

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93045 - OTS-Regulated: South Carolina December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	20	20	20	20	20

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	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		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 768,188	\$ 832,667	\$ 796,493	\$ 747,060	\$ 704,893
Cash and Non-Interest-Earning Deposits	SC110	\$ 203,870	\$ 217,603	\$ 187,030	\$ 166,169	\$ 141,912
Interest-Earning Deposits in FHLBs	SC112	\$ 149,627	\$ 172,017	\$ 175,487	\$ 144,949	\$ 161,114
Other Interest-Earning Deposits	SC118	\$ 12,211	\$ 12,728	\$ 15,182	\$ 16,827	\$ 12,643
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,980	\$ 8,673	\$ 5,713	\$ 15,667	\$ 2,234
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 341,578	\$ 351,536	\$ 340,623	\$ 328,702	\$ 309,942
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 15,720	\$ 22,562	\$ 26,017	\$ 25,025	\$ 24,717
State and Municipal Obligations	SC180	\$ 20,653	\$ 25,588	\$ 24,004	\$ 29,917	\$ 31,561
Securities Backed by Nonmortgage Loans	SC182	\$ 12,556	\$ 12,562	\$ 12,565	\$ 12,477	\$ 12,504
Other Investment Securities	SC185	\$ 5,982	\$ 6,229	\$ 7,185	\$ 4,762	\$ 5,767
Accrued Interest Receivable	SC191	\$ 3,011	\$ 3,169	\$ 2,687	\$ 2,565	\$ 2,499
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,075,616	\$ 1,046,837	\$ 1,080,562	\$ 1,111,879	\$ 1,131,855
Mortgage-Backed Securities - Total	SC22	\$ 1,075,616	\$ 1,046,837	\$ 1,080,562	\$ 1,111,879	\$ 1,131,855
Pass-Through - Total	SUB0073	\$ 863,239	\$ 873,149	\$ 905,028	\$ 932,533	\$ 969,817
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 750,443	\$ 765,162	\$ 783,308	\$ 800,008	\$ 818,363
Other Pass-Through	SC215	\$ 112,796	\$ 107,987	\$ 121,720	\$ 132,525	\$ 151,454
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 207,722	\$ 169,185	\$ 171,073	\$ 174,932	\$ 157,512
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 46,257	\$ 49,739	\$ 54,708	\$ 57,459	\$ 55,603
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 161,465	\$ 119,446	\$ 116,365	\$ 117,473	\$ 101,909
Accrued Interest Receivable	SC228	\$ 4,655	\$ 4,503	\$ 4,461	\$ 4,414	\$ 4,526

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,770,859	\$ 4,665,556	\$ 4,571,524	\$ 4,459,333	\$ 4,306,535
Mortgage Loans - Total	SC26	\$ 4,743,828	\$ 4,638,275	\$ 4,545,318	\$ 4,433,082	\$ 4,281,145
Construction Loans - Total	SUB0100	\$ 440,617	\$ 448,526	\$ 419,277	\$ 375,646	\$ 334,399
Residential - Total	SUB0110	\$ 359,938	\$ 370,937	\$ 348,655	\$ 315,144	\$ 280,936
1-4 Dwelling Units	SC230	\$ 314,694	\$ 334,682	\$ 317,523	\$ 292,557	\$ 258,534
Multifamily (5 or more) Dwelling Units	SC235	\$ 45,244	\$ 36,255	\$ 31,132	\$ 22,587	\$ 22,402
Nonresidential Property	SC240	\$ 80,679	\$ 77,589	\$ 70,622	\$ 60,502	\$ 53,463
Permanent Loans - Total	SUB0121	\$ 4,315,674	\$ 4,203,599	\$ 4,139,129	\$ 4,070,757	\$ 3,959,646
Residential - Total	SUB0131	\$ 2,960,528	\$ 2,895,869	\$ 2,892,990	\$ 2,888,304	\$ 2,861,298
1-4 Dwelling Units - Total	SUB0141	\$ 2,893,545	\$ 2,832,954	\$ 2,833,633	\$ 2,831,931	\$ 2,806,560
Revolving Open-End Loans	SC251	\$ 409,630	\$ 398,251	\$ 388,341	\$ 373,960	\$ 353,400
All Other - First Liens	SC254	\$ 2,449,403	\$ 2,402,330	\$ 2,413,028	\$ 2,425,226	\$ 2,419,039
All Other - Junior Liens	SC255	\$ 34,512	\$ 32,373	\$ 32,264	\$ 32,745	\$ 34,121
Multifamily (5 or more) Dwelling Units	SC256	\$ 66,983	\$ 62,915	\$ 59,357	\$ 56,373	\$ 54,738
Nonresidential Property (Except Land)	SC260	\$ 807,222	\$ 802,772	\$ 779,250	\$ 758,730	\$ 712,087
Land	SC265	\$ 547,924	\$ 504,958	\$ 466,889	\$ 423,723	\$ 386,261
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 104,166	\$ 93,719	\$ 112,003	\$ 152,358	\$ 98,249
Accrued Interest Receivable	SC272	\$ 14,290	\$ 13,371	\$ 13,036	\$ 12,793	\$ 12,253
Advances for Taxes and Insurance	SC275	\$ 278	\$ 60	\$ 82	\$ 137	\$ 237
Allowance for Loan and Lease Losses	SC283	\$ 27,031	\$ 27,281	\$ 26,206	\$ 26,251	\$ 25,390
Nonmortgage Loans - Gross	SUB0162	\$ 721,027	\$ 680,856	\$ 665,034	\$ 646,606	\$ 639,565
Nonmortgage Loans - Total	SC31	\$ 690,981	\$ 652,131	\$ 636,572	\$ 618,783	\$ 611,322
Commercial Loans - Total	SC32	\$ 303,757	\$ 272,308	\$ 269,292	\$ 263,419	\$ 256,238
Secured	SC300	\$ 252,556	\$ 224,187	\$ 223,161	\$ 215,835	\$ 209,886
Unsecured	SC303	\$ 51,201	\$ 48,121	\$ 46,131	\$ 47,584	\$ 46,352
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 406,616	\$ 399,286	\$ 386,920	\$ 374,938	\$ 375,481
Loans on Deposits	SC310	\$ 15,657	\$ 15,980	\$ 17,117	\$ 17,298	\$ 17,728
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,298	\$ 2,371	\$ 2,328	\$ 2,285	\$ 2,886
Education Loans	SC320	\$ 10	\$ 10	\$ 9	\$ 41	\$ 100
Auto Loans	SC323	\$ 53,748	\$ 54,283	\$ 54,349	\$ 55,223	\$ 57,487
Mobile Home Loans	SC326	\$ 172,299	\$ 166,404	\$ 159,127	\$ 155,757	\$ 154,290
Credit Cards	SC328	\$ 20,371	\$ 18,183	\$ 17,751	\$ 17,560	\$ 18,381

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 142,233	\$ 142,055	\$ 136,239	\$ 126,774	\$ 124,609
Accrued Interest Receivable	SC348	\$ 10,654	\$ 9,262	\$ 8,822	\$ 8,249	\$ 7,846
Allowance for Loan and Lease Losses	SC357	\$ 30,046	\$ 28,725	\$ 28,462	\$ 27,823	\$ 28,243
Reposessed Assets - Gross	SUB0201	\$ 5,221	\$ 4,566	\$ 5,844	\$ 6,058	\$ 7,467
Reposessed Assets - Total	SC40	\$ 5,219	\$ 4,560	\$ 5,839	\$ 6,038	\$ 7,451
Real Estate - Total	SUB0210	\$ 3,695	\$ 3,085	\$ 3,932	\$ 4,015	\$ 5,210
Construction	SC405	\$ 0	\$ 0	\$ 18	\$ 18	\$ 0
Residential - Total	SUB0225	\$ 3,170	\$ 2,410	\$ 3,186	\$ 2,992	\$ 3,144
1-4 Dwelling Units	SC415	\$ 3,170	\$ 2,410	\$ 3,186	\$ 2,992	\$ 3,144
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 226	\$ 359	\$ 295	\$ 591	\$ 651
Land	SC428	\$ 299	\$ 316	\$ 433	\$ 414	\$ 1,415
Other Repossessed Assets	SC430	\$ 1,526	\$ 1,481	\$ 1,912	\$ 2,043	\$ 2,257
General Valuation Allowances	SC441	\$ 2	\$ 6	\$ 5	\$ 20	\$ 16
Real Estate Held for Investment	SC45	\$ 6,806	\$ 6,750	\$ 6,769	\$ 3,119	\$ 3,023
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 71,567	\$ 67,144	\$ 67,955	\$ 70,100	\$ 74,065
Federal Home Loan Bank Stock	SC510	\$ 71,567	\$ 67,144	\$ 67,955	\$ 70,100	\$ 74,065
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 127,688	\$ 123,115	\$ 118,728	\$ 115,498	\$ 114,751
Other Assets - Gross	SUB0262	\$ 89,629	\$ 89,128	\$ 98,695	\$ 95,222	\$ 88,068
Other Assets - Total	SC59	\$ 89,543	\$ 89,128	\$ 98,695	\$ 95,222	\$ 88,068
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 3,339	\$ 3,351	\$ 3,323	\$ 3,293	\$ 3,262
Bank-Owned Life Insurance - Other	SC625	\$ 32,896	\$ 31,716	\$ 31,425	\$ 31,084	\$ 30,647
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 18,981	\$ 18,661	\$ 18,079	\$ 18,467	\$ 18,137
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3,408	\$ 3,468	\$ 3,386	\$ 3,593	\$ 3,758
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 31,005	\$ 31,932	\$ 42,482	\$ 38,785	\$ 32,264
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	\$ 86	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 57,165	\$ 56,012	\$ 54,673	\$ 54,094	\$ 53,649
Total Assets - Gross	SUB0283	\$ 7,636,601	\$ 7,516,619	\$ 7,411,604	\$ 7,254,875	\$ 7,070,222
Total Assets	SC60	\$ 7,579,436	\$ 7,460,607	\$ 7,356,931	\$ 7,200,781	\$ 7,016,573
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,357,792	\$ 5,343,824	\$ 5,212,148	\$ 5,003,844	\$ 4,722,084
Deposits	SC710	\$ 5,342,156	\$ 5,311,566	\$ 5,183,620	\$ 4,979,560	\$ 4,704,862
Escrows	SC712	\$ 15,559	\$ 32,173	\$ 28,457	\$ 24,211	\$ 17,222
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 77	\$ 85	\$ 71	\$ 73	\$ 0
Borrowings - Total	SC72	\$ 1,462,388	\$ 1,370,519	\$ 1,411,284	\$ 1,495,202	\$ 1,590,740
Advances from FHLBank	SC720	\$ 1,269,533	\$ 1,179,770	\$ 1,191,908	\$ 1,243,245	\$ 1,351,433
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 187,877	\$ 176,876	\$ 214,390	\$ 247,399	\$ 237,768
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	\$ 4,978	\$ 13,873	\$ 4,986	\$ 4,558	\$ 1,539
Other Liabilities - Total	SC75	\$ 72,828	\$ 71,047	\$ 63,404	\$ 53,173	\$ 57,183
Accrued Interest Payable - Deposits	SC763	\$ 12,791	\$ 12,511	\$ 10,669	\$ 7,489	\$ 4,655
Accrued Interest Payable - Other	SC766	\$ 4,241	\$ 4,115	\$ 3,728	\$ 4,220	\$ 4,332
Accrued Taxes	SC776	\$ 21,084	\$ 18,991	\$ 19,820	\$ 13,234	\$ 18,548
Accounts Payable	SC780	\$ 11,025	\$ 13,446	\$ 10,092	\$ 8,179	\$ 7,077
Deferred Income Taxes	SC790	\$ 9,500	\$ 8,992	\$ 7,142	\$ 5,299	\$ 7,508
Other Liabilities and Deferred Income	SC796	\$ 14,187	\$ 12,992	\$ 11,953	\$ 14,752	\$ 15,063
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	\$ 6,893,008	\$ 6,785,390	\$ 6,686,836	\$ 6,552,219	\$ 6,370,007

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 88	\$ 86	\$ 89	\$ 56	\$ 56
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 686,342	\$ 675,130	\$ 670,006	\$ 648,506	\$ 646,510
Stock - Total	SUB0311	\$ 111,421	\$ 111,204	\$ 111,204	\$ 108,704	\$ 108,685
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	\$ 5,095	\$ 5,095	\$ 5,095	\$ 5,092
Common Stock - Paid in Excess of Par	SC830	\$ 106,326	\$ 106,109	\$ 106,109	\$ 103,609	\$ 103,593
Accumulated Other Comprehensive Income - Total	SC86	\$- 6,318	\$- 719	\$ 5,370	\$- 78	\$ 8,745
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 6,318	\$- 719	\$ 5,370	\$- 78	\$ 8,745
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 579,475	\$ 562,910	\$ 551,727	\$ 538,255	\$ 528,423
Other Components of Equity Capital	SC891	\$ 1,764	\$ 1,735	\$ 1,705	\$ 1,625	\$ 657
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,579,438	\$ 7,460,606	\$ 7,356,931	\$ 7,200,781	\$ 7,016,573

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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	4	\$ 25
3	Federal, State, or other taxes receivable	3	\$ 670
4	Net deferred tax assets	7	\$ 9,699
6	Prepaid deposit insurance premiums	2	\$ 31
7	Prepaid expenses	19	\$ 4,138
9	Advances for loans serviced for others	3	\$ 934
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 1,019
14	Other noninterest-bearing short-term accounts recv	2	\$ 1,808
22	Unapplied loan disbursements	2	\$ 3,683
99	Other	9	\$ 3,868

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 127
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 115
7	Deferred gains from the sale of real estate	1	\$ 222
9	Fees received for standby contracts and other	1	\$ 17
11	The liability recorded for post-retirement benefit	7	\$ 4,089
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 996
99	Other	25	\$ 7,551

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 105,828	\$ 100,872	\$ 97,120	\$ 91,615	\$ 89,194
Deposits and Investment Securities	SO115	\$ 5,194	\$ 4,863	\$ 4,728	\$ 4,069	\$ 4,055
Mortgage-Backed Securities	SO125	\$ 11,624	\$ 11,414	\$ 11,699	\$ 11,498	\$ 11,126
Mortgage Loans	SO141	\$ 72,646	\$ 69,666	\$ 66,623	\$ 61,929	\$ 60,305
Nonmortgage Loans - Total	SUB0950	\$ 16,364	\$ 14,929	\$ 14,070	\$ 14,119	\$ 13,708
Commercial Loans and Leases	SO160	\$ 6,563	\$ 5,445	\$ 5,125	\$ 5,140	\$ 4,972
Consumer Loans and Leases	SO171	\$ 9,801	\$ 9,484	\$ 8,945	\$ 8,979	\$ 8,736
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 758	\$ 581	\$ 744	\$ 757	\$ 623
Federal Home Loan Bank Stock	SO181	\$ 758	\$ 581	\$ 744	\$ 757	\$ 623
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 45,642	\$ 41,405	\$ 38,198	\$ 34,780	\$ 32,877
Deposits	SO215	\$ 31,108	\$ 27,628	\$ 24,385	\$ 21,248	\$ 19,632
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 13,030	\$ 12,347	\$ 12,103	\$ 12,153	\$ 12,387
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	\$ 1,520	\$ 1,461	\$ 1,712	\$ 1,380	\$ 858
Capitalized Interest	SO271	\$ 16	\$ 31	\$ 2	\$ 1	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 60,944	\$ 60,048	\$ 59,666	\$ 57,592	\$ 56,940
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,018	\$ 3,144	\$ 2,648	\$ 2,640	\$ 2,465
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 58,926	\$ 56,904	\$ 57,018	\$ 54,952	\$ 54,475
Noninterest Income - Total	SO42	\$ 20,188	\$ 15,030	\$ 14,739	\$ 12,651	\$ 16,632
Mortgage Loan Serving Fees	SO410	\$ 756	\$ 615	\$ - 260	\$ 862	\$ 268
Other Fees and Charges	SO420	\$ 13,100	\$ 12,240	\$ 10,456	\$ 9,884	\$ 9,436
Net Income (Loss) from Other - Total	SUB0451	\$ 4,160	\$ 121	\$ 2,090	\$ 145	\$ 2,252
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 4,031	\$ 2,053	\$ 1,234	\$ 1,817	\$ 1,808
Operations & Sale of Repossessed Assets	SO461	\$ - 272	\$ - 248	\$ 248	\$ - 133	\$ - 80
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 13	\$ - 11	\$ - 220	\$ - 11	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 9	\$ 0	\$ 17
Sale of Loans Held for Investment	SO475	\$ 68	\$ 109	\$ 59	\$ 60	\$ 62

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 4	\$- 1	\$ 613	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 324	\$- 1,781	\$ 147	\$- 1,588	\$ 445
Other Noninterest Income	SO488	\$ 2,172	\$ 2,054	\$ 2,453	\$ 1,760	\$ 4,676
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	\$ 45,631	\$ 43,632	\$ 42,316	\$ 41,049	\$ 42,252
All Personnel Compensation and Expense	SO510	\$ 27,288	\$ 25,852	\$ 25,298	\$ 24,508	\$ 25,510
Legal Expense	SO520	\$ 299	\$ 330	\$ 263	\$ 251	\$ 393
Office Occupancy and Equipment Expense	SO530	\$ 8,050	\$ 7,783	\$ 7,570	\$ 7,442	\$ 7,019
Marketing and Other Professional Services	SO540	\$ 2,389	\$ 2,659	\$ 2,341	\$ 2,185	\$ 2,120
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 60	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 218	\$ 206	\$ 287	\$ 262	\$ 220
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 85	\$ 0	\$ 0	\$ 37	\$ 15
Other Noninterest Expense	SO580	\$ 7,302	\$ 6,802	\$ 6,557	\$ 6,304	\$ 6,975
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	\$ 33,483	\$ 28,302	\$ 29,441	\$ 26,554	\$ 28,855
Income Taxes - Total	SO71	\$ 10,917	\$ 10,825	\$ 10,435	\$ 9,863	\$ 10,104
Federal	SO710	\$ 10,165	\$ 10,055	\$ 9,707	\$ 9,145	\$ 9,378
State, Local & Other	SO720	\$ 752	\$ 770	\$ 728	\$ 718	\$ 726
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 22,566	\$ 17,477	\$ 19,006	\$ 16,691	\$ 18,751
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 22,566	\$ 17,477	\$ 19,006	\$ 16,691	\$ 18,751

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Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 408
5	Net income(loss) from real estate held for invest	1	\$ 7
7	Net income(loss) from leased property	1	\$ 4
15	Income from corporate-owned life insurance	6	\$ 429
99	Other	13	\$ 1,133

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 69
2	OTS assessments	5	\$ 33
6	Supervisory examination fees	5	\$ 92
7	Office supplies, printing, and postage	16	\$ 1,284
8	Telephone, including data lines	7	\$ 535
9	Loan origination expense	2	\$ 64
10	ATM expense	3	\$ 341
12	Acquisition and organization costs	1	\$ 97
17	Charitable contributions	2	\$ 55
99	Other	16	\$ 698

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 395,435	\$ 289,607	\$ 188,735	\$ 91,615	\$ 346,691
YTD - Deposits and Investment Securities	Y_SO115	\$ 18,854	\$ 13,660	\$ 8,797	\$ 4,069	\$ 14,128
YTD - Mortgage-Backed Securities	Y_SO125	\$ 46,235	\$ 34,611	\$ 23,197	\$ 11,498	\$ 45,252
YTD - Mortgage Loans	Y_SO141	\$ 270,864	\$ 198,218	\$ 128,552	\$ 61,929	\$ 235,366
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 22,273	\$ 15,710	\$ 10,265	\$ 5,140	\$ 17,308
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 37,209	\$ 27,408	\$ 17,924	\$ 8,979	\$ 34,637
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,840	\$ 2,082	\$ 1,501	\$ 757	\$ 2,404
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,840	\$ 2,082	\$ 1,501	\$ 757	\$ 2,404
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 160,025	\$ 114,383	\$ 72,978	\$ 34,780	\$ 127,021
YTD - Deposits	Y_SO215	\$ 104,369	\$ 73,261	\$ 45,633	\$ 21,248	\$ 74,918
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 49,633	\$ 36,603	\$ 24,256	\$ 12,153	\$ 48,863
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	\$ 6,073	\$ 4,553	\$ 3,092	\$ 1,380	\$ 3,240
YTD - Capitalized Interest	Y_SO271	\$ 50	\$ 34	\$ 3	\$ 1	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 238,250	\$ 177,306	\$ 117,258	\$ 57,592	\$ 222,074
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 10,450	\$ 8,432	\$ 5,288	\$ 2,640	\$ 10,278
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 227,800	\$ 168,874	\$ 111,970	\$ 54,952	\$ 211,796
YTD - Noninterest Income - Total	Y_SO42	\$ 62,608	\$ 42,420	\$ 27,390	\$ 12,651	\$ 59,439
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,973	\$ 1,217	\$ 602	\$ 862	\$- 326
YTD - Other Fees and Charges	Y_SO420	\$ 45,680	\$ 32,580	\$ 20,340	\$ 9,884	\$ 36,708
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,516	\$ 2,356	\$ 2,235	\$ 145	\$ 11,809
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 9,135	\$ 5,104	\$ 3,051	\$ 1,817	\$ 9,420
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 405	\$- 133	\$ 115	\$- 133	\$- 668
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 229	\$- 242	\$- 231	\$- 11	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 9	\$ 9	\$ 9	\$ 0	\$ 768
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 296	\$ 228	\$ 119	\$ 60	\$ 335

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 608	\$ 612	\$ 613	\$ 0	\$ 1,516
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 2,898	\$- 3,222	\$- 1,441	\$- 1,588	\$ 438
YTD - Other Noninterest Income	Y_SO488	\$ 8,439	\$ 6,267	\$ 4,213	\$ 1,760	\$ 11,248
YTD - Noninterest Expense - Total	Y_SO51	\$ 172,628	\$ 126,997	\$ 83,365	\$ 41,049	\$ 159,127
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 102,946	\$ 75,658	\$ 49,806	\$ 24,508	\$ 94,780
YTD - Legal Expense	Y_SO520	\$ 1,143	\$ 844	\$ 514	\$ 251	\$ 1,212
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 30,845	\$ 22,795	\$ 15,012	\$ 7,442	\$ 28,037
YTD - Marketing and Other Professional Services	Y_SO540	\$ 9,574	\$ 7,185	\$ 4,526	\$ 2,185	\$ 7,355
YTD - Loan Servicing Fees	Y_SO550	\$ 60	\$ 60	\$ 60	\$ 60	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 973	\$ 755	\$ 549	\$ 262	\$ 978
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 122	\$ 37	\$ 37	\$ 37	\$ 27
YTD - Other Noninterest Expense	Y_SO580	\$ 26,965	\$ 19,663	\$ 12,861	\$ 6,304	\$ 26,738
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 117,780	\$ 84,297	\$ 55,995	\$ 26,554	\$ 112,108
YTD - Income Taxes - Total	Y_SO71	\$ 42,040	\$ 31,123	\$ 20,298	\$ 9,863	\$ 39,881
YTD - Federal	Y_SO710	\$ 39,072	\$ 28,907	\$ 18,852	\$ 9,145	\$ 37,207
YTD - State, Local, and Other	Y_SO720	\$ 2,968	\$ 2,216	\$ 1,446	\$ 718	\$ 2,674
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 75,740	\$ 53,174	\$ 35,697	\$ 16,691	\$ 72,227
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 45
YTD - Net Income (Loss)	Y_SO91	\$ 75,740	\$ 53,174	\$ 35,697	\$ 16,691	\$ 72,182

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 56,013	\$ 54,675	\$ 54,095	\$ 53,651	\$ 53,018
Net Provision for Loss	VA115	\$ 2,075	\$ 3,157	\$ 2,654	\$ 2,672	\$ 2,438
Transfers	VA125	\$ 412	\$- 106	\$- 131	\$- 113	\$- 90
Recoveries	VA135	\$ 371	\$ 405	\$ 414	\$ 301	\$ 207
Adjustments	VA145	\$ 0	\$ 100	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,705	\$ 2,218	\$ 2,357	\$ 2,416	\$ 1,922
General Valuation Allowances - Ending Balance	VA165	\$ 57,166	\$ 56,013	\$ 54,675	\$ 54,095	\$ 53,651
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,560	\$ 2,574	\$ 2,502	\$ 2,435	\$ 2,573
Net Provision for Loss	VA118	\$ 28	\$- 13	\$- 6	\$ 5	\$ 42

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 412	\$ 106	\$ 131	\$ 113	\$ 90
Adjustments	VA148	\$ 0	\$- 100	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 11	\$ 7	\$ 53	\$ 51	\$ 270
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,165	\$ 2,560	\$ 2,574	\$ 2,502	\$ 2,435
Total Valuation Allowances - Beginning Balance	VA110	\$ 58,573	\$ 57,249	\$ 56,597	\$ 56,086	\$ 55,591
Net Provision for Loss	VA120	\$ 2,103	\$ 3,144	\$ 2,648	\$ 2,677	\$ 2,480
Recoveries	VA140	\$ 371	\$ 405	\$ 414	\$ 301	\$ 207
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,716	\$ 2,225	\$ 2,410	\$ 2,467	\$ 2,192
Total Valuation Allowances - Ending Balance	VA170	\$ 59,331	\$ 58,573	\$ 57,249	\$ 56,597	\$ 56,086
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,705	\$ 2,218	\$ 2,357	\$ 2,416	\$ 1,922
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 190	\$ 204	\$ 265	\$ 318	\$ 490
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 130	\$ 27	\$ 42
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 113	\$ 27	\$ 42
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 17	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 190	\$ 204	\$ 135	\$ 291	\$ 448
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 95	\$ 19	\$ 0	\$ 9	\$ 74
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 95	\$ 185	\$ 112	\$ 86	\$ 182
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 8	\$ 124	\$ 154
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 1	\$ 0	\$ 34
Land	VA490	\$ 0	\$ 0	\$ 14	\$ 72	\$ 4
Nonmortgage Loans - Total	VA56	\$ 1,515	\$ 2,014	\$ 2,042	\$ 2,083	\$ 1,414
Commercial Loans	VA520	\$ 320	\$ 435	\$ 580	\$ 587	\$ 48
Consumer Loans - Total	SUB2061	\$ 1,195	\$ 1,579	\$ 1,462	\$ 1,496	\$ 1,366
Loans on Deposits	VA510	\$ 0	\$ 3	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 113	\$ 219	\$ 149	\$ 260	\$ 168
Mobile Home Loans	VA550	\$ 580	\$ 678	\$ 716	\$ 713	\$ 700

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 105	\$ 141	\$ 134	\$ 127	\$ 99
Other	VA560	\$ 397	\$ 538	\$ 463	\$ 396	\$ 398
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 50	\$ 15	\$ 18
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 50	\$ 15	\$ 18
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0
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	\$ 371	\$ 405	\$ 414	\$ 301	\$ 207
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 139	\$ 15	\$ 26	\$ 15	\$ 17
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	\$ 139	\$ 15	\$ 26	\$ 15	\$ 17
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 1	\$ 1	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 8	\$ 9	\$ 25	\$ 14	\$ 15
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 5	\$ 0	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 131	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 232	\$ 390	\$ 388	\$ 286	\$ 190
Commercial Loans	VA521	\$ 27	\$ 124	\$ 128	\$ 75	\$ 20
Consumer Loans - Total	SUB2161	\$ 205	\$ 266	\$ 260	\$ 211	\$ 170
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	\$ 16	\$ 42	\$ 20	\$ 46	\$ 54

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 66	\$ 37	\$ 39	\$ 24	\$ 32
Credit Cards	VA557	\$ 46	\$ 25	\$ 33	\$ 27	\$ 18
Other	VA561	\$ 77	\$ 162	\$ 168	\$ 114	\$ 66
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	\$- 385	\$ 91	\$ 124	\$ 118	\$ 132
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 351	\$ 92	\$- 60	\$ 19	\$- 96
Construction - Total	SUB2230	\$ 0	\$ 10	\$- 60	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 10	\$- 35	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$- 25	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 351	\$ 82	\$ 0	\$ 19	\$- 96
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 15	\$ 40	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 10	\$ 18	\$ 0	\$ 20	\$- 9
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 25	\$ 0	\$ 0	\$ 0	\$- 11
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 25	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 10	\$- 1	\$ 0	\$ 0	\$- 74
Land	VA492	\$- 291	\$ 0	\$ 0	\$- 1	\$- 2
Nonmortgage Loans - Total	VA58	\$- 39	\$ 12	\$ 178	\$ 114	\$ 224
Commercial Loans	VA522	\$- 138	\$ 44	\$ 58	\$ 46	\$ 155
Consumer Loans - Total	SUB2261	\$ 99	\$- 32	\$ 120	\$ 68	\$ 69
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	\$- 5	\$- 20	\$- 5	\$ 40	\$ 31
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 104	\$- 12	\$ 125	\$ 22	\$ 38
Repossessed Assets - Total	VA62	\$ 9	\$- 13	\$ 6	\$- 15	\$ 4
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$- 7	\$ 0	\$- 15	\$ 4
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 9	\$- 6	\$ 6	\$ 0	\$ 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	\$- 4	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 949	\$ 1,904	\$ 2,067	\$ 2,233	\$ 1,847
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 300	\$ 281	\$ 179	\$ 322	\$ 377
Construction - Total	SUB2330	\$ 0	\$ 10	\$ 70	\$ 27	\$ 42
1-4 Dwelling Units	VA425	\$ 0	\$ 10	\$ 78	\$ 27	\$ 42
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$- 8	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 300	\$ 271	\$ 109	\$ 295	\$ 335
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 80	\$ 58	\$- 1	\$ 9	\$ 73
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 77	\$ 194	\$ 87	\$ 92	\$ 158
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 25	\$- 5	\$ 8	\$ 123	\$ 142
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 25	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 141	\$- 1	\$ 1	\$ 0	\$- 40
Land	VA495	\$- 291	\$ 0	\$ 14	\$ 71	\$ 2
Nonmortgage Loans - Total	VA59	\$ 1,244	\$ 1,636	\$ 1,832	\$ 1,911	\$ 1,448
Commercial Loans	VA525	\$ 155	\$ 355	\$ 510	\$ 558	\$ 183
Consumer Loans - Total	SUB2361	\$ 1,089	\$ 1,281	\$ 1,322	\$ 1,353	\$ 1,265
Loans on Deposits	VA515	\$ 0	\$ 3	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 92	\$ 157	\$ 124	\$ 254	\$ 145
Mobile Home Loans	VA555	\$ 514	\$ 641	\$ 677	\$ 695	\$ 668
Credit Cards	VA559	\$ 59	\$ 116	\$ 101	\$ 100	\$ 81
Other	VA565	\$ 424	\$ 364	\$ 420	\$ 304	\$ 370
Repossessed Assets - Total	VA65	\$ 9	\$- 13	\$ 56	\$ 0	\$ 22
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$- 7	\$ 50	\$ 0	\$ 22

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 9	\$ - 6	\$ 6	\$ 0	\$ 0
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	\$ - 4	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,420	\$ 2,323	\$ 2,287	\$ 2,381	\$ 3,030
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 7,150	\$ 7,286	\$ 7,979	\$ 8,481	\$ 10,036
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,472	\$ 1,456	\$ 1,399	\$ 1,401	\$ 1,700
Construction	VA951	\$ 0	\$ 0	\$ 170	\$ 11	\$ 34
Permanent - 1-4 Dwelling Units	VA952	\$ 1,404	\$ 1,358	\$ 1,045	\$ 1,230	\$ 1,539
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 68	\$ 70	\$ 152	\$ 0	\$ 34
Permanent - Land	VA955	\$ 0	\$ 28	\$ 32	\$ 160	\$ 93
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 36,167	\$ 26,330	\$ 35,650	\$ 32,924	\$ 36,900
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 70,397	\$ 64,569	\$ 67,368	\$ 66,503	\$ 67,605
Substandard	VA965	\$ 69,816	\$ 63,444	\$ 66,388	\$ 65,237	\$ 66,255
Doubtful	VA970	\$ 581	\$ 1,125	\$ 980	\$ 1,266	\$ 1,350
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 95,446	\$ 73,289	\$ 74,613	\$ 75,871	\$ 88,937
Mortgages - Total	SUB2421	\$ 81,381	\$ 59,664	\$ 62,006	\$ 62,085	\$ 70,817
Construction and Land Loans	SUB2430	\$ 14,313	\$ 8,587	\$ 10,925	\$ 6,459	\$ 8,397

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 41,225	\$ 37,194	\$ 37,940	\$ 42,256	\$ 49,578
Permanent Loans Secured by All Other Property	SUB2450	\$ 32,308	\$ 17,455	\$ 17,956	\$ 17,396	\$ 18,565
Nonmortgages - Total	SUB2461	\$ 14,065	\$ 13,625	\$ 12,607	\$ 13,786	\$ 18,120
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 69,396	\$ 49,140	\$ 51,171	\$ 47,534	\$ 61,011
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 66,898	\$ 47,723	\$ 49,814	\$ 47,175	\$ 60,027
Mortgage Loans - Total	SUB2481	\$ 56,804	\$ 37,671	\$ 41,402	\$ 38,939	\$ 47,122
Construction	PD115	\$ 4,357	\$ 1,097	\$ 4,429	\$ 945	\$ 959
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,563	\$ 1,382	\$ 1,893	\$ 2,029	\$ 1,122
Secured by First Liens	PD123	\$ 23,492	\$ 22,648	\$ 22,233	\$ 24,151	\$ 32,057
Secured by Junior Liens	PD124	\$ 1,113	\$ 176	\$ 110	\$ 291	\$ 546
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 207	\$ 0	\$ 123	\$ 609
Nonresidential Property (Except Land)	PD135	\$ 21,063	\$ 9,685	\$ 8,742	\$ 8,214	\$ 7,455
Land	PD138	\$ 5,216	\$ 2,476	\$ 3,995	\$ 3,186	\$ 4,374
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,719	\$ 4,662	\$ 3,882	\$ 3,690	\$ 5,918
Consumer Loans - Total	SUB2511	\$ 5,375	\$ 5,390	\$ 4,530	\$ 4,546	\$ 6,987
Loans on Deposits	PD161	\$ 171	\$ 212	\$ 107	\$ 158	\$ 807
Home Improvement Loans	PD163	\$ 98	\$ 59	\$ 172	\$ 184	\$ 105
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,406	\$ 908	\$ 930	\$ 1,289	\$ 1,847
Mobile Home Loans	PD169	\$ 2,328	\$ 2,643	\$ 1,549	\$ 1,557	\$ 2,677
Credit Cards	PD171	\$ 364	\$ 244	\$ 292	\$ 178	\$ 209
Other	PD180	\$ 1,008	\$ 1,324	\$ 1,480	\$ 1,180	\$ 1,342
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 274	\$ 7	\$ 33	\$ 0	\$ 240
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 263	\$ 53	\$ 282	\$ 317	\$ 352
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 263	\$ 53	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,498	\$ 1,417	\$ 1,357	\$ 359	\$ 984

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 2,295	\$ 1,352	\$ 1,291	\$ 275	\$ 957
Construction	PD215	\$ 0	\$ 0	\$ 455	\$ 0	\$ 40
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 267	\$ 382	\$ 93	\$ 53	\$ 85
Secured by First Liens	PD223	\$ 1,691	\$ 842	\$ 738	\$ 222	\$ 832
Secured by Junior Liens	PD224	\$ 75	\$ 0	\$ 2	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 2	\$ 3	\$ 0	\$ 0
Land	PD238	\$ 262	\$ 126	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 92	\$ 11	\$ 17	\$ 0	\$ 12
Consumer Loans - Total	SUB2521	\$ 111	\$ 54	\$ 49	\$ 84	\$ 15
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	\$ 0	\$ 18	\$ 11	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Credit Cards	PD271	\$ 62	\$ 45	\$ 26	\$ 72	\$ 0
Other	PD280	\$ 44	\$ 9	\$ 0	\$ 1	\$ 15
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	N/A	N/A	N/A
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	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 26,050	\$ 24,149	\$ 23,442	\$ 28,337	\$ 27,926
Mortgage Loans - Total	SUB2501	\$ 22,282	\$ 20,641	\$ 19,313	\$ 22,871	\$ 22,738
Construction	PD315	\$ 3,491	\$ 3,918	\$ 1,226	\$ 1,488	\$ 1,675
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 531	\$ 513	\$ 627	\$ 697	\$ 344
Secured by First Liens	PD323	\$ 12,246	\$ 11,083	\$ 11,971	\$ 14,467	\$ 14,170
Secured by Junior Liens	PD324	\$ 247	\$ 168	\$ 273	\$ 346	\$ 422
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 4,780	\$ 3,989	\$ 4,396	\$ 5,033	\$ 4,778
Land	PD338	\$ 987	\$ 970	\$ 820	\$ 840	\$ 1,349
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,526	\$ 1,522	\$ 1,905	\$ 2,348	\$ 1,526
Consumer Loans - Total	SUB2531	\$ 2,242	\$ 1,986	\$ 2,224	\$ 3,118	\$ 3,662
Loans on Deposits	PD361	\$ 140	\$ 1	\$ 0	\$ 0	\$ 22
Home Improvement Loans	PD363	\$ 2	\$ 0	\$ 0	\$ 15	\$ 17
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 246	\$ 213	\$ 231	\$ 329	\$ 412
Mobile Home Loans	PD369	\$ 1,475	\$ 1,598	\$ 1,796	\$ 2,398	\$ 2,796
Credit Cards	PD371	\$ 85	\$ 30	\$ 8	\$ 4	\$ 37
Other	PD380	\$ 294	\$ 144	\$ 189	\$ 372	\$ 378
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 872	\$ 1,574	\$ 1,574
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 70	\$ 70	\$ 149	\$ 112	\$ 127
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 70	\$ 70	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 98,520	\$ 103,260	\$ 100,764	\$ 100,378	\$ 102,097
90% up to 100% LTV	LD110	\$ 73,685	\$ 74,840	\$ 73,822	\$ 73,445	\$ 75,233
100% and greater LTV	LD120	\$ 24,835	\$ 28,420	\$ 26,942	\$ 26,933	\$ 26,864
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,664	\$ 1,216	\$ 1,482	\$ 2,385	\$ 3,271
Past Due and Still Accruing - Total	SUB5240	\$ 587	\$ 592	\$ 430	\$ 1,726	\$ 2,178
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 497	\$ 592	\$ 374	\$ 1,625	\$ 2,178
90% up to 100% LTV	LD210	\$ 487	\$ 526	\$ 272	\$ 1,308	\$ 1,880
100% and greater LTV	LD220	\$ 10	\$ 66	\$ 102	\$ 317	\$ 298
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 90	\$ 0	\$ 56	\$ 101	\$ 0

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 90	\$ 0	\$ 56	\$ 101	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,077	\$ 624	\$ 1,052	\$ 659	\$ 1,093
90% up to 100% LTV	LD250	\$ 1,077	\$ 450	\$ 337	\$ 265	\$ 797
100% and greater LTV	LD260	\$ 0	\$ 174	\$ 715	\$ 394	\$ 296
Net Charge-offs - Total	SUB5300	\$ 17	\$ 86	\$ 21	\$ 20	\$ 125
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 21	\$ 0	\$ 98
100% and greater LTV	LD320	\$ 17	\$ 86	\$ 0	\$ 20	\$ 27
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	\$ 12,196	\$ 11,872	\$ 17,649	\$ 11,198	\$ 8,839
90% up to 100% LTV	LD430	\$ 9,980	\$ 8,014	\$ 13,185	\$ 9,552	\$ 8,177
100% and greater LTV	LD440	\$ 2,216	\$ 3,858	\$ 4,464	\$ 1,646	\$ 662
Sales - Total	SUB5340	\$ 4,754	\$ 2,080	\$ 1,419	\$ 1,149	\$ 0
90% up to 100% LTV	LD450	\$ 3,453	\$ 1,963	\$ 789	\$ 57	\$ 0
100% and greater LTV	LD460	\$ 1,301	\$ 117	\$ 630	\$ 1,092	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 245,676	\$ 241,625	\$ 250,523	\$ 227,653	\$ 224,758
Mortgage Construction Loans	CC105	\$ 228,006	\$ 228,154	\$ 236,255	\$ 211,507	\$ 209,624
Other Mortgage Loans	CC115	\$ 17,670	\$ 13,471	\$ 14,268	\$ 16,146	\$ 15,134
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,779	\$ 3,427	\$ 4,570	\$ 5,171	\$ 7,410
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 84,983	\$ 106,043	\$ 100,428	\$ 61,437	\$ 79,582
1-4 Dwelling Units	CC280	\$ 63,917	\$ 68,708	\$ 72,427	\$ 40,076	\$ 60,605
Multifamily (5 or more) Dwelling Units	CC290	\$ 613	\$ 525	\$ 672	\$ 453	\$ 0
All Other Real Estate	CC300	\$ 20,453	\$ 36,810	\$ 27,329	\$ 20,908	\$ 18,977
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 23,545	\$ 34,809	\$ 24,135	\$ 35,206	\$ 27,882
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11,375
Commitments Outstanding to Sell Loans	CC330	\$ 12,206	\$ 15,055	\$ 19,011	\$ 11,554	\$ 9,991
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 49,015	\$ 11,708	\$ 1,997	\$ 1,998
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 20,919	\$ 52,034	\$ 34,071	\$ 26,053	\$ 21,102

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 273	\$ 1,375	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 599,687	\$ 581,764	\$ 548,958	\$ 542,148	\$ 534,943
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 421,472	\$ 406,361	\$ 388,768	\$ 379,697	\$ 371,947
Commercial Lines	CC420	\$ 79,924	\$ 77,686	\$ 66,087	\$ 68,573	\$ 68,509
Open-End Consumer Lines - Credit Cards	CC423	\$ 78,232	\$ 78,672	\$ 74,242	\$ 74,393	\$ 75,326
Open-End Consumer Lines - Other	CC425	\$ 20,059	\$ 19,045	\$ 19,861	\$ 19,485	\$ 19,161
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 17,836	\$ 16,770	\$ 16,280	\$ 14,678	\$ 14,770
Commercial	CC430	\$ 1,977	\$ 3,286	\$ 3,563	\$ 3,498	\$ 3,295
Standby, Not Included on CC465 or CC468	CC435	\$ 15,859	\$ 13,484	\$ 12,717	\$ 11,180	\$ 11,475
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 709,678	\$ 707,374	\$ 700,501	\$ 696,863	\$ 701,406
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,492	\$ 2,428	\$ 2,350	\$ 2,288	\$ 2,249
Other Contingent Liabilities	CC480	\$ 29	\$ 30	\$ 30	\$ 31	\$ 29
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 144,582	\$ 123,775	\$ 126,197	\$ 116,116	\$ 187,160
Pass-Through Securities	CF143	\$ 93,416	\$ 112,918	\$ 120,454	\$ 82,343	\$ 166,120
Other Mortgage-Backed Securities	CF153	\$ 51,166	\$ 10,857	\$ 5,743	\$ 33,773	\$ 21,040
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 34,573	\$ 57,500	\$ 90,183	\$ 64,522	\$ 50,715
Pass-Through Securities	CF145	\$ 34,573	\$ 57,500	\$ 90,183	\$ 55,197	\$ 50,715
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 9,325	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 110,009	\$ 66,275	\$ 36,014	\$ 51,594	\$ 136,445
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 64,402	\$- 80,648	\$- 64,436	\$- 56,696	\$- 42,936
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 13,712	\$- 11,128	\$- 11,261	\$- 5,131	\$- 21,052
Mortgage Loans Disbursed - Total	SUB3831	\$ 669,655	\$ 694,561	\$ 695,397	\$ 616,778	\$ 586,374
Construction Loans - Total	SUB3840	\$ 163,371	\$ 165,545	\$ 139,722	\$ 141,488	\$ 139,348
1-4 Dwelling Units	CF190	\$ 138,937	\$ 153,764	\$ 122,949	\$ 126,619	\$ 117,644
Multifamily (5 or more) Dwelling Units	CF200	\$ 5,611	\$ 1,820	\$ 3,907	\$ 3,224	\$ 6,715

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 18,823	\$ 9,961	\$ 12,866	\$ 11,645	\$ 14,989
Permanent Loans - Total	SUB3851	\$ 506,284	\$ 529,016	\$ 555,675	\$ 475,290	\$ 447,026
1-4 Dwelling Units	CF225	\$ 295,052	\$ 339,513	\$ 345,019	\$ 270,310	\$ 277,190
Multifamily (5 or more) Dwelling Units	CF245	\$ 9,349	\$ 4,943	\$ 5,143	\$ 9,446	\$ 2,938
Nonresidential (Except Land)	CF260	\$ 90,899	\$ 79,556	\$ 99,205	\$ 84,365	\$ 100,052
Land	CF270	\$ 110,984	\$ 105,004	\$ 106,308	\$ 111,169	\$ 66,846
Loans and Participations Purchased - Total	SUB3880	\$ 17,426	\$ 7,803	\$ 6,492	\$ 11,470	\$ 12,071
Secured by 1-4 Dwelling Units	CF280	\$ 15,681	\$ 0	\$ 0	\$ 3,098	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,351	\$ 1,697	\$ 865	\$ 1,372	\$ 10,000
Secured by Nonresidential	CF300	\$ 394	\$ 6,106	\$ 5,627	\$ 7,000	\$ 2,071
Loans and Participations Sold - Total	SUB3890	\$ 94,080	\$ 161,740	\$ 137,965	\$ 95,683	\$ 98,926
Secured by 1-4 Dwelling Units	CF310	\$ 92,481	\$ 157,623	\$ 133,765	\$ 83,900	\$ 91,493
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 1,384	\$ 630	\$ 8,382	\$ 1,534
Secured by Nonresidential	CF330	\$ 1,599	\$ 2,733	\$ 3,570	\$ 3,401	\$ 5,899
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 76,654	\$- 153,937	\$- 131,473	\$- 84,213	\$- 86,855
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 486,828	\$ 452,998	\$ 443,835	\$ 375,573	\$ 412,323
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,063	\$ 5,924	\$- 8,584	\$- 5,832	\$ 11,219
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 121,227	\$ 121,072	\$ 125,082	\$ 108,647	\$ 123,287
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 104,110	\$ 93,550	\$ 111,505	\$ 151,160	\$ 98,415
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 85,419	\$ 99,456	\$ 102,014	\$ 87,588	\$ 96,229
Commercial	CF390	\$ 37,482	\$ 40,537	\$ 45,400	\$ 42,437	\$ 46,827
Consumer	CF400	\$ 47,937	\$ 58,919	\$ 56,614	\$ 45,151	\$ 49,402
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	\$ 85,419	\$ 99,456	\$ 102,014	\$ 87,588	\$ 96,229
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 30,591	\$ 127,946	\$ 213,968	\$ 277,195	\$ 1,496
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,022	\$ 103,361	\$ 193,532	\$ 259,506	\$- 21,562
Interest Credited to Deposits	CF430	\$ 29,569	\$ 24,585	\$ 20,436	\$ 17,689	\$ 23,058
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$- 9,909	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 288,410	\$ 254,661	\$ 208,443	\$ 81,364	\$ 47,039
Fully Insured	DI100	\$ 286,917	\$ 254,557	\$ 207,311	\$ 80,335	\$ 45,141
Other	DI110	\$ 1,493	\$ 104	\$ 1,132	\$ 1,029	\$ 1,898
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,426,431	\$ 3,200,946	\$ 3,289,459	\$ 3,095,494	\$ 3,065,392
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,931,284	\$ 2,142,795	\$ 1,922,619	\$ 1,908,280	\$ 1,656,688
Number of Deposit Accounts - Total	SUB4062	410,592	415,187	409,310	409,910	401,225
Balances of \$100,000 or Less	DI150	402,371	406,904	401,168	401,949	393,445
Balances Greater than \$100,000	DI160	8,221	8,283	8,142	7,961	7,780
IRA/Keogh Accounts	DI200	\$ 356,552	\$ 353,434	\$ 350,573	\$ 349,884	\$ 347,139
Uninsured Deposits	DI210	\$ 1,152,270	\$ 1,162,460	\$ 1,118,902	\$ 1,141,447	\$ 926,581
Preferred Deposits	DI220	\$ 52,882	\$ 51,266	\$ 53,064	\$ 57,693	\$ 51,860
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,060,232	\$ 1,353,886	\$ 1,496,578	\$ 1,454,468	\$ 1,340,637
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 799,924	\$ 774,369	\$ 795,884	\$ 778,852	\$ 779,288
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 738,109	\$ 729,444	\$ 354,928	\$ 309,460	\$ 299,162
Deposits & Escrows - Time Deposits	DI340	\$ 2,759,450	\$ 2,486,040	\$ 2,564,690	\$ 2,460,996	\$ 2,302,996
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 630,118	\$ 706,476	\$ 603,796	\$ 552,734	\$ 527,214
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 151,817	\$ 1,730	\$ 4,366	\$ 7,812	\$ 2,846
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 263,158	\$ 31,837	\$ 47,600	\$ 27,853	\$ 47,740
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 183,791	\$ 102,809	\$ 44,265	\$ 365
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 15	\$ 30	\$ 0	\$ 26	\$ 39
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

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 9,837	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,880	1,812	1,798	1,775	1,755
Assets Held in Trading Accounts	SI375	\$ 0	\$ 5,885	\$ 7,666	\$ 7,148	\$ 5,072
Available-for-Sale Securities	SI385	\$ 1,114,322	\$ 1,086,769	\$ 1,107,471	\$ 1,121,882	\$ 1,148,241
Assets Held for Sale	SI387	\$ 20,089	\$ 32,711	\$ 25,306	\$ 14,802	\$ 16,686
Loans Serviced for Others	SI390	\$ 1,770,030	\$ 1,771,418	\$ 1,747,541	\$ 1,724,417	\$ 1,716,230
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	83.94%	83.67%	83.74%	85.05%	83.41%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.80%	83.85%	84.89%	84.93%	84.17%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	81.73%	83.71%	84.16%	84.59%	84.86%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	82.17%	82.34%	82.69%	79.68%	79.53%
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	\$ 840,550	\$ 841,258	\$ 840,159	\$ 838,126	\$ 147,376
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 35,915	\$ 36,046	\$ 35,683	\$ 35,086	\$ 33,795
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	25	24	30	41	36
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 675,148	\$ 670,005	\$ 648,502	\$ 646,507	\$ 632,910
Net Income (Loss) (SO91)	SI610	\$ 22,566	\$ 17,477	\$ 19,006	\$ 16,691	\$ 18,751
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 6,027	\$ 5,962	\$ 5,800	\$ 5,962	\$ 5,917
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 19	\$ 3
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 217	\$ 0	\$ 2,500	\$ 0	\$- 89
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 5,598	\$- 6,089	\$ 5,449	\$- 8,826	\$ 815

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$- 17	\$- 316	\$ 258	\$ 40	\$ 0
Other Adjustments	SI671	\$ 54	\$ 15	\$ 86	\$ 33	\$ 34
Ending Equity Capital (SC80)	SI680	\$ 686,343	\$ 675,130	\$ 670,001	\$ 648,502	\$ 646,507
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 248	\$ 859	\$ 2,818	\$ 100	\$ 126
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 3,966	\$ 483	\$ 3,658	\$ 4,067	\$ 1,327
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	7 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 15,561	\$ 14,955	\$ 15,015	\$ 14,101	\$ 16,322
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 1,025	\$ 1,281	\$ 1,221	\$ 1,199	\$ 1,189
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 7,512,865	\$ 7,407,797	\$ 7,306,958	\$ 7,112,371	\$ 6,968,174
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 574,670	\$ 592,633	\$ 588,461	\$ 576,924	\$ 583,713
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,752,060	\$ 5,656,996	\$ 5,610,836	\$ 5,490,467	\$ 5,343,782
Nonmortgage Loans	SI885	\$ 678,560	\$ 649,015	\$ 630,123	\$ 620,747	\$ 606,221
Deposits and Excrows	SI890	\$ 4,922,597	\$ 4,820,422	\$ 4,707,831	\$ 4,535,580	\$ 4,444,810
Total Borrowings	SI895	\$ 1,407,125	\$ 1,382,914	\$ 1,467,206	\$ 1,543,576	\$ 1,488,979
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	12	19	19	23	16
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 385	\$ 768	\$ 1,673	\$ 3,833	\$ 879
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.50	6.00	5.50	5.77	5.94
Interest Charged on Loans Made During Quarter - Maximum	SI930	12.58	10.15	7.97	7.33	8.63

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	1	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

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	1	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	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	7	9	8	8	8

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 148,446	\$ 147,444	\$ 143,260	\$ 120,316	\$ 117,991
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 115,097	\$ 113,451	\$ 110,012	\$ 87,062	\$ 85,247
Personal Trust and Agency Accounts	FS210	\$ 77,048	\$ 76,633	\$ 73,158	\$ 71,113	\$ 67,996
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 3,185	\$ 3,624	\$ 3,109	\$ 2,147	\$ 2,890
Employee Benefit - Defined Contribution	FS220	\$ 236	\$ 234	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 2,949	\$ 3,390	\$ 3,109	\$ 2,147	\$ 2,890
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 34,864	\$ 33,194	\$ 33,745	\$ 13,802	\$ 14,361
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	\$ 4,047	\$ 3,178	\$ 2,409	\$ 2,507	\$ 1,958
Personal Trust and Agency Accounts	FS211	\$ 4,016	\$ 3,148	\$ 2,379	\$ 2,197	\$ 1,643
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 31	\$ 30	\$ 30	\$ 310	\$ 315
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 31	\$ 30	\$ 30	\$ 310	\$ 315
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	\$ 29,302	\$ 30,815	\$ 30,839	\$ 30,747	\$ 30,786
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	261	260	259	249	241
Personal Trust and Agency Accounts	FS212	201	200	202	202	197
Retirement-related Trust and Agency Accounts - Total	SUB6120	18	21	19	16	12
Employee Benefit - Defined Contribution	FS222	1	1	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	17	20	19	16	12
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	42	39	38	31	32
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	14	10	8	9	6
Personal Trust and Agency Accounts	FS213	13	9	7	7	4
Retirement-related Trust and Agency Accounts - Total	SUB6130	1	1	1	2	2
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	1	1	1	2	2
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	25	26	24	29	36
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

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 77,048	\$ 16,214	\$ 18,218	\$ 17,973	\$ 67,996
Non-Interest-Bearing Deposits	FS410	\$ 70	\$ 1	\$ 1	\$ 17	\$ 58
Interest-Bearing Deposits	FS415	\$ 11,304	\$ 4,584	\$ 4,914	\$ 4,982	\$ 9,530
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 9,289	\$ 127	\$ 627	\$ 517	\$ 5,452
State, County and Municipal Obligations	FS425	\$ 3,869	\$ 1,266	\$ 1,314	\$ 1,187	\$ 2,327
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	\$ 1,565	\$ 426	\$ 1,158	\$ 1,279	\$ 1,926
Common and Preferred Stock	FS445	\$ 41,702	\$ 6,219	\$ 7,192	\$ 6,993	\$ 39,675
Real Estate Mortgages	FS450	\$ 440	\$ 134	\$ 114	\$ 116	\$ 467
Real Estate	FS455	\$ 7,804	\$ 3,422	\$ 2,820	\$ 2,799	\$ 5,035
Miscellaneous Assets	FS460	\$ 1,005	\$ 35	\$ 78	\$ 83	\$ 3,526
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

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
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
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 686,342	\$ 675,130	\$ 670,006	\$ 648,506	\$ 646,510
Equity Capital Deductions - Total	SUB1631	\$ 4,727	\$ 5,031	\$ 4,762	\$ 4,861	\$ 4,910
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 3,293	\$ 3,291	\$ 3,167	\$ 3,084	\$ 3,019

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,143	\$ 1,252	\$ 1,223	\$ 1,324	\$ 1,409
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 291	\$ 291	\$ 337	\$ 418	\$ 447
Other	CCR134	\$ 0	\$ 197	\$ 35	\$ 35	\$ 35
Equity Capital Additions - Total	SUB1641	\$ 4,370	\$ 1,527	\$- 4,422	\$ 1,134	\$- 7,514
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 4,370	\$ 1,527	\$- 4,422	\$ 1,134	\$- 7,514
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	\$ 685,985	\$ 671,626	\$ 660,822	\$ 644,779	\$ 634,086
Total Assets (SC60)	CCR205	\$ 7,579,436	\$ 7,460,607	\$ 7,356,931	\$ 7,200,781	\$ 7,016,573
Asset Deductions - Total	SUB1651	\$ 4,644	\$ 5,006	\$ 4,727	\$ 4,817	\$ 4,845
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 3,210	\$ 3,266	\$ 3,132	\$ 3,039	\$ 2,954
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,143	\$ 1,252	\$ 1,223	\$ 1,325	\$ 1,409
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 291	\$ 291	\$ 337	\$ 418	\$ 447
Other	CCR275	\$ 0	\$ 197	\$ 35	\$ 35	\$ 35
Asset Additions - Total	SUB1661	\$ 3,781	\$ 1,028	\$- 6,857	\$ 239	\$- 10,721
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 3,781	\$ 1,028	\$- 6,857	\$ 239	\$- 10,721
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,578,573	\$ 7,456,629	\$ 7,345,347	\$ 7,196,203	\$ 7,001,007
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 302,101	\$ 297,272	\$ 278,004	\$ 286,801	\$ 265,337
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 685,985	\$ 671,626	\$ 660,822	\$ 644,779	\$ 634,086
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 995	\$ 857	\$ 1,024	\$ 1,014	\$ 1,128
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	\$ 48,544	\$ 47,001	\$ 46,780	\$ 45,670	\$ 44,424
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 49,539	\$ 47,858	\$ 47,804	\$ 46,684	\$ 45,552
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 49,539	\$ 47,858	\$ 47,804	\$ 46,684	\$ 45,552

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 843	\$ 867	\$ 721	\$ 633	\$ 643
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,492	\$ 2,428	\$ 2,350	\$ 2,288	\$ 2,249
Total Risk-Based Capital	CCR39	\$ 732,189	\$ 716,189	\$ 705,555	\$ 688,542	\$ 676,746
0% R/W Category - Cash	CCR400	\$ 61,149	\$ 51,519	\$ 57,792	\$ 59,612	\$ 50,309
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 238,466	\$ 268,021	\$ 263,386	\$ 234,088	\$ 235,621
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 29,749	\$ 43,602	\$ 37,610	\$ 27,093	\$ 25,676
0% R/W Category - Assets Total	CCR420	\$ 329,364	\$ 363,142	\$ 358,788	\$ 320,793	\$ 311,606
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	\$ 893,564	\$ 866,323	\$ 904,400	\$ 965,368	\$ 981,656
20% R/W Category - Claims on FHLBs	CCR435	\$ 442,517	\$ 463,376	\$ 459,173	\$ 424,587	\$ 425,416
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 119,111	\$ 22,593	\$ 21,773	\$ 27,883	\$ 29,621
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 119,139	\$ 123,958	\$ 108,606	\$ 107,885	\$ 82,868
20% R/W Category - Other	CCR450	\$ 78,426	\$ 89,374	\$ 87,407	\$ 81,078	\$ 82,368
20% R/W Category - Assets Total	CCR455	\$ 1,549,757	\$ 1,565,624	\$ 1,581,359	\$ 1,606,801	\$ 1,601,929
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 309,952	\$ 313,126	\$ 316,272	\$ 321,360	\$ 320,386
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,737,171	\$ 2,711,581	\$ 2,711,458	\$ 2,689,330	\$ 2,655,883
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 18,532	\$ 18,599	\$ 17,250	\$ 12,351	\$ 14,349
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 17,105	\$ 625	\$ 710	\$ 807	\$ 881
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 2,284	\$ 3,109	\$ 2,232	\$ 2,113	\$ 2,124
50% R/W Category - Other	CCR480	\$ 35,541	\$ 32,308	\$ 31,222	\$ 30,070	\$ 29,306
50% R/W Category - Assets Total	CCR485	\$ 2,810,633	\$ 2,766,222	\$ 2,762,872	\$ 2,734,671	\$ 2,702,543
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,405,323	\$ 1,383,116	\$ 1,381,442	\$ 1,367,340	\$ 1,351,276
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 755	\$ 795	\$ 31,850	\$ 954	\$ 66,479
100% R/W Category - All Other Assets	CCR506	\$ 3,231,039	\$ 3,073,207	\$ 2,936,475	\$ 2,849,996	\$ 2,644,547
100% R/W Category - Assets Total	CCR510	\$ 3,231,794	\$ 3,074,002	\$ 2,968,325	\$ 2,850,950	\$ 2,711,026
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,231,794	\$ 3,074,002	\$ 2,968,325	\$ 2,850,950	\$ 2,711,026
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 7,921,548	\$ 7,768,990	\$ 7,671,344	\$ 7,513,215	\$ 7,327,104
Subtotal Risk-Weighted Assets	CCR75	\$ 4,947,064	\$ 4,770,239	\$ 4,666,035	\$ 4,539,648	\$ 4,382,685
Excess Allowances for Loan and Lease Losses	CCR530	\$ 7,752	\$ 8,040	\$ 7,845	\$ 8,349	\$ 9,183
Total Risk-Weighted Assets	CCR78	\$ 4,939,312	\$ 4,762,199	\$ 4,658,190	\$ 4,531,299	\$ 4,373,502
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 395,107	\$ 380,975	\$ 372,653	\$ 362,308	\$ 349,880
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.05%	9.01%	9.00%	8.96%	9.06%
Total Risk-Based Capital Ratio	CCR820	14.82%	15.04%	15.15%	15.20%	15.47%
Tier 1 Risk-Based Capital Ratio	CCR830	13.84%	14.05%	14.14%	14.18%	14.45%
Tangible Equity Ratio	CCR840	9.05%	9.01%	9.00%	8.96%	9.06%

*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.

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