	\$ 1,752
YTD - Loan Servicing Fees	Y_SO550	\$ 60	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 262	\$ 978	\$ 758	\$ 519	\$ 273
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 37	\$ 27	\$ 12	\$ 9	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 6,304	\$ 26,738	\$ 20,486	\$ 14,192	\$ 6,332
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 26,554	\$ 112,108	\$ 80,353	\$ 55,866	\$ 27,598
YTD - Income Taxes - Total	Y_SO71	\$ 9,863	\$ 39,881	\$ 29,688	\$ 19,706	\$ 9,647
YTD - Federal	Y_SO710	\$ 9,145	\$ 37,207	\$ 27,760	\$ 18,431	\$ 9,046
YTD - State, Local, and Other	Y_SO720	\$ 718	\$ 2,674	\$ 1,928	\$ 1,275	\$ 601
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 16,691	\$ 72,227	\$ 50,665	\$ 36,160	\$ 17,951
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 45	\$- 45	\$- 45	\$- 45
YTD - Net Income (Loss)	Y_SO91	\$ 16,691	\$ 72,182	\$ 50,620	\$ 36,115	\$ 17,906

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 53,651	\$ 53,018	\$ 52,985	\$ 52,046	\$ 51,303
Net Provision for Loss	VA115	\$ 2,672	\$ 2,438	\$ 3,250	\$ 2,348	\$ 3,243
Transfers	VA125	\$- 113	\$- 90	\$- 165	\$ 316	\$- 49
Recoveries	VA135	\$ 301	\$ 207	\$ 281	\$ 465	\$ 428
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 2,416	\$ 1,922	\$ 2,338	\$ 2,190	\$ 2,879
General Valuation Allowances - Ending Balance	VA165	\$ 54,095	\$ 53,651	\$ 54,013	\$ 52,985	\$ 52,046
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,435	\$ 2,573	\$ 2,586	\$ 2,965	\$ 3,096
Net Provision for Loss	VA118	\$ 5	\$ 42	\$ 10	\$ 17	\$ 17

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 113	\$ 90	\$ 165	\$ - 316	\$ 49
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 51	\$ 270	\$ 188	\$ 80	\$ 197
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,502	\$ 2,435	\$ 2,573	\$ 2,586	\$ 2,965
Total Valuation Allowances - Beginning Balance	VA110	\$ 56,086	\$ 55,591	\$ 55,571	\$ 55,011	\$ 54,399
Net Provision for Loss	VA120	\$ 2,677	\$ 2,480	\$ 3,260	\$ 2,365	\$ 3,260
Recoveries	VA140	\$ 301	\$ 207	\$ 281	\$ 465	\$ 428
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,467	\$ 2,192	\$ 2,526	\$ 2,270	\$ 3,076
Total Valuation Allowances - Ending Balance	VA170	\$ 56,597	\$ 56,086	\$ 56,586	\$ 55,571	\$ 55,011
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,416	\$ 1,922	\$ 2,338	\$ 2,190	\$ 2,879
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 318	\$ 490	\$ 451	\$ 443	\$ 357
Construction - Total	SUB2030	\$ 27	\$ 42	\$ 6	\$ 0	\$ 5
1-4 Dwelling Units	VA420	\$ 27	\$ 42	\$ 6	\$ 0	\$ 5
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 291	\$ 448	\$ 445	\$ 443	\$ 352
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 9	\$ 74	\$ 68	\$ 28	\$ 43
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 86	\$ 182	\$ 312	\$ 183	\$ 242
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 124	\$ 154	\$ 65	\$ 32	\$ 67
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 34	\$ 0	\$ 200	\$ 0
Land	VA490	\$ 72	\$ 4	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 2,083	\$ 1,414	\$ 1,871	\$ 1,648	\$ 2,507
Commercial Loans	VA520	\$ 587	\$ 48	\$ 413	\$ 340	\$ 554
Consumer Loans - Total	SUB2061	\$ 1,496	\$ 1,366	\$ 1,458	\$ 1,308	\$ 1,953
Loans on Deposits	VA510	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 260	\$ 168	\$ 222	\$ 160	\$ 358
Mobile Home Loans	VA550	\$ 713	\$ 700	\$ 556	\$ 588	\$ 856

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 127	\$ 99	\$ 155	\$ 174	\$ 223
Other	VA560	\$ 396	\$ 398	\$ 525	\$ 385	\$ 516
Repossessed Assets - Total	VA60	\$ 15	\$ 18	\$ 16	\$ 99	\$ 15
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 39	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 15	\$ 18	\$ 9	\$ 50	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 7	\$ 0	\$ 15
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 301	\$ 207	\$ 281	\$ 465	\$ 428
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 15	\$ 17	\$ 38	\$ 74	\$ 84
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	\$ 15	\$ 17	\$ 38	\$ 74	\$ 84
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 1	\$ 1	\$ 1	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 14	\$ 15	\$ 36	\$ 31	\$ 76
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 1	\$ 1	\$ 2	\$ 6
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 40	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 286	\$ 190	\$ 243	\$ 391	\$ 344
Commercial Loans	VA521	\$ 75	\$ 20	\$ 70	\$ 219	\$ 92
Consumer Loans - Total	SUB2161	\$ 211	\$ 170	\$ 173	\$ 172	\$ 252
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	\$ 46	\$ 54	\$ 36	\$ 81	\$ 122

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 24	\$ 32	\$ 15	\$ 12	\$ 15
Credit Cards	VA557	\$ 27	\$ 18	\$ 26	\$ 16	\$ 13
Other	VA561	\$ 114	\$ 66	\$ 96	\$ 63	\$ 102
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 118	\$ 132	\$ 177	\$- 300	\$ 69
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 19	\$- 96	\$ 102	\$- 25	\$ 19
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 19	\$- 96	\$ 77	\$- 25	\$ 19
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 20	\$- 9	\$ 41	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$- 11	\$ 11	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$- 74	\$ 25	\$ 0	\$ 0
Land	VA492	\$- 1	\$- 2	\$ 0	\$- 25	\$ 19
Nonmortgage Loans - Total	VA58	\$ 114	\$ 224	\$ 79	\$- 319	\$ 50
Commercial Loans	VA522	\$ 46	\$ 155	\$- 18	\$- 353	\$ 52
Consumer Loans - Total	SUB2261	\$ 68	\$ 69	\$ 97	\$ 34	\$- 2
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	\$ 40	\$ 31	\$ 7	\$ 15	\$ 10
Mobile Home Loans	VA552	\$ 6	\$ 0	\$ 0	\$ 2	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 22	\$ 38	\$ 90	\$ 17	\$- 12
Repossessed Assets - Total	VA62	\$- 15	\$ 4	\$- 4	\$ 44	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$- 15	\$ 4	\$ 3	\$ 11	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 25	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ - 7	\$ 8	\$ 0
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
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,233	\$ 1,847	\$ 2,234	\$ 1,425	\$ 2,520
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 322	\$ 377	\$ 515	\$ 344	\$ 292
Construction - Total	SUB2330	\$ 27	\$ 42	\$ 31	\$ 0	\$ 5
1-4 Dwelling Units	VA425	\$ 27	\$ 42	\$ 31	\$ 0	\$ 5
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 295	\$ 335	\$ 484	\$ 344	\$ 287
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 9	\$ 73	\$ 67	\$ 27	\$ 41
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 92	\$ 158	\$ 317	\$ 152	\$ 166
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 123	\$ 142	\$ 75	\$ 30	\$ 61
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ - 40	\$ 25	\$ 160	\$ 0
Land	VA495	\$ 71	\$ 2	\$ 0	\$ - 25	\$ 19
Nonmortgage Loans - Total	VA59	\$ 1,911	\$ 1,448	\$ 1,707	\$ 938	\$ 2,213
Commercial Loans	VA525	\$ 558	\$ 183	\$ 325	\$ - 232	\$ 514
Consumer Loans - Total	SUB2361	\$ 1,353	\$ 1,265	\$ 1,382	\$ 1,170	\$ 1,699
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 254	\$ 145	\$ 193	\$ 94	\$ 246
Mobile Home Loans	VA555	\$ 695	\$ 668	\$ 541	\$ 578	\$ 841
Credit Cards	VA559	\$ 100	\$ 81	\$ 129	\$ 158	\$ 210
Other	VA565	\$ 304	\$ 370	\$ 519	\$ 339	\$ 402
Repossessed Assets - Total	VA65	\$ 0	\$ 22	\$ 12	\$ 143	\$ 15
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 39	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 22	\$ 12	\$ 61	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 25	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 8	\$ 15
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,381	\$ 3,030	\$ 1,997	\$ 2,660	\$ 4,694
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 8,481	\$ 10,036	\$ 10,355	\$ 11,516	\$ 11,835
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,401	\$ 1,700	\$ 915	\$ 2,268	\$ 1,985
Construction	VA951	\$ 11	\$ 34	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,230	\$ 1,539	\$ 915	\$ 1,635	\$ 1,954
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 34	\$ 0	\$ 273	\$ 0
Permanent - Land	VA955	\$ 160	\$ 93	\$ 0	\$ 360	\$ 31
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 32,924	\$ 36,900	\$ 43,298	\$ 46,186	\$ 48,878
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 66,503	\$ 67,605	\$ 66,719	\$ 60,189	\$ 58,819
Substandard	VA965	\$ 65,237	\$ 66,255	\$ 65,598	\$ 59,424	\$ 57,587
Doubtful	VA970	\$ 1,266	\$ 1,350	\$ 1,121	\$ 765	\$ 1,232
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 78,097	\$ 88,937	\$ 81,229	\$ 82,920	\$ 82,656
Mortgages - Total	SUB2421	\$ 64,222	\$ 70,817	\$ 64,087	\$ 64,776	\$ 66,603
Construction and Land Loans	SUB2430	\$ 7,085	\$ 8,397	\$ 6,861	\$ 7,544	\$ 7,612
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 43,767	\$ 49,578	\$ 47,696	\$ 47,809	\$ 46,236
Permanent Loans Secured by All Other Property	SUB2450	\$ 18,022	\$ 18,565	\$ 13,730	\$ 13,555	\$ 16,864
Nonmortgages - Total	SUB2461	\$ 13,875	\$ 18,120	\$ 17,142	\$ 18,144	\$ 16,053
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 50,053	\$ 61,011	\$ 51,249	\$ 53,962	\$ 50,219

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 49,694	\$ 60,027	\$ 50,060	\$ 53,285	\$ 48,765
Mortgage Loans - Total	SUB2481	\$ 41,374	\$ 47,122	\$ 39,028	\$ 40,513	\$ 38,760
Construction	PD115	\$ 945	\$ 959	\$ 699	\$ 1,756	\$ 1,742
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 2,029	\$ 1,122	\$ 2,582	\$ 946	\$ 2,146
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 25,774	\$ 32,057	\$ 28,301	\$ 29,636	\$ 24,441
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 477	\$ 546	\$ 248	\$ 474	\$ 595
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 123	\$ 609	\$ 318	\$ 651	\$ 241
Permanent - Nonresidential Property (Except Land)	PD135	\$ 8,214	\$ 7,455	\$ 4,076	\$ 3,964	\$ 6,927
Permanent - Land	PD138	\$ 3,812	\$ 4,374	\$ 2,804	\$ 3,086	\$ 2,668
Nonmortgage Loans - Commercial Loans	PD140	\$ 3,690	\$ 5,918	\$ 4,366	\$ 4,077	\$ 3,194
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 4,630	\$ 6,987	\$ 6,666	\$ 8,695	\$ 6,811
Loans on Deposits	PD161	\$ 158	\$ 807	\$ 298	\$ 233	\$ 172
Home Improvement Loans	PD163	\$ 184	\$ 105	\$ 74	\$ 177	\$ 93
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
Auto Loans	PD167	\$ 1,321	\$ 1,847	\$ 2,017	\$ 1,584	\$ 1,694
Mobile Home Loans	PD169	\$ 1,557	\$ 2,677	\$ 2,877	\$ 3,496	\$ 2,011
Credit Cards	PD171	\$ 178	\$ 209	\$ 328	\$ 199	\$ 371
Other	PD180	\$ 1,232	\$ 1,342	\$ 1,072	\$ 3,006	\$ 2,464
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 240	\$ 263	\$ 255	\$ 295
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 317	\$ 352	\$ 216	\$ 296	\$ 56
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 359	\$ 984	\$ 1,189	\$ 677	\$ 1,454
Mortgage Loans - Total	SUB2491	\$ 275	\$ 957	\$ 1,152	\$ 540	\$ 965
Construction	PD215	\$ 0	\$ 40	\$ 40	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 53	\$ 85	\$ 171	\$ 83	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 222	\$ 832	\$ 624	\$ 413	\$ 913
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 2	\$ 44	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 300	\$ 0	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 15	\$ 0	\$ 52
Nonmortgage Loans - Commercial Loans	PD240	\$ 0	\$ 12	\$ 11	\$ 9	\$ 35
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 84	\$ 15	\$ 26	\$ 128	\$ 454
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 11	\$ 0	\$ 1	\$ 27	\$ 38
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 72	\$ 0	\$ 0	\$ 98	\$ 71
Other	PD280	\$ 1	\$ 15	\$ 25	\$ 3	\$ 345
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 20	\$ 105
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 28,044	\$ 27,926	\$ 29,980	\$ 28,958	\$ 32,437
Mortgage Loans - Total	SUB2501	\$ 22,573	\$ 22,738	\$ 23,907	\$ 23,723	\$ 26,878
Construction	PD315	\$ 1,488	\$ 1,675	\$ 1,922	\$ 1,656	\$ 1,761
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 697	\$ 344	\$ 491	\$ 637	\$ 837
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 14,169	\$ 14,170	\$ 14,626	\$ 15,087	\$ 16,861
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 346	\$ 422	\$ 651	\$ 489	\$ 443
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 5,033	\$ 4,778	\$ 4,836	\$ 4,808	\$ 5,587
Permanent - Land	PD338	\$ 840	\$ 1,349	\$ 1,381	\$ 1,046	\$ 1,389
Nonmortgage Loans - Commercial Loans	PD340	\$ 2,348	\$ 1,526	\$ 1,659	\$ 1,436	\$ 1,737
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 3,123	\$ 3,662	\$ 4,414	\$ 3,799	\$ 3,822
Loans on Deposits	PD361	\$ 0	\$ 22	\$ 0	\$ 23	\$ 3
Home Improvement Loans	PD363	\$ 15	\$ 17	\$ 0	\$ 2	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 329	\$ 412	\$ 335	\$ 433	\$ 580
Mobile Home Loans	PD369	\$ 2,398	\$ 2,796	\$ 3,584	\$ 2,908	\$ 2,993
Credit Cards	PD371	\$ 4	\$ 37	\$ 107	\$ 9	\$ 67
Other	PD380	\$ 377	\$ 378	\$ 388	\$ 424	\$ 179
Memo - Troubled Debt Restructured Included Above	PD390	\$ 1,574	\$ 1,574	\$ 1,591	\$ 1,808	\$ 1,822
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 112	\$ 127	\$ 292	\$ 94	\$ 424
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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	\$ 100,378	\$ 102,097	\$ 104,859	\$ 90,716	\$ 96,038

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 73,445	\$ 75,233	\$ 73,911	\$ 65,845	\$ 69,240
100% and greater LTV	LD120	\$ 26,933	\$ 26,864	\$ 30,948	\$ 24,871	\$ 26,798
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,385	\$ 3,271	\$ 2,117	\$ 2,071	\$ 3,367
Past Due and Still Accruing - Total	SUB5240	\$ 1,726	\$ 2,178	\$ 1,115	\$ 912	\$ 1,496
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,625	\$ 2,178	\$ 1,115	\$ 912	\$ 1,496
90% up to 100% LTV	LD210	\$ 1,308	\$ 1,880	\$ 1,001	\$ 912	\$ 1,496
100% and greater LTV	LD220	\$ 317	\$ 298	\$ 114	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 101	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 101	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 659	\$ 1,093	\$ 1,002	\$ 1,159	\$ 1,871
90% up to 100% LTV	LD250	\$ 265	\$ 797	\$ 848	\$ 991	\$ 1,263
100% and greater LTV	LD260	\$ 394	\$ 296	\$ 154	\$ 168	\$ 608
Net Charge-offs - Total	SUB5300	\$ 20	\$ 125	\$ 28	\$ 40	\$ 27
90% up to 100% LTV	LD310	\$ 0	\$ 98	\$ 0	\$ 18	\$ 27
100% and greater LTV	LD320	\$ 20	\$ 27	\$ 28	\$ 22	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 11,198	\$ 8,839	\$ 10,526	\$ 15,878	\$ 11,001
90% up to 100% LTV	LD430	\$ 9,552	\$ 8,177	\$ 7,127	\$ 13,463	\$ 9,518
100% and greater LTV	LD440	\$ 1,646	\$ 662	\$ 3,399	\$ 2,415	\$ 1,483
Sales - Total	SUB5340	\$ 1,149	\$ 0	\$ 0	\$ 428	\$ 876
90% up to 100% LTV	LD450	\$ 57	\$ 0	\$ 0	\$ 428	\$ 876
100% and greater LTV	LD460	\$ 1,092	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 227,653	\$ 224,758	\$ 188,969	\$ 173,788	\$ 171,031
Mortgage Construction Loans	CC105	\$ 211,507	\$ 209,624	\$ 179,348	\$ 166,903	\$ 163,408
Other Mortgage Loans	CC115	\$ 16,146	\$ 15,134	\$ 9,621	\$ 6,885	\$ 7,623
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,171	\$ 7,410	\$ 11,425	\$ 9,517	\$ 6,545
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 61,437	\$ 79,582	\$ 72,006	\$ 69,791	\$ 91,594
1-4 Dwelling Units	CC280	\$ 40,076	\$ 60,605	\$ 56,975	\$ 53,069	\$ 81,714

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 453	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 20,908	\$ 18,977	\$ 15,031	\$ 16,722	\$ 9,880
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 35,206	\$ 27,882	\$ 27,872	\$ 23,017	\$ 31,269
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 11,375	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 11,554	\$ 9,991	\$ 9,992	\$ 16,034	\$ 21,376
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,997	\$ 1,998	\$ 5,084	\$ 4,824	\$ 5,396
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 26,053	\$ 21,102	\$ 30,188	\$ 27,343	\$ 39,703
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 2,500	\$ 0	\$ 500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 407	\$ 0	\$ 1,805
Unused Lines of Credit - Total	SUB3361	\$ 542,148	\$ 534,943	\$ 520,837	\$ 500,952	\$ 508,052
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 379,697	\$ 371,947	\$ 362,094	\$ 350,729	\$ 347,707
Commercial Lines	CC420	\$ 68,573	\$ 68,509	\$ 63,563	\$ 56,532	\$ 66,761
Open-End Consumer Lines - Credit Cards	CC423	\$ 74,393	\$ 75,326	\$ 75,387	\$ 74,537	\$ 74,866
Open-End Consumer Lines - Other	CC425	\$ 19,485	\$ 19,161	\$ 19,793	\$ 19,154	\$ 18,718
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 14,678	\$ 14,770	\$ 13,470	\$ 8,951	\$ 10,829
Commercial	CC430	\$ 3,498	\$ 3,295	\$ 3,599	\$ 3,993	\$ 3,876
Standby, Not Included on CC465 or CC468	CC435	\$ 11,180	\$ 11,475	\$ 9,871	\$ 4,958	\$ 6,953
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 696,863	\$ 701,406	\$ 698,129	\$ 696,263	\$ 693,883
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,288	\$ 2,249	\$ 2,192	\$ 2,137	\$ 2,056
Other Contingent Liabilities	CC480	\$ 31	\$ 29	\$ 31	\$ 37	\$ 37
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 116,116	\$ 187,160	\$ 72,927	\$ 153,415	\$ 130,357
Pass-Through Securities	CF143	\$ 82,343	\$ 166,120	\$ 47,556	\$ 115,237	\$ 122,243
Other Mortgage-Backed Securities	CF153	\$ 33,773	\$ 21,040	\$ 25,371	\$ 38,178	\$ 8,114
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 64,522	\$ 50,715	\$ 36,140	\$ 61,667	\$ 94,997
Pass-Through Securities	CF145	\$ 55,197	\$ 50,715	\$ 36,140	\$ 42,245	\$ 93,094
Other Mortgage-Backed Securities	CF155	\$ 9,325	\$ 0	\$ 0	\$ 19,422	\$ 1,903
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 51,594	\$ 136,445	\$ 36,787	\$ 91,748	\$ 35,360

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 56,696	\$- 42,936	\$- 67,152	\$- 94,918	\$- 46,148
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 5,131	\$- 21,052	\$- 9,904	\$- 9,152	\$- 8,058
Mortgage Loans Disbursed - Total	SUB3831	\$ 616,778	\$ 586,374	\$ 607,000	\$ 580,670	\$ 473,364
Construction Loans - Total	SUB3840	\$ 141,488	\$ 139,348	\$ 130,696	\$ 144,074	\$ 112,212
1-4 Dwelling Units	CF190	\$ 126,619	\$ 117,644	\$ 116,074	\$ 126,599	\$ 103,922
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,224	\$ 6,715	\$ 1,521	\$ 1,656	\$ 1,405
Nonresidential	CF210	\$ 11,645	\$ 14,989	\$ 13,101	\$ 15,819	\$ 6,885
Permanent Loans - Total	SUB3851	\$ 475,290	\$ 447,026	\$ 476,304	\$ 436,596	\$ 361,152
1-4 Dwelling Units	CF225	\$ 270,310	\$ 277,190	\$ 323,344	\$ 307,148	\$ 228,811
Multifamily (5 or more) Dwelling Units	CF245	\$ 9,446	\$ 2,938	\$ 7,142	\$ 3,472	\$ 5,237
Nonresidential (Except Land)	CF260	\$ 84,365	\$ 100,052	\$ 69,494	\$ 71,349	\$ 73,789
Land	CF270	\$ 111,169	\$ 66,846	\$ 76,324	\$ 54,627	\$ 53,315
Loans and Participations Purchased - Total	SUB3880	\$ 11,470	\$ 12,071	\$ 12,170	\$ 1,887	\$ 5,690
Secured by 1-4 Dwelling Units	CF280	\$ 3,098	\$ 0	\$ 0	\$ 184	\$ 3,000
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,372	\$ 10,000	\$ 9,500	\$ 896	\$ 664
Secured by Nonresidential	CF300	\$ 7,000	\$ 2,071	\$ 2,670	\$ 807	\$ 2,026
Loans and Participations Sold - Total	SUB3890	\$ 95,683	\$ 98,926	\$ 106,564	\$ 146,492	\$ 97,378
Secured by 1-4 Dwelling Units	CF310	\$ 83,900	\$ 91,493	\$ 98,506	\$ 145,742	\$ 96,566
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 8,382	\$ 1,534	\$ 3,040	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 3,401	\$ 5,899	\$ 5,018	\$ 750	\$ 812
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 84,213	\$- 86,855	\$- 94,394	\$- 144,605	\$- 91,688
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 375,573	\$ 412,323	\$ 439,320	\$ 349,914	\$ 283,082
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 5,832	\$ 11,219	\$- 4,926	\$- 31,101	\$ 4,267
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 108,647	\$ 123,287	\$ 128,553	\$ 140,879	\$ 131,016
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 151,160	\$ 98,415	\$ 68,360	\$ 55,050	\$ 102,861
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 87,588	\$ 96,229	\$ 94,075	\$ 110,150	\$ 97,772
Commercial	CF390	\$ 42,437	\$ 46,827	\$ 37,177	\$ 44,561	\$ 46,841
Consumer	CF400	\$ 45,151	\$ 49,402	\$ 56,898	\$ 65,589	\$ 50,931
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 450	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 450	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 87,588	\$ 96,229	\$ 93,625	\$ 110,150	\$ 97,772
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 277,195	\$ 1,496	\$ 54,519	\$ 91,568	\$ 120,565
New Deposits Received less Deposits Withdrawn	CF420	\$ 259,506	\$- 21,562	\$ 37,786	\$ 75,919	\$ 104,680
Interest Credited to Deposits	CF430	\$ 17,689	\$ 23,058	\$ 16,733	\$ 15,649	\$ 15,885
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 13,590

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 81,364	\$ 47,039	\$ 38,266	\$ 26,801	\$ 30,320
Fully Insured	DI100	\$ 80,335	\$ 45,141	\$ 36,370	\$ 25,387	\$ 28,906
Other	DI110	\$ 1,029	\$ 1,898	\$ 1,896	\$ 1,414	\$ 1,414
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,095,494	\$ 3,065,392	\$ 3,173,851	\$ 3,167,317	\$ 3,156,740
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,908,280	\$ 1,656,688	\$ 1,699,095	\$ 1,645,731	\$ 1,564,627
Number of Deposit Accounts - Total	SUB4062	409,910	401,225	412,225	408,943	401,592
Balances of \$100,000 or Less	DI150	401,949	393,445	404,427	401,393	394,359
Balances Greater than \$100,000	DI160	7,961	7,780	7,798	7,550	7,233
IRA/Keogh Accounts	DI200	\$ 349,884	\$ 347,139	\$ 357,362	\$ 356,614	\$ 353,903
Uninsured Deposits	DI210	\$ 1,141,447	\$ 926,581	\$ 932,617	\$ 882,551	\$ 919,348
Preferred Deposits	DI220	\$ 57,693	\$ 51,860	\$ 58,581	\$ 56,638	\$ 53,868
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,454,468	\$ 1,340,637	\$ 1,375,749	\$ 1,353,653	\$ 1,325,299
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 778,852	\$ 779,288	\$ 806,932	\$ 807,352	\$ 759,872
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 309,460	\$ 299,162	\$ 314,771	\$ 316,938	\$ 301,812
Deposits & Escrows - Time Deposits	DI340	\$ 2,460,996	\$ 2,302,996	\$ 2,375,496	\$ 2,335,109	\$ 2,334,381
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 552,734	\$ 527,214	\$ 510,296	\$ 492,890	\$ 468,040
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 7,812	\$ 2,846	\$ 2,843	\$ 4,228	\$ 3,616
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 27,853	\$ 47,740	\$ 20,848	\$ 8,620	\$ 15,831
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 44,265	\$ 365	\$ 31,577	\$ 24,386	\$ 12,962
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 26	\$ 39	\$ 34	\$ 20	\$ 27
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	\$ 13,590
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,775	1,755	1,769	1,755	1,693
Assets Held in Trading Accounts	SI375	\$ 7,148	\$ 5,072	\$ 1,269	\$ 0	\$ 2,364
Available-for-Sale Securities	SI385	\$ 1,121,882	\$ 1,148,241	\$ 1,189,300	\$ 1,230,768	\$ 1,268,866
Assets Held for Sale	SI387	\$ 14,802	\$ 16,686	\$ 12,652	\$ 14,407	\$ 20,634
Loans Serviced for Others	SI390	\$ 1,724,417	\$ 1,716,230	\$ 1,707,388	\$ 1,694,276	\$ 1,675,067
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	85.05%	83.41%	83.73%	83.79%	84.34%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.93%	84.17%	84.10%	84.99%	83.86%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.59%	84.86%	84.72%	84.65%	84.65%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.68%	79.53%	80.22%	80.60%	87.58%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 838,126	\$ 147,376	\$ 147,619	\$ 147,497	\$ 147,427
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 35,086	\$ 33,795	\$ 33,675	\$ 30,993	\$ 31,570
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	41	36	42	32	36
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 646,507	\$ 632,910	\$ 640,357	\$ 637,699	\$ 620,370
Net Income (Loss) (SO91)	SI610	\$ 16,691	\$ 18,751	\$ 14,505	\$ 18,209	\$ 17,906
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 5,962	\$ 5,917	\$ 8,982	\$ 750	\$ 4,606
Stock Issued	SI640	\$ 19	\$ 3	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ - 89	\$ 95	\$ 0	\$ 1,000
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ - 8,826	\$ 815	\$ 1,664	\$ - 14,668	\$ 2,308
Prior Period Adjustments	SI668	\$ 40	\$ 0	\$ 0	\$ - 1	\$ - 156
Other Adjustments	SI671	\$ 33	\$ 34	\$ 324	\$ - 132	\$ 876
Ending Equity Capital (SC80)	SI680	\$ 648,502	\$ 646,507	\$ 647,963	\$ 640,357	\$ 637,698
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 100	\$ 126	\$ 2,266	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 4,067	\$ 1,327	\$ 2,869	\$ 2,171	\$ 4,131
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	7 [Yes]	5 [Yes]	6 [Yes]	8 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 14,101	\$ 16,322	\$ 16,244	\$ 16,040	\$ 18,062
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 1,199	\$ 1,189	\$ 1,079	\$ 1,149	\$ 1,035
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 7,112,371	\$ 6,968,174	\$ 7,060,447	\$ 7,034,914	\$ 6,936,409
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 576,924	\$ 583,713	\$ 693,830	\$ 715,937	\$ 1,109,673
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,490,467	\$ 5,343,782	\$ 5,288,869	\$ 5,253,107	\$ 5,037,367
Nonmortgage Loans	SI885	\$ 620,747	\$ 606,221	\$ 615,539	\$ 609,332	\$ 701,962
Deposits and Excrows	SI890	\$ 4,535,580	\$ 4,444,810	\$ 4,536,048	\$ 4,478,015	\$ 4,354,186
Total Borrowings	SI895	\$ 1,543,576	\$ 1,488,979	\$ 1,478,061	\$ 1,538,229	\$ 1,586,629
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	23	16	22	19	12
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 3,833	\$ 879	\$ 2,981	\$ 1,338	\$ 888
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.77	5.94	4.57	5.30	5.25
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.33	8.63	7.83	7.04	6.06

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	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	0	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	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
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	8	8	8	7	6

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 120,316	\$ 117,991	\$ 119,046	\$ 113,985	\$ 110,025
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 87,062	\$ 85,247	\$ 85,018	\$ 82,028	\$ 78,099
Personal Trust and Agency Accounts	FS210	\$ 71,113	\$ 67,996	\$ 67,276	\$ 64,954	\$ 63,602
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,147	\$ 2,890	\$ 3,710	\$ 3,672	\$ 3,178
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 2,147	\$ 2,890	\$ 3,710	\$ 3,672	\$ 3,178
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 13,802	\$ 14,361	\$ 14,032	\$ 13,402	\$ 11,319
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 2,507	\$ 1,958	\$ 2,021	\$ 1,109	\$ 1,155
Personal Trust and Agency Accounts	FS211	\$ 2,197	\$ 1,643	\$ 1,991	\$ 1,079	\$ 1,125
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 310	\$ 315	\$ 30	\$ 30	\$ 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	\$ 310	\$ 315	\$ 30	\$ 30	\$ 30
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 30,747	\$ 30,786	\$ 32,007	\$ 30,848	\$ 30,771
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	249	241	258	246	241
Personal Trust and Agency Accounts	FS212	202	197	217	205	203
Retirement-related Trust and Agency Accounts - Total	SUB6120	16	12	11	11	10
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	16	12	11	11	10
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	31	32	30	30	28
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	9	6	6	5	5
Personal Trust and Agency Accounts	FS213	7	4	5	4	4
Retirement-related Trust and Agency Accounts - Total	SUB6130	2	2	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	2	2	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	29	36	34	38	38
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

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
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
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	\$ 17,973	\$ 67,996	\$ 19,515	\$ 18,449	\$ 17,771
Non-Interest-Bearing Deposits	FS410	\$ 17	\$ 58	\$ 13	\$ 25	\$ 28
Interest-Bearing Deposits	FS415	\$ 4,982	\$ 9,530	\$ 5,479	\$ 5,322	\$ 5,365
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 517	\$ 5,452	\$ 581	\$ 2,105	\$ 1,895
State, County and Municipal Obligations	FS425	\$ 1,187	\$ 2,327	\$ 990	\$ 392	\$ 393
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	\$ 1,279	\$ 1,926	\$ 1,148	\$ 848	\$ 849
Common and Preferred Stock	FS445	\$ 6,993	\$ 39,675	\$ 5,177	\$ 4,417	\$ 4,179
Real Estate Mortgages	FS450	\$ 116	\$ 467	\$ 121	\$ 120	\$ 120
Real Estate	FS455	\$ 2,799	\$ 5,035	\$ 2,861	\$ 2,513	\$ 2,513
Miscellaneous Assets	FS460	\$ 83	\$ 3,526	\$ 3,145	\$ 2,707	\$ 2,429
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

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
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
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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 648,506	\$ 646,510	\$ 647,965	\$ 640,357	\$ 637,700
Equity Capital Deductions - Total	SUB1631	\$ 4,861	\$ 4,910	\$ 4,955	\$ 6,508	\$ 6,779
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 3,084	\$ 3,019	\$ 3,262	\$ 4,723	\$ 4,848
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,324	\$ 1,409	\$ 1,318	\$ 1,366	\$ 1,436
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 418	\$ 447	\$ 375	\$ 419	\$ 495
Other	CCR134	\$ 35	\$ 35	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 1,134	\$- 7,514	\$ 3,347	\$ 4,979	\$- 9,931
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,134	\$- 7,514	\$ 3,347	\$ 4,979	\$- 9,931
Qualifying 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	\$ 644,779	\$ 634,086	\$ 646,357	\$ 638,828	\$ 620,990
Total Assets (SC60)	CCR205	\$ 7,200,781	\$ 7,016,573	\$ 7,075,867	\$ 7,014,965	\$ 6,935,022
Asset Deductions - Total	SUB1651	\$ 4,817	\$ 4,845	\$ 4,908	\$ 6,414	\$ 6,692
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 3,039	\$ 2,954	\$ 3,215	\$ 4,629	\$ 4,761
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,325	\$ 1,409	\$ 1,318	\$ 1,366	\$ 1,436
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 418	\$ 447	\$ 375	\$ 419	\$ 495
Other	CCR275	\$ 35	\$ 35	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 239	\$- 10,721	\$ 3,559	\$ 4,863	\$- 13,561
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 239	\$- 10,721	\$ 3,559	\$ 4,863	\$- 13,561
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,196,203	\$ 7,001,007	\$ 7,074,518	\$ 7,013,414	\$ 6,914,769
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 286,801	\$ 265,337	\$ 266,823	\$ 264,640	\$ 260,915
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 644,779	\$ 634,086	\$ 646,357	\$ 638,828	\$ 620,990
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,014	\$ 1,128	\$ 990	\$ 1,026	\$ 1,276
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 45,670	\$ 44,424	\$ 44,500	\$ 41,981	\$ 41,615
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 46,684	\$ 45,552	\$ 45,490	\$ 43,007	\$ 42,891
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 46,684	\$ 45,552	\$ 45,490	\$ 43,007	\$ 42,891
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 633	\$ 643	\$ 635	\$ 1,780	\$ 2,301
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,288	\$ 2,249	\$ 2,192	\$ 2,137	\$ 2,056
Total Risk-Based Capital	CCR39	\$ 688,542	\$ 676,746	\$ 689,020	\$ 677,918	\$ 659,524
0% R/W Category - Cash	CCR400	\$ 59,612	\$ 50,309	\$ 54,341	\$ 57,087	\$ 51,926
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 234,088	\$ 235,621	\$ 225,129	\$ 215,293	\$ 177,390
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 27,093	\$ 25,676	\$ 31,865	\$ 23,787	\$ 14,802
0% R/W Category - Assets Total	CCR420	\$ 320,793	\$ 311,606	\$ 311,335	\$ 296,167	\$ 244,118
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	\$ 965,368	\$ 981,656	\$ 943,417	\$ 983,399	\$ 1,025,171
20% R/W Category - Claims on FHLBs	CCR435	\$ 424,587	\$ 425,416	\$ 446,969	\$ 439,185	\$ 455,231
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 27,883	\$ 29,621	\$ 24,190	\$ 22,561	\$ 22,810
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 107,885	\$ 82,868	\$ 110,436	\$ 102,288	\$ 119,399
20% R/W Category - Other	CCR450	\$ 81,078	\$ 82,368	\$ 84,915	\$ 82,782	\$ 78,731
20% R/W Category - Assets Total	CCR455	\$ 1,606,801	\$ 1,601,929	\$ 1,609,927	\$ 1,630,215	\$ 1,701,342
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 321,360	\$ 320,386	\$ 321,985	\$ 326,045	\$ 340,269
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,689,330	\$ 2,655,883	\$ 2,649,244	\$ 2,619,843	\$ 2,606,186
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 12,351	\$ 14,349	\$ 15,259	\$ 15,779	\$ 18,164
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 807	\$ 881	\$ 3,992	\$ 4,144	\$ 1,469
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 2,113	\$ 2,124	\$ 2,176	\$ 2,028	\$ 2,656
50% R/W Category - Other	CCR480	\$ 30,070	\$ 29,306	\$ 28,012	\$ 29,411	\$ 30,036
50% R/W Category - Assets Total	CCR485	\$ 2,734,671	\$ 2,702,543	\$ 2,698,683	\$ 2,671,205	\$ 2,658,511
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,367,340	\$ 1,351,276	\$ 1,349,345	\$ 1,335,609	\$ 1,329,259

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TFR Industry Aggregate Report
93045 - OTS-Regulated: South Carolina
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 954	\$ 66,479	\$ 197,097	\$ 168,641	\$ 154,792
100% R/W Category - All Other Assets	CCR506	\$ 2,849,996	\$ 2,644,547	\$ 2,563,833	\$ 2,530,190	\$ 2,461,167
100% R/W Category - Assets Total	CCR510	\$ 2,850,950	\$ 2,711,026	\$ 2,760,930	\$ 2,698,831	\$ 2,615,959
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,850,950	\$ 2,711,026	\$ 2,760,930	\$ 2,698,831	\$ 2,615,959
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	\$ 7,513,215	\$ 7,327,104	\$ 7,380,875	\$ 7,296,418	\$ 7,219,930
Subtotal Risk-Weighted Assets	CCR75	\$ 4,539,648	\$ 4,382,685	\$ 4,432,259	\$ 4,360,478	\$ 4,285,484
Excess Allowances for Loan and Lease Losses	CCR530	\$ 8,349	\$ 9,183	\$ 9,465	\$ 9,417	\$ 8,401
Total Risk-Weighted Assets	CCR78	\$ 4,531,299	\$ 4,373,502	\$ 4,422,794	\$ 4,351,061	\$ 4,277,083
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 362,308	\$ 349,880	\$ 353,823	\$ 348,084	\$ 342,166
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.96%	9.06%	9.14%	9.11%	8.98%
Total Risk-Based Capital Ratio	CCR820	15.20%	15.47%	15.58%	15.58%	15.42%
Tier 1 Risk-Based Capital Ratio	CCR830	14.18%	14.45%	14.56%	14.63%	14.47%
Tangible Equity Ratio	CCR840	8.96%	9.06%	9.14%	9.11%	8.98%

*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.