

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:36 PM

TFR Industry Aggregate Report
93045 - OTS-Regulated: South Carolina
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		21	21	22	23	23
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 436,928	\$ 513,617	\$ 519,240	\$ 594,246	\$ 555,475
Cash and Non-Interest-Earning Deposits	SC110	\$ 139,039	\$ 128,951	\$ 131,169	\$ 134,370	\$ 116,879
Interest-Earning Deposits in FHLBs	SC112	\$ 73,435	\$ 118,450	\$ 144,474	\$ 240,930	\$ 153,233
Other Interest-Earning Deposits	SC118	\$ 59,174	\$ 19,380	\$ 32,396	\$ 7,021	\$ 10,437
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 18,333	\$ 93,842	\$ 51,303	\$ 20,657	\$ 13,071
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 122,655	\$ 127,927	\$ 124,965	\$ 150,402	\$ 219,761
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,485	\$ 5,858	\$ 10,999	\$ 12,701	\$ 12,120
State and Municipal Obligations	SC180	\$ 6,632	\$ 6,108	\$ 6,108	\$ 6,780	\$ 7,418
Securities Backed by Nonmortgage Loans	SC182	\$ 4,836	\$ 5,266	\$ 8,683	\$ 12,151	\$ 12,245
Other Investment Securities	SC185	\$ 5,719	\$ 6,148	\$ 7,251	\$ 6,997	\$ 7,011
Accrued Interest Receivable	SC191	\$ 1,620	\$ 1,687	\$ 1,892	\$ 2,237	\$ 3,300
Mortgage-Backed Securities - Gross	SUB0072	\$ 768,005	\$ 692,732	\$ 704,194	\$ 718,320	\$ 651,753
Mortgage-Backed Securities - Total	SC22	\$ 768,005	\$ 692,732	\$ 704,194	\$ 718,320	\$ 651,753
Pass-Through - Total	SUB0073	\$ 506,337	\$ 485,331	\$ 506,176	\$ 543,134	\$ 498,847
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 407,780	\$ 402,516	\$ 412,932	\$ 444,728	\$ 389,688
Other Pass-Through	SC215	\$ 98,557	\$ 82,815	\$ 93,244	\$ 98,406	\$ 109,159
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 258,090	\$ 204,378	\$ 195,113	\$ 172,769	\$ 150,399
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 17,576	\$ 18,799	\$ 18,883	\$ 33,989	\$ 34,859
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 37,933	\$ 27,562	\$ 22,387	\$ 14,200	\$ 3,787
Other	SC222	\$ 202,581	\$ 158,017	\$ 153,843	\$ 124,580	\$ 111,753
Accrued Interest Receivable	SC228	\$ 3,578	\$ 3,023	\$ 2,905	\$ 2,417	\$ 2,507

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 5,363,367	\$ 5,234,554	\$ 5,038,955	\$ 5,104,379	\$ 4,973,614
Mortgage Loans - Total	SC26	\$ 5,302,091	\$ 5,195,719	\$ 5,002,432	\$ 5,068,313	\$ 4,939,579
Construction Loans - Total	SUB0100	\$ 441,818	\$ 449,521	\$ 440,149	\$ 441,845	\$ 446,767
Residential - Total	SUB0110	\$ 321,196	\$ 328,459	\$ 324,160	\$ 320,780	\$ 333,234
1-4 Dwelling Units	SC230	\$ 299,956	\$ 311,657	\$ 308,763	\$ 300,783	\$ 314,151
Multifamily (5 or more) Dwelling Units	SC235	\$ 21,240	\$ 16,802	\$ 15,397	\$ 19,997	\$ 19,083
Nonresidential Property	SC240	\$ 120,622	\$ 121,062	\$ 115,989	\$ 121,065	\$ 113,533
Permanent Loans - Total	SUB0121	\$ 4,903,757	\$ 4,767,195	\$ 4,580,894	\$ 4,644,102	\$ 4,507,201
Residential - Total	SUB0131	\$ 2,884,886	\$ 2,829,387	\$ 2,758,634	\$ 2,822,520	\$ 2,785,265
1-4 Dwelling Units - Total	SUB0141	\$ 2,798,822	\$ 2,753,759	\$ 2,684,098	\$ 2,743,628	\$ 2,717,552
Revolving Open-End Loans	SC251	\$ 555,615	\$ 519,834	\$ 479,918	\$ 458,930	\$ 438,059
All Other - First Liens	SC254	\$ 2,188,159	\$ 2,179,155	\$ 2,151,719	\$ 2,230,640	\$ 2,227,545
All Other - Junior Liens	SC255	\$ 55,048	\$ 54,770	\$ 52,461	\$ 54,058	\$ 51,948
Multifamily (5 or more) Dwelling Units	SC256	\$ 86,064	\$ 75,628	\$ 74,536	\$ 78,892	\$ 67,713
Nonresidential Property (Except Land)	SC260	\$ 1,231,833	\$ 1,173,853	\$ 1,068,766	\$ 1,066,321	\$ 1,027,794
Land	SC265	\$ 787,038	\$ 763,955	\$ 753,494	\$ 755,261	\$ 694,142
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 128,859	\$ 414,273	\$ 106,521	\$ 131,979	\$ 196,562
Accrued Interest Receivable	SC272	\$ 17,693	\$ 17,800	\$ 17,856	\$ 18,373	\$ 19,552
Advances for Taxes and Insurance	SC275	\$ 99	\$ 38	\$ 56	\$ 59	\$ 94
Allowance for Loan and Lease Losses	SC283	\$ 61,276	\$ 38,835	\$ 36,523	\$ 36,066	\$ 34,035
Nonmortgage Loans - Gross	SUB0162	\$ 726,371	\$ 716,452	\$ 709,030	\$ 700,932	\$ 682,277
Nonmortgage Loans - Total	SC31	\$ 708,258	\$ 692,670	\$ 685,486	\$ 677,727	\$ 659,752
Commercial Loans - Total	SC32	\$ 245,088	\$ 234,868	\$ 231,185	\$ 230,593	\$ 216,167
Secured	SC300	\$ 191,008	\$ 180,558	\$ 174,654	\$ 177,278	\$ 164,213
Unsecured	SC303	\$ 53,966	\$ 54,310	\$ 56,531	\$ 53,299	\$ 51,954
Lease Receivables	SC306	\$ 114	\$ 0	\$ 0	\$ 16	\$ 0
Consumer Loans - Total	SC35	\$ 471,670	\$ 472,389	\$ 468,236	\$ 460,411	\$ 455,347
Loans on Deposits	SC310	\$ 18,432	\$ 19,701	\$ 19,262	\$ 20,499	\$ 21,139
Home Improvement Loans (Not secured by real estate)	SC316	\$ 185	\$ 100	\$ 112	\$ 113	\$ 117
Education Loans	SC320	\$ 0	\$ 0	\$ 3	\$ 3	\$ 3
Auto Loans	SC323	\$ 44,780	\$ 45,849	\$ 45,610	\$ 48,814	\$ 49,277
Mobile Home Loans	SC326	\$ 231,166	\$ 226,562	\$ 220,797	\$ 215,162	\$ 210,948
Credit Cards	SC328	\$ 17,691	\$ 16,893	\$ 16,546	\$ 16,778	\$ 17,592

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 159,416	\$ 163,284	\$ 165,906	\$ 159,042	\$ 156,271
Accrued Interest Receivable	SC348	\$ 9,613	\$ 9,195	\$ 9,609	\$ 9,928	\$ 10,763
Allowance for Loan and Lease Losses	SC357	\$ 18,113	\$ 23,782	\$ 23,544	\$ 23,205	\$ 22,525
Repossessed Assets - Gross	SUB0201	\$ 23,615	\$ 17,370	\$ 16,089	\$ 9,124	\$ 6,341
Repossessed Assets - Total	SC40	\$ 23,577	\$ 17,316	\$ 16,071	\$ 9,104	\$ 6,319
Real Estate - Total	SUB0210	\$ 23,443	\$ 16,263	\$ 14,723	\$ 7,976	\$ 5,300
Construction	SC405	\$ 3,709	\$ 1,912	\$ 1,405	\$ 1,725	\$ 461
Residential - Total	SUB0225	\$ 12,289	\$ 10,754	\$ 10,150	\$ 4,409	\$ 3,154
1-4 Dwelling Units	SC415	\$ 12,010	\$ 10,754	\$ 10,150	\$ 4,409	\$ 3,154
Multifamily (5 or more) Dwelling Units	SC425	\$ 279	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,350	\$ 657	\$ 262	\$ 197	\$ 169
Land	SC428	\$ 4,790	\$ 2,940	\$ 2,906	\$ 1,645	\$ 1,516
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 1,305	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 172	\$ 1,107	\$ 1,366	\$ 1,148	\$ 1,041
General Valuation Allowances	SC441	\$ 38	\$ 54	\$ 18	\$ 20	\$ 22
Real Estate Held for Investment	SC45	\$ 6,162	\$ 5,527	\$ 5,416	\$ 6,235	\$ 6,090
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 71,607	\$ 76,174	\$ 70,416	\$ 70,042	\$ 68,121
Federal Home Loan Bank Stock	SC510	\$ 71,607	\$ 76,174	\$ 70,416	\$ 69,940	\$ 68,101
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 102	\$ 20
Office Premises and Equipment	SC55	\$ 158,747	\$ 155,545	\$ 154,796	\$ 155,659	\$ 153,370
Other Assets - Gross	SUB0262	\$ 98,742	\$ 83,308	\$ 81,297	\$ 81,524	\$ 75,849
Other Assets - Total	SC59	\$ 98,692	\$ 83,243	\$ 81,212	\$ 81,385	\$ 75,672
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 9,725	\$ 9,646	\$ 9,060	\$ 8,982	\$ 8,907
Other	SC625	\$ 16,121	\$ 16,009	\$ 15,333	\$ 15,168	\$ 15,043
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 10,067	\$ 14,440	\$ 14,767	\$ 12,813	\$ 14,175
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 7,510	\$ 7,738	\$ 7,952	\$ 8,300	\$ 8,645
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 55,319	\$ 35,475	\$ 34,185	\$ 36,261	\$ 29,079
Other Assets Detail - Code #1	SC691	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 #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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 50	\$ 65	\$ 85	\$ 139	\$ 177
General Valuation Allowances - Total	SUB2092	\$ 79,477	\$ 62,736	\$ 60,170	\$ 59,430	\$ 56,759
Total Assets - Gross	SUB0283	\$ 7,653,544	\$ 7,495,279	\$ 7,299,433	\$ 7,440,461	\$ 7,172,890
Total Assets	SC60	\$ 7,574,067	\$ 7,432,543	\$ 7,239,263	\$ 7,381,031	\$ 7,116,131
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,375,898	\$ 5,240,388	\$ 5,147,584	\$ 5,279,195	\$ 5,044,087
Deposits	SC710	\$ 5,359,824	\$ 5,215,622	\$ 5,124,798	\$ 5,255,148	\$ 5,023,543
Escrows	SC712	\$ 16,229	\$ 24,882	\$ 22,857	\$ 24,213	\$ 20,676
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 155	\$- 116	\$- 71	\$- 166	\$- 132
Borrowings - Total	SC72	\$ 1,433,751	\$ 1,421,712	\$ 1,317,604	\$ 1,291,190	\$ 1,266,587
Advances from FHLBank	SC720	\$ 1,308,185	\$ 1,408,551	\$ 1,283,198	\$ 1,261,084	\$ 1,246,001
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 14,754	\$ 12,307	\$ 33,594	\$ 29,294	\$ 19,774
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 110,812	\$ 854	\$ 812	\$ 812	\$ 812
Other Liabilities - Total	SC75	\$ 50,392	\$ 50,018	\$ 54,932	\$ 62,316	\$ 71,556
Accrued Interest Payable - Deposits	SC763	\$ 15,353	\$ 15,378	\$ 16,892	\$ 19,080	\$ 19,921
Accrued Interest Payable - Other	SC766	\$ 3,577	\$ 4,392	\$ 4,033	\$ 3,634	\$ 4,326
Accrued Taxes	SC776	\$ 964	\$ 1,544	\$ 2,511	\$ 4,491	\$ 9,917
Accounts Payable	SC780	\$ 12,226	\$ 11,595	\$ 11,965	\$ 11,355	\$ 10,860
Deferred Income Taxes	SC790	\$ 1,140	\$ 1,009	\$ 4,051	\$ 5,852	\$ 10,208
Other Liabilities and Deferred Income	SC796	\$ 17,132	\$ 16,100	\$ 15,480	\$ 17,904	\$ 16,324
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

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Description	Line Item	Value	Value	Value	Value	Value
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	\$ 6,860,041	\$ 6,712,118	\$ 6,520,120	\$ 6,632,701	\$ 6,382,230
Minority Interest	SC800	\$ 0	\$ 55	\$ 55	\$ 58	\$ 57
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 231,166	\$ 215,755	\$ 205,802	\$ 210,659	\$ 201,785
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 13,814	\$ 13,814	\$ 13,814	\$ 13,566	\$ 13,566
Paid in Excess of Par	SC830	\$ 217,352	\$ 201,941	\$ 191,988	\$ 197,093	\$ 188,219
Accumulated Other Comprehensive Income - Total	SC86	\$- 33,771	\$- 16,928	\$- 9,039	\$- 1,187	\$ 2,520
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 32,682	\$- 16,428	\$- 8,596	\$- 744	\$ 2,963
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,089	\$- 500	\$- 443	\$- 443	\$- 443
Retained Earnings	SC880	\$ 516,629	\$ 521,545	\$ 522,329	\$ 536,105	\$ 527,576
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 2,694	\$ 1,962
Total Equity Capital	SC80	\$ 714,024	\$ 720,372	\$ 719,092	\$ 748,271	\$ 733,843
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,574,065	\$ 7,432,545	\$ 7,239,267	\$ 7,381,030	\$ 7,116,130

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 11
3	Federal, State, or other taxes receivable	6	\$ 9,547
4	Net deferred tax assets	11	\$ 24,798
6	Prepaid deposit insurance premiums	5	\$ 73
7	Prepaid expenses	17	\$ 4,652
8	Deposits for utilities and other services	1	\$ 71
9	Advances for loans serviced for others	1	\$ 367
11	Deferred issuance costs	1	\$ 681
14	Other noninterest-bearing short-term accounts recv	4	\$ 996
22	Unapplied loan disbursements	2	\$ 1,843
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 86
99	Other	8	\$ 2,995

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 127
5	Deferred gains from sale/leaseback	1	\$ 1,823
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 82
9	Fees received for standby contracts and other	1	\$ 34
11	The liability recorded for post-retirement benefit	7	\$ 3,622
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 279
18	Litigation reserves	1	\$ 5
99	Other	23	\$ 8,971

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 106,585	\$ 106,224	\$ 106,019	\$ 112,016	\$ 113,673
Deposits and Investment Securities	SO115	\$ 2,638	\$ 2,923	\$ 3,707	\$ 4,831	\$ 5,868
Mortgage-Backed Securities	SO125	\$ 9,801	\$ 8,855	\$ 8,428	\$ 7,724	\$ 6,927
Mortgage Loans	SO141	\$ 78,870	\$ 79,233	\$ 78,196	\$ 84,120	\$ 84,372
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 673	\$ 714	\$ 912	\$ 708	\$ 702
Nonmortgage Loans - Total	SUB0950	\$ 14,285	\$ 14,286	\$ 14,536	\$ 14,389	\$ 15,545
Commercial Loans and Leases	SO160	\$ 4,039	\$ 4,025	\$ 4,557	\$ 4,232	\$ 4,806
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 182	\$ 92	\$ 116	\$ 112	\$ 114
Consumer Loans and Leases	SO171	\$ 10,246	\$ 10,261	\$ 9,979	\$ 10,157	\$ 10,739
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 136	\$ 121	\$ 124	\$ 132	\$ 145
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 227	\$ 632	\$ 994	\$ 1,011	\$ 942
Federal Home Loan Bank Stock	SO181	\$ 227	\$ 632	\$ 994	\$ 1,011	\$ 942
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 48,370	\$ 49,509	\$ 50,851	\$ 57,967	\$ 60,779
Deposits	SO215	\$ 36,858	\$ 36,602	\$ 38,674	\$ 44,203	\$ 46,377
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 11,410	\$ 12,855	\$ 12,003	\$ 13,647	\$ 14,049
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	\$ 124	\$ 77	\$ 201	\$ 239	\$ 361
Capitalized Interest	SO271	\$ 22	\$ 25	\$ 27	\$ 122	\$ 8
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 58,442	\$ 57,347	\$ 56,162	\$ 55,060	\$ 53,836
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 26,775	\$ 11,483	\$ 6,778	\$ 6,074	\$ 6,733
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 31,667	\$ 45,864	\$ 49,384	\$ 48,986	\$ 47,103
Noninterest Income - Total	SO42	\$ 12,384	\$ 11,908	\$ 13,919	\$ 16,186	\$ 13,584
Mortgage Loan Servicing Fees	SO410	\$ 974	\$ 1,002	\$ 996	\$ 988	\$ 1,229
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 4,764	\$- 679	\$ 1,231	\$- 2,030	\$- 1,500

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 10,505	\$ 11,013	\$ 10,951	\$ 10,857	\$ 10,797
Net Income (Loss) from Other - Total	SUB0451	\$ 695	\$- 1,060	\$ 725	\$ 2,489	\$ 667
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,549	\$- 133	\$ 1,407	\$ 2,774	\$ 1,327
Operations & Sale of Repossessed Assets	SO461	\$- 821	\$- 396	\$- 272	\$- 167	\$- 100
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 37	\$- 52	\$- 10	\$ 8
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 1	\$ 2	\$- 1	\$- 18	\$ 383
Sale of Other Assets Held for Investment	SO477	\$ 19	\$ 17	\$ 0	\$ 260	\$- 1
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 53	\$- 587	\$- 357	\$- 350	\$- 950
Other Noninterest Income	SO488	\$ 4,974	\$ 1,632	\$ 16	\$ 3,882	\$ 2,391
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 49,586	\$ 46,998	\$ 46,839	\$ 50,331	\$ 49,877
All Personnel Compensation and Expense	SO510	\$ 29,522	\$ 27,568	\$ 28,152	\$ 31,438	\$ 31,235
Legal Expense	SO520	\$ 424	\$ 253	\$ 327	\$ 252	\$ 227
Office Occupancy and Equipment Expense	SO530	\$ 8,970	\$ 9,166	\$ 8,585	\$ 9,085	\$ 8,604
Marketing and Other Professional Services	SO540	\$ 2,574	\$ 2,076	\$ 2,538	\$ 2,159	\$ 2,513
Loan Servicing Fees	SO550	\$ 10	\$ 11	\$ 13	\$ 17	\$ 24
Goodwill and Other Intangibles Expense	SO560	\$ 321	\$ 336	\$ 343	\$ 383	\$ 371
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 35	\$ 45	\$ 45	\$ 28	\$ 47
Other Noninterest Expense	SO580	\$ 7,730	\$ 7,543	\$ 6,836	\$ 6,969	\$ 6,856
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	\$- 5,535	\$ 10,774	\$ 16,464	\$ 14,841	\$ 10,810
Income Taxes - Total	SO71	\$- 904	\$ 5,066	\$ 7,084	\$ 6,654	\$ 5,649

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 1,131	\$ 4,893	\$ 6,437	\$ 6,061	\$ 5,121
State, Local & Other	SO720	\$ 227	\$ 173	\$ 647	\$ 593	\$ 528
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 4,631	\$ 5,708	\$ 9,380	\$ 8,187	\$ 5,161
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 4,631	\$ 5,708	\$ 9,380	\$ 8,187	\$ 5,161

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 1
4	Net income(loss) from leasing or subleasing space	1	\$ 50
5	Net income(loss) from real estate held for invest	1	\$ 12
7	Net income(loss) from leased property	1	\$ 6
11	Adjustments to prior periods	1	\$ 42
15	Income from corporate-owned life insurance	4	\$ 121
99	Other	14	\$ 4,449

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	9	\$ 535
2	OTS assessments	4	\$ 23
6	Supervisory examination fees	4	\$ 52
7	Office supplies, printing, and postage	13	\$ 1,130
8	Telephone, including data lines	9	\$ 702
9	Loan origination expense	2	\$ 87
10	ATM expense	4	\$ 608
15	Foreclosure expenses	3	\$ 116
99	Other	15	\$ 870

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 419,319	\$ 312,734	\$ 214,506	\$ 112,016	\$ 430,209
YTD - Deposits and Investment Securities	Y_SO115	\$ 13,780	\$ 11,142	\$ 8,498	\$ 4,831	\$ 24,621
YTD - Mortgage-Backed Securities	Y_SO125	\$ 34,219	\$ 24,418	\$ 16,033	\$ 7,724	\$ 24,836
YTD - Mortgage Loans	Y_SO141	\$ 310,951	\$ 232,081	\$ 159,362	\$ 84,120	\$ 318,149
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,952	\$ 2,279	\$ 1,574	\$ 708	\$ 2,055
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 15,990	\$ 11,951	\$ 8,589	\$ 4,232	\$ 19,208
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 481	\$ 299	\$ 228	\$ 112	\$ 399
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 40,438	\$ 30,192	\$ 19,966	\$ 10,157	\$ 40,437
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 508	\$ 372	\$ 256	\$ 132	\$ 504
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,784	\$ 2,557	\$ 1,975	\$ 1,011	\$ 3,376
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,784	\$ 2,557	\$ 1,975	\$ 1,011	\$ 3,376
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 199,735	\$ 151,365	\$ 106,830	\$ 57,967	\$ 226,219
YTD - Deposits	Y_SO215	\$ 150,390	\$ 113,532	\$ 81,298	\$ 44,203	\$ 174,492
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 48,932	\$ 37,522	\$ 25,273	\$ 13,647	\$ 49,163
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	\$ 609	\$ 485	\$ 408	\$ 239	\$ 2,696
YTD - Capitalized Interest	Y_SO271	\$ 196	\$ 174	\$ 149	\$ 122	\$ 132
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 222,368	\$ 163,926	\$ 109,651	\$ 55,060	\$ 207,366
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 50,633	\$ 23,858	\$ 12,502	\$ 6,074	\$ 15,219
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 171,735	\$ 140,068	\$ 97,149	\$ 48,986	\$ 192,147
YTD - Noninterest Income - Total	Y_SO42	\$ 53,256	\$ 40,872	\$ 29,893	\$ 16,186	\$ 55,691
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 3,910	\$ 2,936	\$ 1,984	\$ 988	\$ 4,381
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 6,186	\$- 1,422	\$- 799	\$- 2,030	\$- 3,512

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 42,892	\$ 32,387	\$ 21,663	\$ 10,857	\$ 42,829
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,221	\$ 1,526	\$ 3,232	\$ 2,489	\$ 5,655
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,951	\$ 3,402	\$ 4,181	\$ 2,774	\$ 5,342
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,656	\$- 835	\$- 439	\$- 167	\$- 595
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 25	\$- 25	\$- 62	\$- 10	\$ 4
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 829
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2	\$ 1	\$- 1	\$- 18	\$ 952
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 296	\$ 277	\$ 260	\$ 260	\$ 11
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 1,347	\$- 1,294	\$- 707	\$- 350	\$- 888
YTD - Other Noninterest Income	Y_SO488	\$ 10,419	\$ 5,445	\$ 3,813	\$ 3,882	\$ 6,338
YTD - Noninterest Expense - Total	Y_SO51	\$ 186,114	\$ 136,528	\$ 93,802	\$ 50,331	\$ 181,614
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 111,747	\$ 82,225	\$ 57,429	\$ 31,438	\$ 110,659
YTD - Legal Expense	Y_SO520	\$ 1,237	\$ 813	\$ 579	\$ 252	\$ 1,589
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 34,159	\$ 25,189	\$ 16,861	\$ 9,085	\$ 31,905
YTD - Marketing and Other Professional Services	Y_SO540	\$ 9,158	\$ 6,584	\$ 4,658	\$ 2,159	\$ 9,074
YTD - Loan Servicing Fees	Y_SO550	\$ 51	\$ 41	\$ 30	\$ 17	\$ 28
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,336	\$ 1,015	\$ 679	\$ 383	\$ 1,362
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 153	\$ 118	\$ 73	\$ 28	\$ 217
YTD - Other Noninterest Expense	Y_SO580	\$ 28,273	\$ 20,543	\$ 13,493	\$ 6,969	\$ 26,780
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 38,877	\$ 44,412	\$ 33,240	\$ 14,841	\$ 66,224
YTD - Income Taxes - Total	Y_SO71	\$ 18,782	\$ 19,686	\$ 14,479	\$ 6,654	\$ 29,125
YTD - Federal	Y_SO710	\$ 17,084	\$ 18,215	\$ 13,210	\$ 6,061	\$ 26,290
YTD - State, Local, and Other	Y_SO720	\$ 1,698	\$ 1,471	\$ 1,269	\$ 593	\$ 2,835
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 20,095	\$ 24,726	\$ 18,761	\$ 8,187	\$ 37,099
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 20,095	\$ 24,726	\$ 18,761	\$ 8,187	\$ 37,099

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 62,734	\$ 60,169	\$ 57,078	\$ 56,757	\$ 52,445
Net Provision for Loss	VA115	\$ 26,579	\$ 11,499	\$ 6,815	\$ 6,110	\$ 6,685
Transfers	VA125	\$- 3,485	\$- 2,495	\$- 1,076	\$- 137	\$- 468
Recoveries	VA135	\$ 305	\$ 581	\$ 224	\$ 356	\$ 189
Adjustments	VA145	\$ 2	\$- 15	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 6,667	\$ 7,005	\$ 2,872	\$ 3,655	\$ 2,094
General Valuation Allowances - Ending Balance	VA165	\$ 79,468	\$ 62,734	\$ 60,169	\$ 59,431	\$ 56,757
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,666	\$ 2,300	\$ 2,071	\$ 2,021	\$ 2,020
Net Provision for Loss	VA118	\$ 231	\$ 29	\$ 8	\$- 8	\$ 95
Transfers	VA128	\$ 3,485	\$ 2,495	\$ 1,076	\$ 137	\$ 468
Adjustments	VA148	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,456	\$ 173	\$ 854	\$ 79	\$ 562
Specific Valuation Allowances - Ending Balance	VA168	\$ 6,926	\$ 4,666	\$ 2,301	\$ 2,071	\$ 2,021
Total Valuation Allowances - Beginning Balance	VA110	\$ 67,400	\$ 62,469	\$ 59,149	\$ 58,778	\$ 54,465
Net Provision for Loss	VA120	\$ 26,810	\$ 11,528	\$ 6,823	\$ 6,102	\$ 6,780
Recoveries	VA140	\$ 305	\$ 581	\$ 224	\$ 356	\$ 189
Adjustments	VA150	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 8,123	\$ 7,178	\$ 3,726	\$ 3,734	\$ 2,656
Total Valuation Allowances - Ending Balance	VA170	\$ 86,394	\$ 67,400	\$ 62,470	\$ 61,502	\$ 58,778
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,667	\$ 7,005	\$ 2,872	\$ 3,655	\$ 2,094
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,687	\$ 2,204	\$ 1,203	\$ 1,647	\$ 221
Construction - Total	SUB2030	\$ 209	\$ 421	\$ 0	\$ 206	\$ 84
1-4 Dwelling Units	VA420	\$ 209	\$ 421	\$ 0	\$ 206	\$ 84
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,478	\$ 1,783	\$ 1,203	\$ 1,441	\$ 137
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 239	\$ 264	\$ 719	\$ 668	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 412	\$ 1,284	\$ 305	\$ 302	\$ 83
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 144	\$ 133	\$ 7	\$ 74	\$ 26
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 36	\$ 0	\$ 17	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 683	\$ 66	\$ 172	\$ 380	\$ 28
Nonmortgage Loans - Total	VA56	\$ 2,809	\$ 1,930	\$ 1,667	\$ 2,006	\$ 1,789
Commercial Loans	VA520	\$ 691	\$ 152	\$ 195	\$ 285	\$ 116
Consumer Loans - Total	SUB2061	\$ 2,118	\$ 1,778	\$ 1,472	\$ 1,721	\$ 1,673
Loans on Deposits	VA510	\$ 26	\$ 0	\$ 2	\$ 1	\$ 4
Home Improvement Loans	VA516	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 100	\$ 37	\$ 44	\$ 61	\$ 17
Mobile Home Loans	VA550	\$ 494	\$ 743	\$ 479	\$ 508	\$ 374
Credit Cards	VA556	\$ 256	\$ 251	\$ 226	\$ 138	\$ 169
Other	VA560	\$ 1,242	\$ 742	\$ 721	\$ 1,013	\$ 1,109
Repossessed Assets - Total	VA60	\$ 27	\$ 528	\$ 2	\$ 2	\$ 84
Real Estate - Construction	VA605	\$ 0	\$ 20	\$ 0	\$ 0	\$ 34
Real Estate - 1-4 Dwelling Units	VA613	\$ 26	\$ 274	\$ 2	\$ 2	\$ 50
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 83	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 100	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 1	\$ 51	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 2,144	\$ 2,343	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 305	\$ 581	\$ 224	\$ 356	\$ 189
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 120	\$ 272	\$ 1	\$ 14	\$ 11
Construction - Total	SUB2130	\$ 1	\$ 16	\$ 0	\$ 0	\$ 8
1-4 Dwelling Units	VA421	\$ 1	\$ 16	\$ 0	\$ 0	\$ 8
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 119	\$ 256	\$ 1	\$ 14	\$ 3
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 14	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 16	\$ 69	\$ 0	\$ 14	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 3	\$ 72	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 100	\$ 101	\$ 0	\$ 0	\$ 2
Nonmortgage Loans - Total	VA57	\$ 181	\$ 309	\$ 223	\$ 342	\$ 178

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 26	\$ 22	\$ 24	\$ 46	\$ 16
Consumer Loans - Total	SUB2161	\$ 155	\$ 287	\$ 199	\$ 296	\$ 162
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 12	\$ 5
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 17	\$ 23	\$ 27	\$ 46	\$ 27
Mobile Home Loans	VA551	\$ 46	\$ 74	\$ 13	\$ 11	\$ 9
Credit Cards	VA557	\$ 23	\$ 13	\$ 8	\$ 14	\$ 5
Other	VA561	\$ 69	\$ 176	\$ 151	\$ 213	\$ 116
Other Assets	VA931	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,714	\$ 2,524	\$ 1,084	\$ 128	\$ 563
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 3,379	\$ 2,406	\$ 1,032	\$ 197	\$ 527
Construction - Total	SUB2230	\$ 1,845	\$- 100	\$ 1,216	\$ 0	\$ 10
1-4 Dwelling Units	VA422	\$ 1,438	\$- 100	\$ 1,216	\$ 0	\$ 10
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 407	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,534	\$ 2,506	\$- 184	\$ 197	\$ 517
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 43	\$ 294	\$ 406	\$ 197	\$ 217
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 351	\$ 612	\$- 190	\$ 0	\$ 0
Land	VA492	\$ 1,140	\$ 1,600	\$- 400	\$ 0	\$ 300
Nonmortgage Loans - Total	VA58	\$ 300	\$ 109	\$ 52	\$- 59	\$- 48
Commercial Loans	VA522	\$ 285	\$ 105	\$ 35	\$ 0	\$- 50
Consumer Loans - Total	SUB2261	\$ 15	\$ 4	\$ 17	\$- 59	\$ 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	\$- 1	\$- 2	\$ 14	\$ 9	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 16	\$ 6	\$ 3	\$- 68	\$ 2
Repossessed Assets - Total	VA62	\$ 35	\$ 9	\$- 10	\$- 10	\$ 84
Real Estate - Construction	VA606	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 20	\$ 9	\$- 10	\$- 10	\$ 84
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 10	\$ 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	\$ 10,076	\$ 8,948	\$ 3,732	\$ 3,427	\$ 2,468
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 4,946	\$ 4,338	\$ 2,234	\$ 1,830	\$ 737
Construction - Total	SUB2330	\$ 2,053	\$ 305	\$ 1,216	\$ 206	\$ 86
1-4 Dwelling Units	VA425	\$ 1,646	\$ 305	\$ 1,216	\$ 206	\$ 86
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 407	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,893	\$ 4,033	\$ 1,018	\$ 1,624	\$ 651
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 239	\$ 250	\$ 718	\$ 668	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 439	\$ 1,509	\$ 711	\$ 485	\$ 299
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 144	\$ 133	\$ 7	\$ 74	\$ 26
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 348	\$ 576	\$- 190	\$ 17	\$ 0
Land	VA495	\$ 1,723	\$ 1,565	\$- 228	\$ 380	\$ 326
Nonmortgage Loans - Total	VA59	\$ 2,928	\$ 1,730	\$ 1,496	\$ 1,605	\$ 1,563
Commercial Loans	VA525	\$ 950	\$ 235	\$ 206	\$ 239	\$ 50
Consumer Loans - Total	SUB2361	\$ 1,978	\$ 1,495	\$ 1,290	\$ 1,366	\$ 1,513
Loans on Deposits	VA515	\$ 26	\$ 0	\$ 2	\$- 11	\$- 1
Home Improvement Loans	VA519	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 82	\$ 12	\$ 31	\$ 24	\$- 10
Mobile Home Loans	VA555	\$ 448	\$ 669	\$ 466	\$ 497	\$ 365

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 233	\$ 238	\$ 218	\$ 124	\$ 164
Other	VA565	\$ 1,189	\$ 572	\$ 573	\$ 732	\$ 995
Repossessed Assets - Total	VA65	\$ 62	\$ 537	\$- 8	\$- 8	\$ 168
Real Estate - Construction	VA607	\$ 15	\$ 20	\$ 0	\$ 0	\$ 34
Real Estate - 1-4 Dwelling Units	VA615	\$ 46	\$ 283	\$- 8	\$- 8	\$ 134
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 83	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 100	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 1	\$ 51	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 2,140	\$ 2,343	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 10,686	\$ 10,884	\$ 14,303	\$ 6,234	\$ 5,813
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 24,878	\$ 21,835	\$ 22,036	\$ 14,157	\$ 10,483
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 8,483	\$ 7,648	\$ 9,649	\$ 3,363	\$ 4,058
Construction	VA951	\$ 891	\$ 1,524	\$ 735	\$ 1,450	\$ 73
Permanent - 1-4 Dwelling Units	VA952	\$ 4,673	\$ 4,467	\$ 7,561	\$ 1,641	\$ 2,133
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 314	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 656	\$ 533	\$ 65	\$ 44	\$ 64
Permanent - Land	VA955	\$ 2,263	\$ 810	\$ 1,288	\$ 228	\$ 1,788
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 139,290	\$ 90,794	\$ 60,935	\$ 54,296	\$ 46,729
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 242,664	\$ 142,440	\$ 124,650	\$ 102,269	\$ 81,062
Substandard	VA965	\$ 233,321	\$ 136,777	\$ 122,031	\$ 96,749	\$ 77,841
Doubtful	VA970	\$ 9,343	\$ 5,663	\$ 2,619	\$ 5,520	\$ 3,221
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 238,988	\$ 167,229	\$ 141,850	\$ 136,747	\$ 119,906
Mortgages - Total	SUB2421	\$ 215,648	\$ 150,776	\$ 127,555	\$ 124,250	\$ 100,163
Construction and Land Loans	SUB2430	\$ 81,338	\$ 49,361	\$ 46,112	\$ 26,103	\$ 24,090
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 99,514	\$ 70,402	\$ 56,827	\$ 73,035	\$ 58,718
Permanent Loans Secured by All Other Property	SUB2450	\$ 79,504	\$ 58,421	\$ 51,304	\$ 42,305	\$ 28,861
Nonmortgages - Total	SUB2461	\$ 23,340	\$ 16,453	\$ 14,295	\$ 12,497	\$ 19,743
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 141,353	\$ 102,764	\$ 90,685	\$ 84,278	\$ 81,263
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 139,320	\$ 101,522	\$ 89,629	\$ 81,987	\$ 79,783
Mortgage Loans - Total	SUB2481	\$ 122,837	\$ 88,378	\$ 78,696	\$ 72,834	\$ 64,789
Construction	PD115	\$ 17,005	\$ 9,894	\$ 13,487	\$ 4,609	\$ 8,327
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 8,865	\$ 6,070	\$ 3,984	\$ 4,662	\$ 5,046
Secured by First Liens	PD123	\$ 50,367	\$ 34,344	\$ 26,803	\$ 38,333	\$ 35,444
Secured by Junior Liens	PD124	\$ 989	\$ 471	\$ 580	\$ 1,114	\$ 229
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 2,509	\$ 1,264	\$ 93
Nonresidential Property (Except Land)	PD135	\$ 18,519	\$ 20,276	\$ 13,387	\$ 12,562	\$ 9,238
Land	PD138	\$ 27,092	\$ 17,323	\$ 17,946	\$ 10,290	\$ 6,412
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 6,979	\$ 4,609	\$ 5,071	\$ 4,647	\$ 7,370
Consumer Loans - Total	SUB2511	\$ 9,504	\$ 8,535	\$ 5,862	\$ 4,506	\$ 7,624
Loans on Deposits	PD161	\$ 58	\$ 72	\$ 87	\$ 76	\$ 690
Home Improvement Loans	PD163	\$ 0	\$ 2	\$ 6	\$ 2	\$ 3
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,464	\$ 1,098	\$ 1,076	\$ 1,022	\$ 1,331
Mobile Home Loans	PD169	\$ 3,831	\$ 4,147	\$ 2,756	\$ 1,589	\$ 3,299
Credit Cards	PD171	\$ 377	\$ 306	\$ 272	\$ 253	\$ 256
Other	PD180	\$ 3,774	\$ 2,910	\$ 1,665	\$ 1,564	\$ 2,045
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 420	\$ 410	\$ 2,476	\$ 611	\$ 799
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 330	\$ 165	\$ 298	\$ 120	\$ 491
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 330	\$ 165	\$ 298	\$ 120	\$ 93
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,033	\$ 1,242	\$ 1,056	\$ 2,291	\$ 1,480
Mortgage Loans - Total	SUB2491	\$ 1,917	\$ 1,162	\$ 962	\$ 2,186	\$ 1,412
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 780	\$ 459
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 101	\$ 56	\$ 31	\$ 10	\$ 14
Secured by First Liens	PD223	\$ 461	\$ 1,098	\$ 911	\$ 1,184	\$ 718
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 750	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 18	\$ 211	\$ 220
Land	PD238	\$ 605	\$ 8	\$ 2	\$ 1	\$ 1
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 116	\$ 80	\$ 94	\$ 105	\$ 68
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	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 116	\$ 80	\$ 86	\$ 105	\$ 68
Other	PD280	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 488	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 97,635	\$ 64,465	\$ 51,165	\$ 52,469	\$ 38,643
Mortgage Loans - Total	SUB2501	\$ 90,894	\$ 61,236	\$ 47,897	\$ 49,230	\$ 33,962

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 19,625	\$ 12,059	\$ 5,937	\$ 3,521	\$ 3,798
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 5,575	\$ 3,130	\$ 2,000	\$ 3,785	\$ 2,663
Secured by First Liens	PD323	\$ 32,958	\$ 25,046	\$ 22,428	\$ 23,874	\$ 14,432
Secured by Junior Liens	PD324	\$ 198	\$ 187	\$ 90	\$ 73	\$ 172
Multifamily (5 or more) Dwelling Units	PD325	\$ 3,156	\$ 2,507	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 12,371	\$ 8,230	\$ 8,702	\$ 11,075	\$ 7,804
Land	PD338	\$ 17,011	\$ 10,077	\$ 8,740	\$ 6,902	\$ 5,093
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,446	\$ 1,550	\$ 1,450	\$ 1,216	\$ 2,076
Consumer Loans - Total	SUB2531	\$ 3,295	\$ 1,679	\$ 1,818	\$ 2,023	\$ 2,605
Loans on Deposits	PD361	\$ 10	\$ 10	\$ 0	\$ 1	\$ 10
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 271	\$ 179	\$ 96	\$ 121	\$ 109
Mobile Home Loans	PD369	\$ 2,054	\$ 1,276	\$ 1,562	\$ 1,481	\$ 1,724
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Other	PD380	\$ 960	\$ 214	\$ 160	\$ 420	\$ 758
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 3,400	\$ 2,676	\$ 841	\$ 654	\$ 566
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 395	\$ 0	\$ 0	\$ 0	\$ 48
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 48
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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	\$ 62,610	\$ 61,170	\$ 59,566	\$ 67,971	\$ 69,978
90% up to 100% LTV	LD110	\$ 53,758	\$ 50,842	\$ 50,373	\$ 58,351	\$ 57,995
100% and greater LTV	LD120	\$ 8,852	\$ 10,328	\$ 9,193	\$ 9,620	\$ 11,983
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 3,926	\$ 2,267	\$ 1,835	\$ 3,917	\$ 3,414
Past Due and Still Accruing - Total	SUB5240	\$ 2,273	\$ 838	\$ 151	\$ 1,033	\$ 1,228

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,273	\$ 838	\$ 151	\$ 1,033	\$ 1,228
90% up to 100% LTV	LD210	\$ 2,270	\$ 444	\$ 82	\$ 1,019	\$ 929
100% and greater LTV	LD220	\$ 3	\$ 394	\$ 69	\$ 14	\$ 299
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,653	\$ 1,429	\$ 1,684	\$ 2,884	\$ 2,186
90% up to 100% LTV	LD250	\$ 1,393	\$ 1,170	\$ 1,338	\$ 1,425	\$ 802
100% and greater LTV	LD260	\$ 260	\$ 259	\$ 346	\$ 1,459	\$ 1,384
Net Charge-offs - Total	SUB5300	\$ 119	\$ 22	\$ 27	\$ 25	\$ 27
90% up to 100% LTV	LD310	\$ 111	\$ 22	\$ 27	\$ 25	\$ 27
100% and greater LTV	LD320	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 672	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 672	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 5,052	\$ 8,232	\$ 5,546	\$ 9,282	\$ 9,706
90% up to 100% LTV	LD430	\$ 3,754	\$ 4,017	\$ 4,919	\$ 8,168	\$ 7,860
100% and greater LTV	LD440	\$ 1,298	\$ 4,215	\$ 627	\$ 1,114	\$ 1,846
Sales - Total	SUB5340	\$ 0	\$ 3,009	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 2,429	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 580	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 96,018	\$ 94,058	\$ 84,370	\$ 179,425	\$ 170,516
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 321	\$ 1,512	\$ 345	\$ 14,987	\$ 11,051
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 620,199	\$ 623,018	\$ 406,554	\$ 350,463	\$ 320,692
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 170,597	\$ 182,360	\$ 185,047	\$ 207,199	\$ 244,241
Mortgage Construction Loans	CC105	\$ 124,469	\$ 134,543	\$ 143,593	\$ 146,956	\$ 169,778
Other Mortgage Loans	CC115	\$ 46,128	\$ 47,817	\$ 41,454	\$ 60,243	\$ 74,463
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 8,492	\$ 11,869	\$ 5,177	\$ 9,002	\$ 10,175
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 112,493	\$ 108,726	\$ 121,434	\$ 135,220	\$ 105,163
1-4 Dwelling Units	CC280	\$ 50,017	\$ 32,523	\$ 38,020	\$ 45,003	\$ 37,725
Multifamily (5 or more) Dwelling Units	CC290	\$ 5,319	\$ 739	\$ 110	\$ 652	\$ 2,662
All Other Real Estate	CC300	\$ 57,157	\$ 75,464	\$ 83,304	\$ 89,565	\$ 64,776
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,346	\$ 2,605	\$ 6,554	\$ 1,468	\$ 3,129
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 2,003	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 9,832	\$ 9,093	\$ 4,070	\$ 5,121	\$ 10,523
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 2,005	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 55,000	\$ 13,000	\$ 11,000	\$ 26,000	\$ 13,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 27,600	\$ 31,500	\$ 18,000	\$ 28,000	\$ 22,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 626,965	\$ 595,970	\$ 616,973	\$ 604,064	\$ 611,885
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 443,741	\$ 438,544	\$ 432,372	\$ 427,776	\$ 426,094
Commercial Lines	CC420	\$ 90,410	\$ 106,657	\$ 90,004	\$ 81,041	\$ 92,665
Open-End Consumer Lines - Credit Cards	CC423	\$ 77,269	\$ 35,056	\$ 78,883	\$ 78,388	\$ 76,518
Open-End Consumer Lines - Other	CC425	\$ 15,545	\$ 15,713	\$ 15,714	\$ 16,859	\$ 16,608
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 14,005	\$ 16,605	\$ 20,191	\$ 20,619	\$ 18,338
Commercial	CC430	\$ 3,336	\$ 2,472	\$ 2,091	\$ 3,332	\$ 2,457
Standby, Not Included on CC465 or CC468	CC435	\$ 10,669	\$ 14,133	\$ 18,100	\$ 17,287	\$ 15,881
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 756,642	\$ 773,086	\$ 734,552	\$ 761,312	\$ 740,222
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,763	\$ 1,796	\$ 1,768	\$ 1,977	\$ 1,910
Other Contingent Liabilities	CC480	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 68,277	\$ 9,566	\$ 31,847	\$ 85,582	\$ 53,014
Sales	CF145	\$ 2,008	\$ 2,994	\$ 0	\$ 1,268	\$ 1,963
Other Balance Changes	CF148	\$- 44,658	\$- 22,142	\$- 69,143	\$- 33,555	\$- 24,966
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 82,869	\$ 31,570	\$ 12,225	\$ 32,074	\$ 48,067
Sales	CF155	\$ 1,074	\$ 0	\$ 1,277	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 28,206	\$- 18,199	\$ 11,125	\$- 6,427	\$- 6,074
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 151,146	\$ 41,136	\$ 44,072	\$ 117,656	\$ 101,081
Sales - Total	SUB3821	\$ 3,082	\$ 2,994	\$ 1,277	\$ 1,268	\$ 1,963
Net Purchases - Total	SUB3826	\$ 148,064	\$ 38,142	\$ 42,795	\$ 116,388	\$ 99,118
Mortgage Loans Disbursed - Total	SUB3831	\$ 437,756	\$ 575,119	\$ 592,587	\$ 594,301	\$ 547,812
Construction Loans - Total	SUB3840	\$ 103,845	\$ 139,138	\$ 140,864	\$ 117,772	\$ 145,033
1-4 Dwelling Units	CF190	\$ 72,786	\$ 95,519	\$ 85,570	\$ 84,876	\$ 101,150
Multifamily (5 or more) Dwelling Units	CF200	\$ 7,165	\$ 3,439	\$ 1,641	\$ 1,306	\$ 4,465
Nonresidential	CF210	\$ 23,894	\$ 40,180	\$ 53,653	\$ 31,590	\$ 39,418
Permanent Loans - Total	SUB3851	\$ 333,911	\$ 435,981	\$ 451,723	\$ 476,529	\$ 402,779
1-4 Dwelling Units	CF225	\$ 155,995	\$ 187,931	\$ 216,055	\$ 213,834	\$ 188,910
Home Equity and Junior Liens	CF226	\$ 73,942	\$ 89,938	\$ 75,197	\$ 70,099	\$ 63,288
Multifamily (5 or more) Dwelling Units	CF245	\$ 9,099	\$ 6,428	\$ 11,032	\$ 11,095	\$ 7,927
Nonresidential (Except Land)	CF260	\$ 99,175	\$ 154,824	\$ 125,362	\$ 140,443	\$ 99,318
Land	CF270	\$ 69,642	\$ 86,798	\$ 99,274	\$ 111,157	\$ 106,624
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 17,412	\$ 10,480	\$ 23,716	\$ 20,387	\$ 24,688
1-4 Dwelling Units	CF280	\$ 10,476	\$ 7,036	\$ 12,264	\$ 12,687	\$ 21,966
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 599	\$ 1,526	\$ 1,954
Nonresidential	CF300	\$ 6,936	\$ 3,444	\$ 10,853	\$ 6,174	\$ 768
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 67,402	\$ 83,313	\$ 127,091	\$ 137,740	\$ 97,855
1-4 Dwelling Units	CF310	\$ 63,889	\$ 79,042	\$ 113,970	\$ 122,789	\$ 82,598
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 90	\$ 195	\$ 85

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 2,150	\$ 771
Nonresidential	CF330	\$ 3,513	\$ 4,271	\$ 13,121	\$ 12,801	\$ 14,486
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 49,990	\$- 72,833	\$- 103,375	\$- 117,353	\$- 73,167
Memo - Refinancing Loans	CF361	\$ 163,717	\$ 171,848	\$ 189,376	\$ 210,270	\$ 159,347
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 46,804	\$ 40,727	\$ 46,614	\$ 51,314	\$ 58,209
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 47,185	\$ 58,898	\$ 63,936	\$ 47,127	\$ 48,000
Sales	CF405	\$ 0	\$ 0	\$ 466	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 93,989	\$ 99,625	\$ 110,550	\$ 98,441	\$ 106,209
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 466	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 93,989	\$ 99,625	\$ 110,084	\$ 98,441	\$ 106,209
Deposits:						
Interest Credited to Deposits	CF430	\$ 33,478	\$ 35,649	\$ 38,245	\$ 42,878	\$ 44,637

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 378,087	\$ 337,673	\$ 268,227	\$ 265,859	\$ 196,552
Fully Insured	DI100	\$ 305,999	\$ 277,273	\$ 218,202	\$ 250,445	\$ 188,539
Other	DI110	\$ 72,088	\$ 60,400	\$ 50,025	\$ 15,414	\$ 8,013
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 3,090,159	\$ 3,032,798	\$ 2,904,191	\$ 2,954,712	\$ 2,848,240
Greater than \$100,000	DI130	\$ 1,875,034	\$ 1,812,489	\$ 1,842,242	\$ 1,922,440	\$ 1,799,034
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	366,990	366,976	364,925	371,616	364,856
Greater than \$100,000	DI160	8,328	7,998	8,176	8,482	8,136
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 396,155	\$ 380,544	\$ 367,006	\$ 368,042	\$ 361,655
Greater than \$250,000	DI175	\$ 33,832	\$ 33,601	\$ 34,222	\$ 34,169	\$ 35,297
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	15,452	15,275	15,295	15,676	23,848
Greater than \$250,000	DI185	85	84	87	87	89

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	390,855	390,333	388,483	395,861	396,929
IRA/Keogh Accounts	DI200	\$ 428,598	\$ 409,556	\$ 401,448	\$ 402,227	\$ 396,928
Uninsured Deposits	DI210	\$ 739,848	\$ 853,523	\$ 1,045,000	\$ 1,086,717	\$ 1,003,590
Preferred Deposits	DI220	\$ 16,399	\$ 30,469	\$ 29,466	\$ 31,468	\$ 31,628
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 622,166	\$ 628,685	\$ 652,491	\$ 646,292	\$ 624,948
Money Market Deposit Accounts	DI320	\$ 1,152,773	\$ 1,125,116	\$ 1,092,743	\$ 1,071,190	\$ 1,005,349
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 330,861	\$ 353,165	\$ 361,247	\$ 367,008	\$ 359,417
Time Deposits	DI340	\$ 3,270,251	\$ 3,133,538	\$ 3,041,178	\$ 3,194,868	\$ 3,054,510
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,266,725	\$ 1,219,376	\$ 1,246,644	\$ 1,336,480	\$ 1,265,040
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 154,348	\$ 141,980	\$ 136,172	\$ 133,007	\$ 142,460
Non-Interest-Bearing Demand Deposits	DI610	\$ 444,011	\$ 400,453	\$ 424,206	\$ 452,450	\$ 560,363
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 5,395,179	\$ 5,259,677	\$ 5,173,878	\$ 5,327,455	\$ 436,907
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 1,353	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 2,495,386	\$ 2,332,102	\$ 2,262,588	\$ 2,221,783	\$ 116,923
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 576	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 118,809	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 74	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,707	1,719	1,721	1,743	1,754
Financial Assets Held for Trading Purposes	SI375	\$ 29	\$ 69	\$ 656	\$ 1,013	\$ 1,362
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 143	\$ 143	\$ 0	\$ 18,493	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 755,978	\$ 721,952	\$ 736,419	\$ 741,014	\$ 707,628
Assets Held for Sale	SI387	\$ 14,714	\$ 11,795	\$ 9,830	\$ 17,896	\$ 99,245
Loans Serviced for Others	SI390	\$ 1,582,644	\$ 1,580,888	\$ 1,593,424	\$ 1,603,202	\$ 1,595,935
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 at Month-end						
First month of Qtr	SI581	81.24%	83.06%	83.14%	83.68%	84.13%
Second month of Qtr	SI582	81.88%	83.04%	82.62%	83.50%	83.46%
Third month of Qtr	SI583	81.69%	82.87%	82.52%	83.00%	82.99%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	86.07%	85.85%	85.88%	85.48%	85.67%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations						
	SI588	\$ 13,862	\$ 13,112	\$ 292,724	\$ 335,580	\$ 458,651
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 34,784	\$ 34,884	\$ 34,335	\$ 39,450	\$ 45,127
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	30	29	27	32	32
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 720,371	\$ 719,090	\$ 723,395	\$ 733,846	\$ 715,488
Net Income (Loss) (SO91)	SI610	\$- 4,631	\$ 5,708	\$ 9,380	\$ 8,187	\$ 5,161
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 127	\$ 5,996	\$ 6,479	\$ 69	\$ 5,126
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 15,412	\$ 9,931	\$ 528	\$ 8,853	\$ 16,993

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
New Basis Accounting Adjustments	SI660	\$- 141	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 16,845	\$- 7,888	\$- 7,954	\$- 3,707	\$ 1,117
Prior Period Adjustments	SI668	\$ 12	\$- 441	\$ 0	\$ 411	\$ 111
Other Adjustments	SI671	\$- 21	\$- 32	\$ 219	\$ 753	\$ 102
Ending Equity Capital (SC80)	SI680	\$ 714,030	\$ 720,372	\$ 719,089	\$ 748,274	\$ 733,846
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 437	\$ 1,136	\$ 1,163	\$ 4,026	\$ 3,510
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 292	\$ 12,705	\$ 24,735	\$ 12,204	\$ 25,731
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 610	\$ 750	\$ 737	\$ 1,088	\$ 868
Average Balance Sheet Data						
Total Assets	SI870	\$ 7,522,772	\$ 7,296,871	\$ 7,203,370	\$ 7,262,647	\$ 7,018,889
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 360,737	\$ 342,684	\$ 432,595	\$ 479,192	\$ 488,393
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,022,439	\$ 5,843,110	\$ 5,686,225	\$ 5,703,624	\$ 5,478,866
Nonmortgage Loans	SI885	\$ 712,289	\$ 695,262	\$ 677,251	\$ 674,145	\$ 656,353
Deposits and Excrows	SI890	\$ 5,078,819	\$ 4,913,319	\$ 4,920,129	\$ 4,924,501	\$ 4,819,009
Total Borrowings	SI895	\$ 1,438,178	\$ 1,353,291	\$ 1,266,594	\$ 1,291,159	\$ 1,167,483

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	0	1
Any Outstanding Futures or Options Positions?	SQ310	1	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	13	13	12	12	12

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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	\$ 161,931	\$ 178,308	\$ 179,166	\$ 158,915	\$ 164,156
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 125,032	\$ 138,208	\$ 141,431	\$ 118,133	\$ 122,087
Personal Trust and Agency Accounts	FS210	\$ 63,704	\$ 68,473	\$ 68,771	\$ 71,324	\$ 73,216
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 23,530	\$ 30,522	\$ 31,577	\$ 5,442	\$ 5,009
Employee Benefit - Defined Contribution	FS220	\$ 19,159	\$ 25,105	\$ 26,234	\$ 278	\$ 288
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 4,371	\$ 5,417	\$ 5,343	\$ 5,164	\$ 4,721
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 37,798	\$ 39,213	\$ 41,083	\$ 41,367	\$ 43,862
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 6,716	\$ 7,994	\$ 9,812	\$ 6,895	\$ 6,591
Personal Trust and Agency Accounts	FS211	\$ 4,441	\$ 5,180	\$ 6,954	\$ 6,784	\$ 6,591
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,275	\$ 2,814	\$ 2,858	\$ 111	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 2,275	\$ 2,814	\$ 2,858	\$ 111	\$ 0
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	\$ 30,183	\$ 32,106	\$ 27,923	\$ 33,887	\$ 35,478
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	322	325	327	311	307
Personal Trust and Agency Accounts	FS212	227	230	237	235	232
Retirement-related Trust and Agency Accounts - Total	SUB6120	37	38	37	25	23
Employee Benefit - Defined Contribution	FS222	12	12	11	1	1

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	25	26	26	24	22
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	58	57	53	51	52
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	24	24	24	17	15
Personal Trust and Agency Accounts	FS213	18	18	18	16	15
Retirement-related Trust and Agency Accounts - Total	SUB6130	6	6	6	1	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	6	6	6	1	0
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	21	21	20	21	23
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 63,704	\$ 17,032	\$ 68,861	\$ 71,324	\$ 73,216

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 30	\$ 0	\$ 168	\$ 204	\$ 114
Interest-Bearing Deposits	FS415	\$ 13,494	\$ 3,951	\$ 15,597	\$ 16,436	\$ 14,283
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,166	\$ 21	\$ 1,283	\$ 2,113	\$ 6,255
State, County and Municipal Obligations	FS425	\$ 1,979	\$ 1,459	\$ 2,411	\$ 2,442	\$ 2,552
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	\$ 5,648	\$ 332	\$ 5,667	\$ 4,664	\$ 2,536
Common and Preferred Stock	FS445	\$ 26,135	\$ 7,717	\$ 32,113	\$ 33,221	\$ 34,967
Real Estate Mortgages	FS450	\$ 409	\$ 1	\$ 410	\$ 414	\$ 417
Real Estate	FS455	\$ 12,200	\$ 3,303	\$ 8,091	\$ 8,272	\$ 8,733
Miscellaneous Assets	FS460	\$ 2,643	\$ 248	\$ 3,121	\$ 3,558	\$ 3,359
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
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		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 714,024	\$ 720,372	\$ 719,092	\$ 748,271	\$ 733,843
Equity Capital Deductions - Total	SUB1631	\$ 9,638	\$ 9,430	\$ 8,127	\$ 8,815	\$ 9,132
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,900	\$ 2,213	\$ 2,120	\$ 2,413	\$ 2,602
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,827	\$ 5,872	\$ 5,916	\$ 6,317	\$ 6,445
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 893	\$ 1,327	\$ 73	\$ 71	\$ 71
Other	CCR134	\$ 18	\$ 18	\$ 18	\$ 14	\$ 14
Equity Capital Additions -Total	SUB1641	\$ 33,648	\$ 16,987	\$ 8,998	\$ 1,237	\$- 2,530
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 32,559	\$ 16,432	\$ 8,555	\$ 794	\$- 2,973
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 55	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 1,089	\$ 500	\$ 443	\$ 443	\$ 443
Tier 1 (Core) Capital	CCR20	\$ 738,034	\$ 727,929	\$ 719,963	\$ 740,693	\$ 722,181

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 7,574,067	\$ 7,432,543	\$ 7,239,263	\$ 7,381,031	\$ 7,116,131
Asset Deductions - Total	SUB1651	\$ 9,594	\$ 9,386	\$ 8,083	\$ 8,771	\$ 8,722
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,856	\$ 2,169	\$ 2,076	\$ 2,369	\$ 2,192
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,827	\$ 5,872	\$ 5,916	\$ 6,317	\$ 6,445
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 893	\$ 1,327	\$ 73	\$ 71	\$ 71
Other	CCR275	\$ 18	\$ 18	\$ 18	\$ 14	\$ 14
Asset Additions - Total	SUB1661	\$ 53,296	\$ 26,417	\$ 12,967	\$ 1,444	\$ - 4,770
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 53,296	\$ 26,417	\$ 12,967	\$ 1,444	\$ - 4,770
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,617,769	\$ 7,449,574	\$ 7,244,147	\$ 7,373,704	\$ 7,102,639
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 303,016	\$ 297,136	\$ 287,950	\$ 292,801	\$ 283,183
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 738,034	\$ 727,929	\$ 719,963	\$ 740,693	\$ 722,181
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 124	\$ 129	\$ 142	\$ 146	\$ 156
Tier 2 Capital - Qualfying 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	\$ 62,466	\$ 55,031	\$ 51,865	\$ 50,668	\$ 47,784
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 62,590	\$ 55,160	\$ 52,007	\$ 50,814	\$ 47,940
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 62,590	\$ 55,160	\$ 52,007	\$ 50,814	\$ 47,940
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,763	\$ 1,796	\$ 1,768	\$ 1,977	\$ 1,910
Total Risk-Based Capital	CCR39	\$ 798,861	\$ 781,293	\$ 770,202	\$ 789,530	\$ 768,211
0% R/W Category - Cash	CCR400	\$ 71,006	\$ 64,117	\$ 60,528	\$ 63,574	\$ 65,198
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 192,948	\$ 191,384	\$ 190,276	\$ 180,671	\$ 180,521
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 52,468	\$ 23,535	\$ 19,959	\$ 22,948	\$ 12,739
0% R/W Category - Assets Total	CCR420	\$ 316,422	\$ 279,036	\$ 270,763	\$ 267,193	\$ 258,458
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 595,835	\$ 527,895	\$ 531,887	\$ 542,028	\$ 474,691
20% R/W Category - Claims on FHLBs	CCR435	\$ 223,245	\$ 273,657	\$ 286,665	\$ 404,732	\$ 385,367
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,498	\$ 2,462	\$ 2,493	\$ 2,802	\$ 2,872
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 93,365	\$ 153,621	\$ 118,468	\$ 69,395	\$ 60,511
20% R/W Category - Other	CCR450	\$ 54,364	\$ 57,349	\$ 66,269	\$ 65,970	\$ 79,629
20% R/W Category - Assets Total	CCR455	\$ 969,307	\$ 1,014,984	\$ 1,005,782	\$ 1,084,927	\$ 1,003,070
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 193,860	\$ 202,995	\$ 201,158	\$ 216,984	\$ 200,614
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,427,638	\$ 2,406,916	\$ 2,393,589	\$ 2,422,814	\$ 2,374,942
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 28,436	\$ 21,353	\$ 23,183	\$ 26,930	\$ 22,159
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 175	\$ 1,196	\$ 232	\$ 13,225	\$ 13,656
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,167	\$ 3,642	\$ 4,648	\$ 4,645	\$ 3,648
50% R/W Category - Other	CCR480	\$ 5,380	\$ 5,926	\$ 7,520	\$ 13,305	\$ 15,028
50% R/W Category - Assets Total	CCR485	\$ 2,465,796	\$ 2,439,033	\$ 2,429,172	\$ 2,480,919	\$ 2,429,433
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,232,904	\$ 1,219,521	\$ 1,214,590	\$ 1,240,466	\$ 1,214,721
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,715	\$ 2,927	\$ 6,990	\$ 4,138	\$ 2,564
100% R/W Category - All Other Assets	CCR506	\$ 4,151,268	\$ 4,026,847	\$ 3,865,457	\$ 3,875,159	\$ 3,770,333
100% R/W Category - Assets Total	CCR510	\$ 4,153,983	\$ 4,029,774	\$ 3,872,447	\$ 3,879,297	\$ 3,772,897
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,153,983	\$ 4,029,774	\$ 3,872,447	\$ 3,879,297	\$ 3,772,897
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	\$ 7,905,508	\$ 7,762,827	\$ 7,578,164	\$ 7,712,336	\$ 7,463,858
Subtotal Risk-Weighted Assets	CCR75	\$ 5,580,742	\$ 5,452,288	\$ 5,288,193	\$ 5,336,743	\$ 5,188,229
Excess Allowances for Loan and Lease Losses	CCR530	\$ 7,307	\$ 7,354	\$ 8,025	\$ 8,213	\$ 8,370
Total Risk-Weighted Assets	CCR78	\$ 5,573,435	\$ 5,444,934	\$ 5,280,168	\$ 5,328,530	\$ 5,179,859
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 445,873	\$ 435,596	\$ 422,413	\$ 426,279	\$ 414,389
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.69%	9.77%	9.94%	10.05%	10.17%
Total Risk-Based Capital Ratio	CCR820	14.33%	14.35%	14.59%	14.82%	14.83%
Tier 1 Risk-Based Capital Ratio	CCR830	13.21%	13.34%	13.60%	13.86%	13.91%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	9.69%	9.77%	9.94%	10.05%	10.17%

*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.