

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93037 - OTS-Regulated: North Carolina
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		16	16	16
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 754,308	\$ 762,554	\$ 731,574
Cash and Non-Interest-Earning Deposits	SC110	\$ 64,060	\$ 72,423	\$ 59,178
Interest-Earning Deposits in FHLBs	SC112	\$ 155,293	\$ 144,342	\$ 134,492
Other Interest-Earning Deposits	SC118	\$ 11,947	\$ 19,596	\$ 19,076
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 122,654	\$ 109,841	\$ 111,876
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 286,143	\$ 301,134	\$ 314,881
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 48,161	\$ 50,131	\$ 49,740
State and Municipal Obligations	SC180	\$ 50,705	\$ 49,885	\$ 31,009
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 11,216	\$ 11,262	\$ 7,348
Accrued Interest Receivable	SC191	\$ 4,129	\$ 3,940	\$ 3,974
Mortgage-Backed Securities - Gross	SUB0072	\$ 189,033	\$ 193,553	\$ 194,590
Mortgage-Backed Securities - Total	SC22	\$ 189,033	\$ 193,553	\$ 194,590
Pass-Through - Total	SUB0073	\$ 180,741	\$ 184,593	\$ 186,243
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 173,904	\$ 177,030	\$ 164,122
Other Pass-Through	SC215	\$ 6,837	\$ 7,563	\$ 22,121
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 7,736	\$ 8,390	\$ 7,799
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 7,736	\$ 8,390	\$ 7,799
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 556	\$ 570	\$ 548

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,045,872	\$ 2,960,891	\$ 2,877,486
Mortgage Loans - Total	SC26	\$ 3,021,086	\$ 2,936,923	\$ 2,854,745
Construction Loans - Total	SUB0100	\$ 435,498	\$ 409,866	\$ 392,445
Residential - Total	SUB0110	\$ 374,831	\$ 353,669	\$ 336,328
1-4 Dwelling Units	SC230	\$ 362,208	\$ 336,048	\$ 320,965
Multifamily (5 or more) Dwelling Units	SC235	\$ 12,623	\$ 17,621	\$ 15,363
Nonresidential Property	SC240	\$ 60,667	\$ 56,197	\$ 56,117
Permanent Loans - Total	SUB0121	\$ 2,598,194	\$ 2,538,586	\$ 2,473,244
Residential - Total	SUB0131	\$ 1,793,073	\$ 1,778,699	\$ 1,762,283
1-4 Dwelling Units - Total	SUB0141	\$ 1,729,154	\$ 1,712,462	\$ 1,695,290
Revolving Open-End Loans	SC251	\$ 221,065	\$ 223,508	\$ 223,084
All Other - First Liens	SC254	\$ 1,466,584	\$ 1,450,524	\$ 1,437,092
All Other - Junior Liens	SC255	\$ 41,505	\$ 38,430	\$ 35,114
Multifamily (5 or more) Dwelling Units	SC256	\$ 63,919	\$ 66,237	\$ 66,993
Nonresidential Property (Except Land)	SC260	\$ 484,962	\$ 471,319	\$ 455,011
Land	SC265	\$ 320,159	\$ 288,568	\$ 255,950
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 85,240	\$ 82,763	\$ 73,951
Accrued Interest Receivable	SC272	\$ 12,174	\$ 12,415	\$ 11,791
Advances for Taxes and Insurance	SC275	\$ 6	\$ 24	\$ 6
Allowance for Loan and Lease Losses	SC283	\$ 24,786	\$ 23,968	\$ 22,741
Nonmortgage Loans - Gross	SUB0162	\$ 272,940	\$ 275,160	\$ 259,473
Nonmortgage Loans - Total	SC31	\$ 267,237	\$ 269,475	\$ 253,808
Commercial Loans - Total	SC32	\$ 220,847	\$ 222,870	\$ 206,521
Secured	SC300	\$ 95,470	\$ 93,155	\$ 82,548
Unsecured	SC303	\$ 25,312	\$ 27,114	\$ 24,055
Lease Receivables	SC306	\$ 100,065	\$ 102,601	\$ 99,918
Consumer Loans - Total	SC35	\$ 46,505	\$ 46,360	\$ 47,701
Loans on Deposits	SC310	\$ 12,259	\$ 11,595	\$ 11,271
Home Improvement Loans (Not secured by real estate)	SC316	\$ 154	\$ 108	\$ 140
Education Loans	SC320	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 18,682	\$ 18,829	\$ 19,131
Mobile Home Loans	SC326	\$ 838	\$ 785	\$ 764
Credit Cards	SC328	\$ 0	\$ 0	\$ 37

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 14,572	\$ 15,043	\$ 16,358
Accrued Interest Receivable	SC348	\$ 5,588	\$ 5,930	\$ 5,251
Allowance for Loan and Lease Losses	SC357	\$ 5,703	\$ 5,685	\$ 5,665
Repossessed Assets - Gross	SUB0201	\$ 5,127	\$ 3,591	\$ 3,498
Repossessed Assets - Total	SC40	\$ 5,127	\$ 3,591	\$ 3,498
Real Estate - Total	SUB0210	\$ 5,106	\$ 3,584	\$ 3,496
Construction	SC405	\$ 143	\$ 143	\$ 143
Residential - Total	SUB0225	\$ 975	\$ 1,995	\$ 1,993
1-4 Dwelling Units	SC415	\$ 975	\$ 1,086	\$ 1,084
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 909	\$ 909
Nonresidential (Except Land)	SC426	\$ 3,329	\$ 1,372	\$ 1,272
Land	SC428	\$ 659	\$ 74	\$ 88
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 21	\$ 7	\$ 2
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 121	\$ 121	\$ 273
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 19,216	\$ 18,303	\$ 17,946
Federal Home Loan Bank Stock	SC510	\$ 19,063	\$ 18,176	\$ 17,818
Other	SC540	\$ 153	\$ 127	\$ 128
Office Premises and Equipment	SC55	\$ 70,856	\$ 71,352	\$ 71,343
Other Assets - Gross	SUB0262	\$ 123,975	\$ 125,323	\$ 122,981
Other Assets - Total	SC59	\$ 123,975	\$ 125,323	\$ 122,981
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 6,174	\$ 6,122	\$ 6,070
Other	SC625	\$ 49,882	\$ 49,602	\$ 49,340
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 546	\$ 514	\$ 515
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 32,266	\$ 32,475	\$ 32,699
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 35,107	\$ 36,610	\$ 34,357
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 30,489	\$ 29,653	\$ 28,406
Total Assets - Gross	SUB0283	\$ 4,481,448	\$ 4,410,848	\$ 4,279,164
Total Assets	SC60	\$ 4,450,959	\$ 4,381,195	\$ 4,250,758
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 3,406,303	\$ 3,364,877	\$ 3,260,268
Deposits	SC710	\$ 3,401,402	\$ 3,362,007	\$ 3,254,013
Escrows	SC712	\$ 4,785	\$ 2,711	\$ 6,046
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 116	\$ 159	\$ 209
Borrowings - Total	SC72	\$ 291,173	\$ 269,440	\$ 251,488
Advances from FHLBank	SC720	\$ 239,682	\$ 213,905	\$ 205,962
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 46,459	\$ 50,454	\$ 45,526
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 5,032	\$ 5,081	\$ 0
Other Liabilities - Total	SC75	\$ 81,014	\$ 80,417	\$ 81,364
Accrued Interest Payable - Deposits	SC763	\$ 5,129	\$ 4,620	\$ 4,087
Accrued Interest Payable - Other	SC766	\$ 828	\$ 792	\$ 756
Accrued Taxes	SC776	\$ 3,265	\$ 1,606	\$ 2,871
Accounts Payable	SC780	\$ 20,479	\$ 19,809	\$ 21,356
Deferred Income Taxes	SC790	\$ 6,843	\$ 7,546	\$ 7,429
Other Liabilities and Deferred Income	SC796	\$ 44,470	\$ 46,044	\$ 44,865
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 3,778,490	\$ 3,714,734	\$ 3,593,120
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 101,810	\$ 101,779	\$ 100,747
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 824	\$ 824	\$ 810
Paid in Excess of Par	SC830	\$ 100,986	\$ 100,955	\$ 99,937
Accumulated Other Comprehensive Income - Total	SC86	\$ 7,081	\$ 8,152	\$ 7,427
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 7,081	\$ 8,152	\$ 7,427
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 563,579	\$ 556,528	\$ 549,462
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 672,470	\$ 666,459	\$ 657,636
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,450,960	\$ 4,381,193	\$ 4,250,756

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
9	Advances for loans serviced for others
14	Other noninterest-bearing short-term accounts recv
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
1	Dividends payable on stock
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
99	Other

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Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 70,487	\$ 69,076	\$ 66,622
Deposits and Investment Securities	SO115	\$ 8,210	\$ 7,947	\$ 7,491
Mortgage-Backed Securities	SO125	\$ 2,455	\$ 2,367	\$ 2,432
Mortgage Loans	SO141	\$ 54,203	\$ 53,330	\$ 51,441
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 84	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 5,488	\$ 5,432	\$ 5,258
Commercial Loans and Leases	SO160	\$ 4,063	\$ 3,939	\$ 3,817
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 32	N/A	N/A
Consumer Loans and Leases	SO171	\$ 1,425	\$ 1,493	\$ 1,441
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 15	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 281	\$ 260	\$ 270
Federal Home Loan Bank Stock	SO181	\$ 281	\$ 260	\$ 270
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 35,962	\$ 34,867	\$ 31,640
Deposits	SO215	\$ 32,485	\$ 31,577	\$ 28,516
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,783	\$ 2,578	\$ 2,568
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 703	\$ 720	\$ 561
Capitalized Interest	SO271	\$ 9	\$ 8	\$ 5
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 34,806	\$ 34,469	\$ 35,252
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,047	\$ 1,658	\$ 1,106
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 33,759	\$ 32,811	\$ 34,146
Noninterest Income - Total	SO42	\$ 5,345	\$ 5,453	\$ 5,274
Mortgage Loan Servicing Fees	SO410	\$ 197	\$ 214	\$ 322
Servicing Amortization and Valuation Adjustments	SO411	\$ 32	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 3,853	\$ 3,885	\$ 3,735
Net Income (Loss) from Other - Total	SUB0451	\$ 556	\$ 599	\$ 210
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 586	\$ 433	\$ 227
Operations & Sale of Repossessed Assets	SO461	\$- 51	\$- 78	\$- 17
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 21	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 244	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 707	\$ 755	\$ 1,007
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 24,136	\$ 24,489	\$ 23,190
All Personnel Compensation and Expense	SO510	\$ 14,970	\$ 14,847	\$ 13,823
Legal Expense	SO520	\$ 133	\$ 178	\$ 133
Office Occupancy and Equipment Expense	SO530	\$ 4,102	\$ 4,096	\$ 4,016
Marketing and Other Professional Services	SO540	\$ 1,452	\$ 1,910	\$ 1,570
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 210	\$ 224	\$ 238
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 2	\$ 50
Other Noninterest Expense	SO580	\$ 3,269	\$ 3,232	\$ 3,360
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 14,968	\$ 13,775	\$ 16,230
Income Taxes - Total	SO71	\$ 3,609	\$ 2,982	\$ 4,423
Federal	SO710	\$ 3,122	\$ 2,575	\$ 3,871

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 487	\$ 407	\$ 552
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,359	\$ 10,793	\$ 11,807
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,359	\$ 10,793	\$ 11,807

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Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
15	Income from corporate-owned life insurance
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
13	Misc taxes other than income & real estate
15	Foreclosure expenses
17	Charitable contributions
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 70,487	\$ 259,376	\$ 190,300
YTD - Deposits and Investment Securities	Y_SO115	\$ 8,210	\$ 30,001	\$ 22,054
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,455	\$ 9,835	\$ 7,468
YTD - Mortgage Loans	Y_SO141	\$ 54,203	\$ 199,003	\$ 145,673
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 84	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,063	\$ 14,881	\$ 10,942
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 32	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,425	\$ 5,656	\$ 4,163
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 15	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 281	\$ 1,052	\$ 792
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 281	\$ 1,052	\$ 792
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 35,962	\$ 121,274	\$ 86,407
YTD - Deposits	Y_SO215	\$ 32,485	\$ 108,274	\$ 76,697
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 2,783	\$ 10,761	\$ 8,183
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 703	\$ 2,255	\$ 1,535
YTD - Capitalized Interest	Y_SO271	\$ 9	\$ 16	\$ 8
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 34,806	\$ 139,154	\$ 104,685
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,047	\$ 6,483	\$ 4,825
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 33,759	\$ 132,671	\$ 99,860
YTD - Noninterest Income - Total	Y_SO42	\$ 5,345	\$ 23,650	\$ 18,197
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 197	\$ 894	\$ 680
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 32	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 3,853	\$ 14,724	\$ 10,839
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 556	\$ 1,064	\$ 465
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 586	\$ 727	\$ 294
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 51	\$- 310	\$- 232
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 21	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 647	\$ 403
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 707	\$ 6,968	\$ 6,213
YTD - Noninterest Expense - Total	Y_SO51	\$ 24,136	\$ 95,644	\$ 71,155
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 14,970	\$ 57,948	\$ 43,101
YTD - Legal Expense	Y_SO520	\$ 133	\$ 566	\$ 388
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,102	\$ 16,468	\$ 12,372
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,452	\$ 6,602	\$ 4,692
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 210	\$ 956	\$ 732
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 76	\$ 74
YTD - Other Noninterest Expense	Y_SO580	\$ 3,269	\$ 13,028	\$ 9,796
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 14,968	\$ 60,677	\$ 46,902
YTD - Income Taxes - Total	Y_SO71	\$ 3,609	\$ 15,257	\$ 12,275
YTD - Federal	Y_SO710	\$ 3,122	\$ 13,230	\$ 10,655
YTD - State, Local, and Other	Y_SO720	\$ 487	\$ 2,027	\$ 1,620
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 11,359	\$ 45,420	\$ 34,627
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 11,359	\$ 45,420	\$ 34,627

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 29,652	\$ 28,405	\$ 27,482
Net Provision for Loss	VA115	\$ 1,047	\$ 1,386	\$ 1,110

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$ 89	\$- 7	\$- 16
Recoveries	VA135	\$ 30	\$ 20	\$ 47
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 328	\$ 152	\$ 218
General Valuation Allowances - Ending Balance	VA165	\$ 30,490	\$ 29,652	\$ 28,405
Specific Valuation Allowances - Beginning Balance	VA108	\$ 410	\$ 169	\$ 300
Net Provision for Loss	VA118	\$ 0	\$ 274	\$ 46
Transfers	VA128	\$- 89	\$ 7	\$ 16
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 251	\$ 40	\$ 193
Specific Valuation Allowances - Ending Balance	VA168	\$ 70	\$ 410	\$ 169
Total Valuation Allowances - Beginning Balance	VA110	\$ 30,062	\$ 28,574	\$ 27,782
Net Provision for Loss	VA120	\$ 1,047	\$ 1,660	\$ 1,156
Recoveries	VA140	\$ 30	\$ 20	\$ 47
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 579	\$ 192	\$ 411
Total Valuation Allowances - Ending Balance	VA170	\$ 30,560	\$ 30,062	\$ 28,574
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 328	\$ 152	\$ 218
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 225	\$ 87	\$ 28
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 225	\$ 87	\$ 28
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 22	\$ 76	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 45	\$ 11	\$ 17
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 158	\$ 0	\$ 11
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 103	\$ 65	\$ 185
Commercial Loans	VA520	\$ 48	\$ 28	\$ 141

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 55	\$ 37	\$ 44
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 23	\$ 17	\$ 17
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 15
Credit Cards	VA556	\$ 0	\$ 2	\$ 0
Other	VA560	\$ 32	\$ 18	\$ 12
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 5
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 5
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 30	\$ 20	\$ 47
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 30	\$ 20	\$ 47
Commercial Loans	VA521	\$ 12	\$ 5	\$ 6
Consumer Loans - Total	SUB2161	\$ 18	\$ 15	\$ 41
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 12	\$ 1	\$ 1
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 9
Credit Cards	VA557	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 6	\$ 14	\$ 31
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ - 89	\$ 282	\$ 61
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ - 83	\$ 274	\$ 54
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 25
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 25
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ - 83	\$ 274	\$ 29
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 20	\$ 20
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 137	\$ 34	\$ 9
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ - 150	\$ 150	\$ 0
Land	VA492	\$ - 70	\$ 70	\$ 0
Nonmortgage Loans - Total	VA58	\$ - 6	\$ 8	\$ 7
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ - 6	\$ 8	\$ 7
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ - 6	\$ 8	\$ 7
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 209	\$ 414	\$ 232
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 142	\$ 361	\$ 82
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 25
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 25
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 142	\$ 361	\$ 57
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 22	\$ 76	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 45	\$ 31	\$ 37
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 137	\$ 34	\$ 9
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 8	\$ 150	\$ 11
Land	VA495	\$ - 70	\$ 70	\$ 0
Nonmortgage Loans - Total	VA59	\$ 67	\$ 53	\$ 145
Commercial Loans	VA525	\$ 36	\$ 23	\$ 135
Consumer Loans - Total	SUB2361	\$ 31	\$ 30	\$ 10
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 11	\$ 16	\$ 16
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 6
Credit Cards	VA559	\$ 0	\$ 2	\$ 0
Other	VA565	\$ 20	\$ 12	\$ - 12
Reposessed Assets - Total	VA65	\$ 0	\$ 0	\$ 5

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 5
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 245	\$ 700	\$ 177
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,399	\$ 2,775	\$ 2,294
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 719	\$ 615	\$ 703
Construction	VA951	\$ 166	\$ 0	\$ 291
Permanent - 1-4 Dwelling Units	VA952	\$ 463	\$ 615	\$ 384
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 90	\$ 0	\$ 28
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 28,529	\$ 30,855	\$ 31,843
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 26,551	\$ 29,386	\$ 25,094
Substandard	VA965	\$ 25,207	\$ 28,308	\$ 24,831
Doubtful	VA970	\$ 1,344	\$ 1,078	\$ 263
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 44,387	\$ 48,477	\$ 48,145

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 40,239	\$ 46,220	\$ 45,056
Construction and Land Loans	SUB2430	\$ 8,221	\$ 6,255	\$ 6,764
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 24,309	\$ 29,767	\$ 30,181
Permanent Loans Secured by All Other Property	SUB2450	\$ 10,383	\$ 12,917	\$ 11,299
Nonmortgages - Total	SUB2461	\$ 4,148	\$ 2,257	\$ 3,089
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 31,949	\$ 34,556	\$ 35,313
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 30,948	\$ 30,897	\$ 32,729
Mortgage Loans - Total	SUB2481	\$ 27,648	\$ 29,533	\$ 30,587
Construction	PD115	\$ 3,603	\$ 2,860	\$ 3,126
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 2,088	\$ 2,663	\$ 2,238
Secured by First Liens	PD123	\$ 14,163	\$ 16,927	\$ 18,012
Secured by Junior Liens	PD124	\$ 80	\$ 29	\$ 30
Multifamily (5 or more) Dwelling Units	PD125	\$ 111	\$ 0	\$ 251
Nonresidential Property (Except Land)	PD135	\$ 5,392	\$ 5,367	\$ 4,591
Land	PD138	\$ 2,211	\$ 1,687	\$ 2,339
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 2,391	\$ 668	\$ 1,236
Consumer Loans - Total	SUB2511	\$ 909	\$ 696	\$ 906
Loans on Deposits	PD161	\$ 28	\$ 7	\$ 13
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 528	\$ 445	\$ 343
Mobile Home Loans	PD169	\$ 128	\$ 64	\$ 164
Credit Cards	PD171	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 225	\$ 180	\$ 386
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,001	\$ 3,659	\$ 2,584
Mortgage Loans - Total	SUB2491	\$ 1,001	\$ 3,597	\$ 2,314
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 125	\$ 10	\$ 0
Secured by First Liens	PD223	\$ 627	\$ 1,438	\$ 1,857
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 249	\$ 2,149	\$ 457
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 0	\$ 54	\$ 52
Consumer Loans - Total	SUB2521	\$ 0	\$ 8	\$ 218
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 4	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 4	\$ 218
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 12,438	\$ 13,921	\$ 12,832
Mortgage Loans - Total	SUB2501	\$ 11,590	\$ 13,090	\$ 12,155
Construction	PD315	\$ 1,944	\$ 676	\$ 450
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 1,015	\$ 955	\$ 945
Secured by First Liens	PD323	\$ 6,211	\$ 7,454	\$ 6,810
Secured by Junior Liens	PD324	\$ 0	\$ 291	\$ 289
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 32
Nonresidential Property (Except Land)	PD335	\$ 1,957	\$ 2,682	\$ 2,780
Land	PD338	\$ 463	\$ 1,032	\$ 849
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 547	\$ 503	\$ 400
Consumer Loans - Total	SUB2531	\$ 301	\$ 328	\$ 277
Loans on Deposits	PD361	\$ 26	\$ 33	\$ 22
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 130	\$ 88	\$ 106
Mobile Home Loans	PD369	\$ 13	\$ 10	\$ 10
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 132	\$ 197	\$ 139
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 53,913	\$ 52,541	\$ 47,576
90% up to 100% LTV	LD110	\$ 43,864	\$ 43,290	\$ 38,686
100% and greater LTV	LD120	\$ 10,049	\$ 9,251	\$ 8,890
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 196	\$ 198	\$ 263
Past Due and Still Accruing - Total	SUB5240	\$ 147	\$ 149	\$ 151
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 147	\$ 149	\$ 151
90% up to 100% LTV	LD210	\$ 147	\$ 149	\$ 151
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 49	\$ 49	\$ 112
90% up to 100% LTV	LD250	\$ 49	\$ 49	\$ 112
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 2,451	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 2,451	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 8,064	\$ 8,653	\$ 4,057
90% up to 100% LTV	LD430	\$ 5,626	\$ 6,435	\$ 3,282
100% and greater LTV	LD440	\$ 2,438	\$ 2,218	\$ 775
Sales - Total	SUB5340	\$ 204	\$ 397	\$ 73
90% up to 100% LTV	LD450	\$ 81	\$ 316	\$ 0
100% and greater LTV	LD460	\$ 123	\$ 81	\$ 73
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 110,892	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 26,700	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 229,083	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 49	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 241,032	\$ 224,454	\$ 208,512
Mortgage Construction Loans	CC105	\$ 234,653	\$ 218,135	\$ 205,208
Other Mortgage Loans	CC115	\$ 6,379	\$ 6,319	\$ 3,304
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 100	\$ 100	\$ 150
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 104,011	\$ 109,712	\$ 113,332
1-4 Dwelling Units	CC280	\$ 57,818	\$ 55,919	\$ 63,877

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Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,441	\$ 707	\$ 2,352
All Other Real Estate	CC300	\$ 44,752	\$ 53,086	\$ 47,103
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 21,748	\$ 17,444	\$ 22,815
Commitments Outstanding to Purchase Loans	CC320	\$ 3,536	\$ 3,117	\$ 3,546
Commitments Outstanding to Sell Loans	CC330	\$ 3,455	\$ 7,707	\$ 3,855
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 145	\$ 1,026	\$ 1,230
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,000	\$ 1,000	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 408,174	\$ 385,125	\$ 375,147
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 290,323	\$ 277,557	\$ 272,816
Commercial Lines	CC420	\$ 110,038	\$ 100,090	\$ 91,919
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 7,813	\$ 7,478	\$ 10,412
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 3,846	\$ 5,445	\$ 5,977
Commercial	CC430	\$ 1,928	\$ 2,186	\$ 2,368
Standby, Not Included on CC465 or CC468	CC435	\$ 1,918	\$ 3,259	\$ 3,609
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 6,393	\$ 11,004	\$ 4,036
Sales	CF145	\$ 1	\$ 2,237	\$ 0
Other Balance Changes	CF148	\$- 9,920	\$- 9,126	\$- 10,494
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 0	\$ 0	\$ 829

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 654	\$- 504,986	\$- 427
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 6,393	\$ 11,004	\$ 4,865
Sales - Total	SUB3821	\$ 1	\$ 2,237	\$ 0
Net Purchases - Total	SUB3826	\$ 6,392	\$ 8,767	\$ 4,865
Mortgage Loans Disbursed - Total	SUB3831	\$ 286,300	\$ 277,551	\$ 271,484
Construction Loans - Total	SUB3840	\$ 78,388	\$ 69,234	\$ 79,306
1-4 Dwelling Units	CF190	\$ 68,866	\$ 58,487	\$ 71,393
Multifamily (5 or more) Dwelling Units	CF200	\$ 4,419	\$ 1,966	\$ 1,889
Nonresidential	CF210	\$ 5,103	\$ 8,781	\$ 6,024
Permanent Loans - Total	SUB3851	\$ 207,912	\$ 208,317	\$ 192,178
1-4 Dwelling Units	CF225	\$ 115,851	\$ 122,915	\$ 110,563
Home Equity and Junior Liens	CF226	\$ 14,267	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,451	\$ 1,716	\$ 529
Nonresidential (Except Land)	CF260	\$ 33,690	\$ 35,782	\$ 32,997
Land	CF270	\$ 53,920	\$ 47,904	\$ 48,089
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 3,584	\$ 3,306	\$ 1,737
1-4 Dwelling Units	CF280	\$ 0	\$ 160	\$ 1,437
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 325	\$ 280	\$ 300
Nonresidential	CF300	\$ 3,259	\$ 2,866	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 39,469	\$ 32,808	\$ 29,512
1-4 Dwelling Units	CF310	\$ 35,751	\$ 32,808	\$ 27,552
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 490	\$ 0	\$ 0
Nonresidential	CF330	\$ 3,228	\$ 0	\$ 1,960
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 35,885	\$- 29,502	\$- 27,775
Memo - Refinancing Loans	CF361	\$ 41,343	\$ 29,607	\$ 32,698
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 29,322	\$ 29,960	\$ 31,137

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 0
Consumer:				
Closed or Purchased	CF400	\$ 7,540	\$ 6,690	\$ 8,894
Sales	CF405	\$ 82	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 36,862	\$ 36,650	\$ 40,031
Nonmortgage Loans - Sales - Total	SUB3915	\$ 82	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 36,780	\$ 36,650	\$ 40,031
Deposits:				
Interest Credited to Deposits	CF430	\$ 29,617	\$ 28,800	\$ 25,158
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 98,527	\$ 102,960	\$ 56,832
Fully Insured	DI100	\$ 98,527	\$ 102,960	\$ 56,832
Other	DI110	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 1,934,710	\$ 1,944,167	\$ 2,135,754
Greater than \$100,000	DI130	\$ 1,079,781	\$ 1,065,461	\$ 1,124,302
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	173,091	183,989	184,615
Greater than \$100,000	DI160	6,078	5,981	6,419
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 353,576	\$ 320,443	N/A
Greater than \$250,000	DI175	\$ 38,117	\$ 34,644	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	14,066	12,600	N/A
Greater than \$250,000	DI185	101	384	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 396,087	\$ 391,284	\$ 388,688
Uninsured Deposits	DI210	\$ 519,348	\$ 504,027	\$ 488,654
Preferred Deposits	DI220	\$ 260	\$ 800	\$ 25,922
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 330,432	\$ 323,294	\$ 319,400
Money Market Deposit Accounts	DI320	\$ 546,589	\$ 530,432	\$ 515,852

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 218,223	\$ 206,599	\$ 206,681
Time Deposits	DI340	\$ 2,310,943	\$ 2,304,389	\$ 2,218,126
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 585,110	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 119,517	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 132,411	\$ 124,225	\$ 125,150
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,115,095	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 5,313	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 539,320	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 3,230	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 2,978	\$ 1,681	\$ 2,952
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 269	\$ 754	\$ 659
Time and Savings Deposits	DI650	\$ 76	\$ 77	\$ 76
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 47	\$ 41	\$ 51
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	852	828	807
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 261,732	\$ 270,777	\$ 251,021
Assets Held for Sale	SI387	\$ 3,581	\$ 5,929	\$ 3,452
Loans Serviced for Others	SI390	\$ 117,722	\$ 114,393	\$ 114,081
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	81.91%	81.57%	82.60%
Second month of Qtr	SI582	82.18%	81.32%	82.27%
Third month of Qtr	SI583	81.90%	81.78%	82.02%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	66.28%	66.28%	66.28%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 5,570	\$ 6,036	\$ 5,855
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 24,338	\$ 23,797	\$ 23,434
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	19	19	16
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 666,457	\$ 657,638	\$ 644,641
Net Income (Loss) (SO91)	SI610	\$ 11,359	\$ 10,793	\$ 11,807
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 4,328	\$ 3,725	\$ 1,889
Stock Issued	SI640	\$ 15	\$ 1,022	\$ 7
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 16	\$ 11	\$ 17

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,072	\$ 725	\$ 3,168
Prior Period Adjustments	SI668	\$- 3	\$- 8	\$- 144
Other Adjustments	SI671	\$ 23	\$ 2	\$ 31
Ending Equity Capital (SC80)	SI680	\$ 672,467	\$ 666,458	\$ 657,638
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,000	\$ 2,000	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 8	\$ 8	\$ 8
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 21,000	\$ 17,800	\$ 16,000
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 204	\$ 230	\$ 103
Average Balance Sheet Data				
Total Assets	SI870	\$ 4,400,700	\$ 4,304,245	\$ 4,192,223
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 696,992	\$ 687,115	\$ 651,687
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,164,444	\$ 3,091,838	\$ 3,028,455
Nonmortgage Loans	SI885	\$ 264,498	\$ 259,550	\$ 250,921
Deposits and Excrows	SI890	\$ 3,328,287	\$ 3,295,758	\$ 3,191,139
Total Borrowings	SI895	\$ 267,813	\$ 254,965	\$ 248,124
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	7	7	6

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0

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

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

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 672,470	\$ 666,459	\$ 657,636
Equity Capital Deductions - Total	SUB1631	\$ 34,977	\$ 35,688	\$ 35,728
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,782	\$ 2,284	\$ 2,119
Goodwill and Certain Other Intangible Assets	CCR115	\$ 32,266	\$ 32,475	\$ 32,699
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 929	\$ 929	\$ 910
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 7,666	\$- 8,842	\$- 8,337
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 7,666	\$- 8,842	\$- 8,337
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 629,827	\$ 621,929	\$ 613,571

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 4,450,959	\$ 4,381,195	\$ 4,250,758
Asset Deductions - Total	SUB1651	\$ 34,850	\$ 35,178	\$ 35,535
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,655	\$ 1,774	\$ 1,926
Goodwill and Certain Other Intangible Assets	CCR265	\$ 32,266	\$ 32,475	\$ 32,699
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 929	\$ 929	\$ 910
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 13,246	\$- 15,038	\$- 14,335
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 13,246	\$- 15,038	\$- 14,335
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,402,863	\$ 4,330,979	\$ 4,200,888
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 176,144	\$ 172,175	\$ 166,986
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 629,827	\$ 621,929	\$ 613,571
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 5,290	\$ 6,101	\$ 6,080
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 29,507	\$ 28,599	\$ 27,312
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 34,797	\$ 34,700	\$ 33,392
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 34,797	\$ 34,700	\$ 33,392
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 664,624	\$ 656,629	\$ 646,963
0% R/W Category - Cash	CCR400	\$ 15,539	\$ 18,765	\$ 14,849
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 100,515	\$ 103,091	\$ 112,687
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 1,233	\$ 0
0% R/W Category - Other	CCR415	\$ 13,559	\$ 11,807	\$ 13,602
0% R/W Category - Assets Total	CCR420	\$ 129,613	\$ 134,896	\$ 141,138
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 100,361	\$ 104,757	\$ 103,201
20% R/W Category - Claims on FHLBs	CCR435	\$ 418,760	\$ 424,634	\$ 423,764
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 51,106	\$ 50,133	\$ 31,315
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 159,476	\$ 160,636	\$ 152,570
20% R/W Category - Other	CCR450	\$ 70,725	\$ 68,134	\$ 67,599
20% R/W Category - Assets Total	CCR455	\$ 800,428	\$ 808,294	\$ 778,449
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 160,085	\$ 161,658	\$ 155,687
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,466,260	\$ 1,448,128	\$ 1,440,500
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 21,771	\$ 22,274	\$ 18,622
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 3,912	\$ 4,210	\$ 4,318
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 765	\$ 1,268	\$ 1,269
50% R/W Category - Other	CCR480	\$ 82,606	\$ 81,956	\$ 82,894
50% R/W Category - Assets Total	CCR485	\$ 1,575,314	\$ 1,557,836	\$ 1,547,603
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 787,661	\$ 778,922	\$ 773,804
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 526,921	\$ 37,337	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 1,653,882	\$ 2,065,714	\$ 1,993,866
100% R/W Category - Assets Total	CCR510	\$ 2,180,803	\$ 2,103,051	\$ 1,993,866
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,180,803	\$ 2,103,051	\$ 1,993,866
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 4,686,158	\$ 4,604,077	\$ 4,461,056
Subtotal Risk-Weighted Assets	CCR75	\$ 3,128,546	\$ 3,043,628	\$ 2,923,356
Excess Allowances for Loan and Lease Losses	CCR530	\$ 952	\$ 1,054	\$ 929
Total Risk-Weighted Assets	CCR78	\$ 3,127,594	\$ 3,042,574	\$ 2,922,427
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 250,208	\$ 243,403	\$ 233,792
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	14.30%	14.36%	14.61%
Total Risk-Based Capital Ratio	CCR820	21.25%	21.58%	22.14%
Tier 1 Risk-Based Capital Ratio	CCR830	20.14%	20.44%	21.00%

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	14.30%	14.36%	14.61%

*Note

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