

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:23 PM

Industry Aggregate Report
93037 - OTS-Regulated: North Carolina
March 2009

Frozen Aggregated Data
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***** SENSITIVE *****

Description		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions		15	15	15	15	15
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 750,612	\$ 687,782	\$ 630,300	\$ 630,399	\$ 643,746
Cash and Non-Interest-Earning Deposits	SC110	\$ 146,513	\$ 54,694	\$ 68,915	\$ 60,048	\$ 71,480
Interest-Earning Deposits in FHLBs	SC112	\$ 62,356	\$ 68,537	\$ 63,658	\$ 61,637	\$ 84,255
Other Interest-Earning Deposits	SC118	\$ 165,995	\$ 140,219	\$ 49,742	\$ 25,920	\$ 26,480
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 59,129	\$ 87,375	\$ 152,560	\$ 169,334	\$ 163,978
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 235,288	\$ 231,247	\$ 184,920	\$ 187,742	\$ 169,778
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 15,807	\$ 14,668	\$ 16,232	\$ 23,311	\$ 32,700
State and Municipal Obligations	SC180	\$ 54,290	\$ 49,563	\$ 46,502	\$ 55,984	\$ 55,485
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 7,549	\$ 38,277	\$ 44,283	\$ 43,311	\$ 36,581
Accrued Interest Receivable	SC191	\$ 3,685	\$ 3,202	\$ 3,488	\$ 3,112	\$ 3,009
Mortgage-Backed Securities - Gross	SUB0072	\$ 240,728	\$ 230,607	\$ 224,829	\$ 226,010	\$ 211,416
Mortgage-Backed Securities - Total	SC22	\$ 240,728	\$ 230,607	\$ 224,829	\$ 226,010	\$ 211,416
Pass-Through - Total	SUB0073	\$ 219,420	\$ 207,989	\$ 207,768	\$ 207,196	\$ 191,314
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 218,927	\$ 207,420	\$ 207,206	\$ 206,677	\$ 190,803
Other Pass-Through	SC215	\$ 493	\$ 569	\$ 562	\$ 519	\$ 511
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 20,523	\$ 21,888	\$ 16,328	\$ 18,042	\$ 19,433
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 5,139	\$ 5,212	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 15,384	\$ 16,676	\$ 16,328	\$ 18,042	\$ 19,433
Accrued Interest Receivable	SC228	\$ 785	\$ 730	\$ 733	\$ 772	\$ 669

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,424,163	\$ 3,454,773	\$ 3,411,530	\$ 3,323,518	\$ 3,205,927
Mortgage Loans - Total	SC26	\$ 3,399,248	\$ 3,431,345	\$ 3,387,477	\$ 3,299,225	\$ 3,182,594
Construction Loans - Total	SUB0100	\$ 289,205	\$ 340,015	\$ 369,551	\$ 384,566	\$ 380,210
Residential - Total	SUB0110	\$ 232,682	\$ 259,143	\$ 279,660	\$ 299,557	\$ 298,474
1-4 Dwelling Units	SC230	\$ 221,067	\$ 248,125	\$ 263,711	\$ 281,736	\$ 280,504
Multifamily (5 or more) Dwelling Units	SC235	\$ 11,615	\$ 11,018	\$ 15,949	\$ 17,821	\$ 17,970
Nonresidential Property	SC240	\$ 56,523	\$ 80,872	\$ 89,891	\$ 85,009	\$ 81,736
Permanent Loans - Total	SUB0121	\$ 3,124,532	\$ 3,104,317	\$ 3,031,237	\$ 2,928,744	\$ 2,815,240
Residential - Total	SUB0131	\$ 2,102,387	\$ 2,100,835	\$ 2,065,610	\$ 1,989,492	\$ 1,927,872
1-4 Dwelling Units - Total	SUB0141	\$ 2,031,518	\$ 2,030,893	\$ 1,999,433	\$ 1,922,452	\$ 1,862,171
Revolving Open-End Loans	SC251	\$ 350,591	\$ 340,557	\$ 309,985	\$ 281,809	\$ 260,778
All Other - First Liens	SC254	\$ 1,646,881	\$ 1,658,021	\$ 1,644,357	\$ 1,592,184	\$ 1,559,472
All Other - Junior Liens	SC255	\$ 34,046	\$ 32,315	\$ 45,091	\$ 48,459	\$ 41,921
Multifamily (5 or more) Dwelling Units	SC256	\$ 70,869	\$ 69,942	\$ 66,177	\$ 67,040	\$ 65,701
Nonresidential Property (Except Land)	SC260	\$ 645,253	\$ 619,481	\$ 584,123	\$ 568,294	\$ 526,796
Land	SC265	\$ 376,892	\$ 384,001	\$ 381,504	\$ 370,958	\$ 360,572
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 30,595	\$ 43,544	\$ 87,478	\$ 117,860	\$ 97,290
Accrued Interest Receivable	SC272	\$ 10,414	\$ 10,415	\$ 10,730	\$ 10,204	\$ 10,465
Advances for Taxes and Insurance	SC275	\$ 12	\$ 26	\$ 12	\$ 4	\$ 12
Allowance for Loan and Lease Losses	SC283	\$ 24,915	\$ 23,428	\$ 24,053	\$ 24,293	\$ 23,333
Nonmortgage Loans - Gross	SUB0162	\$ 285,692	\$ 276,801	\$ 274,794	\$ 277,807	\$ 282,602
Nonmortgage Loans - Total	SC31	\$ 277,380	\$ 268,223	\$ 267,289	\$ 271,244	\$ 276,701
Commercial Loans - Total	SC32	\$ 246,436	\$ 233,577	\$ 231,036	\$ 230,760	\$ 237,504
Secured	SC300	\$ 107,202	\$ 109,249	\$ 105,695	\$ 107,844	\$ 109,913
Unsecured	SC303	\$ 32,731	\$ 20,402	\$ 19,514	\$ 17,455	\$ 23,316
Lease Receivables	SC306	\$ 106,503	\$ 103,926	\$ 105,827	\$ 105,461	\$ 104,275
Consumer Loans - Total	SC35	\$ 33,925	\$ 37,521	\$ 37,680	\$ 41,362	\$ 39,481
Loans on Deposits	SC310	\$ 5,841	\$ 6,638	\$ 6,201	\$ 6,955	\$ 6,417
Home Improvement Loans (Not secured by real estate)	SC316	\$ 117	\$ 163	\$ 137	\$ 365	\$ 181
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 13,802	\$ 14,916	\$ 16,208	\$ 17,562	\$ 18,058
Mobile Home Loans	SC326	\$ 814	\$ 949	\$ 916	\$ 967	\$ 1,010
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other, Including Lease Receivables	SC330	\$ 13,351	\$ 14,855	\$ 14,218	\$ 15,513	\$ 13,815
Accrued Interest Receivable	SC348	\$ 5,331	\$ 5,703	\$ 6,078	\$ 5,685	\$ 5,617
Allowance for Loan and Lease Losses	SC357	\$ 8,312	\$ 8,578	\$ 7,505	\$ 6,563	\$ 5,901
Repossessed Assets - Gross	SUB0201	\$ 16,490	\$ 14,680	\$ 8,457	\$ 7,823	\$ 7,107
Repossessed Assets - Total	SC40	\$ 16,490	\$ 14,680	\$ 8,457	\$ 7,823	\$ 7,106
Real Estate - Total	SUB0210	\$ 16,479	\$ 14,541	\$ 8,414	\$ 7,794	\$ 7,083
Construction	SC405	\$ 3,064	\$ 2,173	\$ 925	\$ 1,082	\$ 544
Residential - Total	SUB0225	\$ 5,892	\$ 7,044	\$ 3,633	\$ 3,123	\$ 3,069
1-4 Dwelling Units	SC415	\$ 5,892	\$ 7,044	\$ 3,633	\$ 3,123	\$ 3,069
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,437	\$ 1,155	\$ 572	\$ 324	\$ 1,328
Land	SC428	\$ 5,086	\$ 4,169	\$ 3,284	\$ 3,265	\$ 2,142
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 11	\$ 139	\$ 43	\$ 29	\$ 24
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Real Estate Held for Investment	SC45	\$ 14	\$ 14	\$ 14	\$ 14	\$ 135
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 25,728	\$ 28,805	\$ 27,436	\$ 27,836	\$ 26,724
Federal Home Loan Bank Stock	SC510	\$ 25,637	\$ 28,714	\$ 27,274	\$ 27,674	\$ 26,607
Other	SC540	\$ 91	\$ 91	\$ 162	\$ 162	\$ 117
Office Premises and Equipment	SC55	\$ 74,266	\$ 74,636	\$ 73,035	\$ 70,442	\$ 70,060
Other Assets - Gross	SUB0262	\$ 134,281	\$ 135,220	\$ 134,008	\$ 131,513	\$ 127,635
Other Assets - Total	SC59	\$ 134,281	\$ 135,220	\$ 134,008	\$ 131,513	\$ 127,635
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 3,696	\$ 3,740	\$ 3,709	\$ 3,680	\$ 3,650
Other	SC625	\$ 53,138	\$ 52,876	\$ 52,123	\$ 51,784	\$ 50,881
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 819	\$ 697	\$ 671	\$ 659	\$ 618
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 31,061	\$ 31,201	\$ 31,324	\$ 31,520	\$ 31,574
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 45,567	\$ 46,706	\$ 46,181	\$ 43,870	\$ 40,912
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 33,227	\$ 32,006	\$ 31,558	\$ 30,856	\$ 29,235
Total Assets - Gross	SUB0283	\$ 4,951,974	\$ 4,903,318	\$ 4,784,403	\$ 4,695,362	\$ 4,575,352
Total Assets	SC60	\$ 4,918,747	\$ 4,871,312	\$ 4,752,845	\$ 4,664,506	\$ 4,546,117
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,604,216	\$ 3,428,026	\$ 3,329,187	\$ 3,378,252	\$ 3,348,622
Deposits	SC710	\$ 3,598,875	\$ 3,424,989	\$ 3,322,713	\$ 3,371,003	\$ 3,343,599
Escrows	SC712	\$ 5,330	\$ 3,020	\$ 6,451	\$ 7,220	\$ 4,987
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 11	\$ 17	\$ 23	\$ 29	\$ 36
Borrowings - Total	SC72	\$ 552,194	\$ 678,750	\$ 679,055	\$ 539,631	\$ 449,815
Advances from FHLBank	SC720	\$ 353,562	\$ 454,739	\$ 421,834	\$ 427,675	\$ 407,214
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 50,583	\$ 71,927	\$ 68,669	\$ 62,891	\$ 36,601
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	\$ 148,049	\$ 152,084	\$ 188,552	\$ 49,065	\$ 6,000
Other Liabilities - Total	SC75	\$ 72,005	\$ 78,104	\$ 80,586	\$ 79,438	\$ 79,051
Accrued Interest Payable - Deposits	SC763	\$ 3,718	\$ 3,831	\$ 4,317	\$ 5,228	\$ 5,621
Accrued Interest Payable - Other	SC766	\$ 1,433	\$ 1,412	\$ 1,639	\$ 1,456	\$ 1,456
Accrued Taxes	SC776	\$ 1,673	\$ 1,078	\$ 2,369	\$ 1,551	\$ 1,561
Accounts Payable	SC780	\$ 15,619	\$ 19,194	\$ 22,123	\$ 20,781	\$ 20,887
Deferred Income Taxes	SC790	\$ 1,219	\$ 1,173	\$ 1,129	\$ 2,423	\$ 3,342
Other Liabilities and Deferred Income	SC796	\$ 48,343	\$ 51,416	\$ 49,009	\$ 47,999	\$ 46,184
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	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	\$ 4,228,415	\$ 4,184,880	\$ 4,088,828	\$ 3,997,321	\$ 3,877,488
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 120,781	\$ 120,687	\$ 105,705	\$ 105,678	\$ 105,651
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 534	\$ 534	\$ 534	\$ 534	\$ 534
Paid in Excess of Par	SC830	\$ 120,247	\$ 120,153	\$ 105,171	\$ 105,144	\$ 105,117
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,987	\$- 3,546	\$- 6,820	\$- 4,170	\$ 1,297
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,584	\$- 1,777	\$- 5,071	\$- 3,000	\$ 2,442
Gains (Losses) on Cash Flow Hedges	SC865	\$- 121	\$- 135	\$- 116	\$ 0	\$ 0
Other	SC870	\$- 1,282	\$- 1,634	\$- 1,633	\$- 1,170	\$- 1,145
Retained Earnings	SC880	\$ 572,536	\$ 569,292	\$ 565,129	\$ 565,677	\$ 561,679
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Savings Association Equity Capital	SC80	\$ 690,330	\$ 686,433	\$ 664,014	\$ 667,185	\$ 668,627
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 690,330	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 4,918,745	\$ 4,871,313	\$ 4,752,842	\$ 4,664,506	\$ 4,546,115

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Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	7	\$ 5,343
4	Net deferred tax assets	10	\$ 25,439
6	Prepaid deposit insurance premiums	3	\$ 23
7	Prepaid expenses	11	\$ 2,803
9	Advances for loans serviced for others	1	\$ 58
99	Other	7	\$ 4,889

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 52
4	Nonrefundable loan fees received prior to closing	1	\$ 97
11	The liability recorded for post-retirement benefit	8	\$ 42,975
99	Other	8	\$ 2,943

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 61,789	\$ 62,914	\$ 64,419	\$ 63,520	\$ 65,425
Deposits and Investment Securities	SO115	\$ 4,747	\$ 4,361	\$ 4,977	\$ 4,992	\$ 5,876
Mortgage-Backed Securities	SO125	\$ 3,030	\$ 3,019	\$ 2,959	\$ 2,939	\$ 2,692
Mortgage Loans	SO141	\$ 49,522	\$ 50,880	\$ 51,564	\$ 50,788	\$ 51,278
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 196	\$ 209	\$ 152	\$ 152	\$ 205
Nonmortgage Loans - Total	SUB0950	\$ 4,197	\$ 4,373	\$ 4,698	\$ 4,593	\$ 5,273
Commercial Loans and Leases	SO160	\$ 3,481	\$ 3,563	\$ 3,843	\$ 3,692	\$ 4,094
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 61	\$ 34	\$ 52	\$ 39	\$ 81
Consumer Loans and Leases	SO171	\$ 716	\$ 810	\$ 855	\$ 901	\$ 1,179
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 36	\$ 38	\$ 17	\$ 17	\$ 20
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 7	\$ 99	\$ 205	\$ 392	\$ 378
Federal Home Loan Bank Stock	SO181	\$ 7	\$ 99	\$ 205	\$ 392	\$ 378
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 27,595	\$ 30,121	\$ 30,442	\$ 31,510	\$ 34,949
Deposits	SO215	\$ 23,406	\$ 25,178	\$ 25,030	\$ 26,809	\$ 30,245
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 3,557	\$ 3,885	\$ 4,318	\$ 4,187	\$ 4,320
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	\$ 632	\$ 1,058	\$ 1,094	\$ 514	\$ 384
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 34,201	\$ 32,892	\$ 34,182	\$ 32,402	\$ 30,854
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 6,417	\$ 5,382	\$ 10,061	\$ 4,836	\$ 1,579
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 27,784	\$ 27,510	\$ 24,121	\$ 27,566	\$ 29,275
Noninterest Income - Total	SO42	\$ 4,487	\$ 3,290	\$ 3,315	\$ 4,663	\$ 4,574
Mortgage Loan Servicing Fees	SO410	\$ 102	\$ 102	\$ 90	\$ 97	\$ 83
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 122	\$ 26	\$ 12	\$ 0	\$ 29

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Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other Fees and Charges	SO420	\$ 3,684	\$ 3,456	\$ 3,510	\$ 3,520	\$ 3,708
Net Income (Loss) from Other - Total	SUB0451	\$ 118	\$- 798	\$- 672	\$ 274	\$ 152
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 859	\$- 527	\$- 1,452	\$ 536	\$ 467
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 71	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 507	\$- 217	\$- 151	\$- 243	\$- 315
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$- 19	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 12	\$ 4	\$ 925	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 58	\$ 6	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 253	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 532	\$ 504	\$ 375	\$ 772	\$ 602
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	\$ 26,082	\$ 25,306	\$ 25,799	\$ 26,326	\$ 25,006
All Personnel Compensation and Expense	SO510	\$ 15,484	\$ 14,950	\$ 15,555	\$ 15,690	\$ 15,542
Legal Expense	SO520	\$ 201	\$ 139	\$ 137	\$ 189	\$ 128
Office Occupancy and Equipment Expense	SO530	\$ 4,571	\$ 4,529	\$ 4,377	\$ 4,528	\$ 4,289
Marketing and Other Professional Services	SO540	\$ 1,443	\$ 1,762	\$ 1,538	\$ 1,958	\$ 1,409
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 140	\$ 170	\$ 196	\$ 186	\$ 193
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 125	\$ 0	\$ 4	\$ 25	\$ 0
Other Noninterest Expense	SO580	\$ 4,118	\$ 3,756	\$ 3,992	\$ 3,750	\$ 3,445
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

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Income (Loss) Before Income Taxes	SO60	\$ 6,189	\$ 5,494	\$ 1,637	\$ 5,903	\$ 8,843
Income Taxes - Total	SO71	\$ 2,398	\$ 481	\$ 1,229	\$ 172	\$ 2,555
Federal	SO710	\$ 2,209	\$ 276	\$ 880	\$ 1,115	\$ 2,155
State, Local & Other	SO720	\$ 189	\$ 205	\$ 349	\$- 943	\$ 400
Income (Loss) Before Extraordinary Items	SO81	\$ 3,791	\$ 5,013	\$ 408	\$ 5,731	\$ 6,288
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 3,791	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 3,791	\$ 5,013	\$ 408	\$ 5,731	\$ 6,288

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Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 46
7	Net income(loss) from leased property	2	\$ 36
15	Income from corporate-owned life insurance	4	\$ 189
99	Other	8	\$ 257

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	8	\$ 444
2	OTS assessments	6	\$ 54
6	Supervisory examination fees	1	\$ 2
7	Office supplies, printing, and postage	10	\$ 545
8	Telephone, including data lines	3	\$ 161
9	Loan origination expense	2	\$ 55
10	ATM expense	2	\$ 217
13	Misc taxes other than income & real estate	3	\$ 97
15	Foreclosure expenses	1	\$ 5
17	Charitable contributions	1	\$ 43
99	Other	5	\$ 252

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 61,789	\$ 256,278	\$ 193,364	\$ 128,945	\$ 65,425
YTD - Deposits and Investment Securities	Y_SO115	\$ 4,747	\$ 20,206	\$ 15,845	\$ 10,868	\$ 5,876
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,030	\$ 11,609	\$ 8,590	\$ 5,631	\$ 2,692
YTD - Mortgage Loans	Y_SO141	\$ 49,522	\$ 204,510	\$ 153,630	\$ 102,066	\$ 51,278
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 196	\$ 718	\$ 509	\$ 357	\$ 205
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,481	\$ 15,192	\$ 11,629	\$ 7,786	\$ 4,094
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 61	\$ 206	\$ 172	\$ 120	\$ 81
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 716	\$ 3,745	\$ 2,935	\$ 2,080	\$ 1,179
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 36	\$ 92	\$ 54	\$ 37	\$ 20
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 7	\$ 1,074	\$ 975	\$ 770	\$ 378
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 7	\$ 1,074	\$ 975	\$ 770	\$ 378
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 27,595	\$ 127,022	\$ 96,901	\$ 66,459	\$ 34,949
YTD - Deposits	Y_SO215	\$ 23,406	\$ 107,262	\$ 82,084	\$ 57,054	\$ 30,245
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 3,557	\$ 16,710	\$ 12,825	\$ 8,507	\$ 4,320
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	\$ 632	\$ 3,050	\$ 1,992	\$ 898	\$ 384
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 34,201	\$ 130,330	\$ 97,438	\$ 63,256	\$ 30,854
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,417	\$ 21,858	\$ 16,476	\$ 6,415	\$ 1,579
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 27,784	\$ 108,472	\$ 80,962	\$ 56,841	\$ 29,275
YTD - Noninterest Income - Total	Y_SO42	\$ 4,487	\$ 15,842	\$ 12,552	\$ 9,237	\$ 4,574
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 102	\$ 372	\$ 270	\$ 180	\$ 83
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 122	\$ 67	\$ 41	\$ 29	\$ 29

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
YTD - Other Fees and Charges	Y_SO420	\$ 3,684	\$ 14,194	\$ 10,738	\$ 7,228	\$ 3,708
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 118	\$- 1,044	\$- 246	\$ 426	\$ 152
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 859	\$- 976	\$- 449	\$ 1,003	\$ 467
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 71	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 507	\$- 926	\$- 709	\$- 558	\$- 315
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$- 19	\$- 19	\$- 19	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 12	\$ 929	\$ 925	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$- 52	\$ 6	\$ 0	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 253	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 532	\$ 2,253	\$ 1,749	\$ 1,374	\$ 602
YTD - Noninterest Expense - Total	Y_SO51	\$ 26,082	\$ 102,437	\$ 77,131	\$ 51,332	\$ 25,006
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 15,484	\$ 61,737	\$ 46,787	\$ 31,232	\$ 15,542
YTD - Legal Expense	Y_SO520	\$ 201	\$ 593	\$ 454	\$ 317	\$ 128
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,571	\$ 17,723	\$ 13,194	\$ 8,817	\$ 4,289
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,443	\$ 6,667	\$ 4,905	\$ 3,367	\$ 1,409
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 140	\$ 745	\$ 575	\$ 379	\$ 193
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 125	\$ 29	\$ 29	\$ 25	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 4,118	\$ 14,943	\$ 11,187	\$ 7,195	\$ 3,445
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 6,189	\$ 21,877	\$ 16,383	\$ 14,746	\$ 8,843
YTD - Income Taxes - Total	Y_SO71	\$ 2,398	\$ 4,437	\$ 3,956	\$ 2,727	\$ 2,555
YTD - Federal	Y_SO710	\$ 2,209	\$ 4,426	\$ 4,150	\$ 3,270	\$ 2,155
YTD - State, Local, and Other	Y_SO720	\$ 189	\$ 11	\$- 194	\$- 543	\$ 400
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 3,791	\$ 17,440	\$ 12,427	\$ 12,019	\$ 6,288
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 3,791	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 71	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 3,791	\$ 17,440	\$ 12,427	\$ 12,019	\$ 6,288

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 32,005	\$ 31,560	\$ 30,859	\$ 29,233	\$ 28,257
Net Provision for Loss	VA115	\$ 6,239	\$ 5,183	\$ 10,061	\$ 4,811	\$ 1,578
Transfers	VA125	\$- 3,929	\$- 3,560	\$- 814	\$- 1,571	\$- 406
Recoveries	VA135	\$ 195	\$ 32	\$ 14	\$ 67	\$ 51
Adjustments	VA145	\$- 80	\$ 0	\$ 0	\$ 20	\$ 0
Charge-offs	VA155	\$ 1,202	\$ 1,210	\$ 8,560	\$ 1,701	\$ 247
General Valuation Allowances - Ending Balance	VA165	\$ 33,228	\$ 32,005	\$ 31,560	\$ 30,859	\$ 29,233
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,787	\$ 2,737	\$ 1,955	\$ 1,299	\$ 953
Net Provision for Loss	VA118	\$ 303	\$ 199	\$ 4	\$ 50	\$ 1
Transfers	VA128	\$ 3,929	\$ 3,560	\$ 814	\$ 1,571	\$ 406
Adjustments	VA148	\$ 80	\$ 0	\$ 0	\$- 20	\$ 0
Charge-offs	VA158	\$ 549	\$ 709	\$ 36	\$ 945	\$ 61
Specific Valuation Allowances - Ending Balance	VA168	\$ 9,550	\$ 5,787	\$ 2,737	\$ 1,955	\$ 1,299
Total Valuation Allowances - Beginning Balance	VA110	\$ 37,792	\$ 34,297	\$ 32,814	\$ 30,532	\$ 29,210
Net Provision for Loss	VA120	\$ 6,542	\$ 5,382	\$ 10,065	\$ 4,861	\$ 1,579
Recoveries	VA140	\$ 195	\$ 32	\$ 14	\$ 67	\$ 51
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,751	\$ 1,919	\$ 8,596	\$ 2,646	\$ 308
Total Valuation Allowances - Ending Balance	VA170	\$ 42,778	\$ 37,792	\$ 34,297	\$ 32,814	\$ 30,532
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,202	\$ 1,210	\$ 8,560	\$ 1,701	\$ 247
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 7,103	\$ 933	\$ 0
Mortgage Loans - Total	VA46	\$ 986	\$ 842	\$ 653	\$ 315	\$ 167
Construction - Total	SUB2030	\$ 313	\$ 159	\$ 173	\$ 75	\$ 22
1-4 Dwelling Units	VA420	\$ 313	\$ 159	\$ 173	\$ 75	\$ 22
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 673	\$ 683	\$ 480	\$ 240	\$ 145
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 9	\$ 111	\$ 87	\$ 9	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 419	\$ 405	\$ 78	\$ 174	\$ 70
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 25	\$ 180	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 170	\$ 0	\$ 0	\$ 33	\$ 75

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 75	\$ 142	\$ 135	\$ 24	\$ 0
Nonmortgage Loans - Total	VA56	\$ 91	\$ 368	\$ 336	\$ 426	\$ 80
Commercial Loans	VA520	\$ 52	\$ 306	\$ 149	\$ 375	\$ 0
Consumer Loans - Total	SUB2061	\$ 39	\$ 62	\$ 187	\$ 51	\$ 80
Loans on Deposits	VA510	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 21	\$ 39	\$ 44	\$ 28	\$ 33
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 21	\$ 0	\$ 14
Credit Cards	VA556	\$ 0	\$ 1	\$ 0	\$ 0	\$ 8
Other	VA560	\$ 18	\$ 20	\$ 122	\$ 23	\$ 25
Repossessed Assets - Total	VA60	\$ 125	\$ 0	\$ 0	\$ 27	\$ 0
Real Estate - Construction	VA605	\$ 125	\$ 0	\$ 0	\$ 21	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 468	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 195	\$ 32	\$ 14	\$ 67	\$ 51
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 169	\$ 13	\$ 1	\$ 19	\$ 1
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 169	\$ 13	\$ 1	\$ 19	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 18	\$ 13	\$ 1	\$ 11	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
Land	VA491	\$ 151	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 26	\$ 19	\$ 13	\$ 48	\$ 50

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 10	\$ 8	\$ 7	\$ 26	\$ 28
Consumer Loans - Total	SUB2161	\$ 16	\$ 11	\$ 6	\$ 22	\$ 22
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 14	\$ 4	\$ 3	\$ 17	\$ 9
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other	VA561	\$ 2	\$ 7	\$ 3	\$ 4	\$ 13
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 4,233	\$ 3,760	\$ 817	\$ 1,621	\$ 406
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 4,009	\$ 3,516	\$ 988	\$ 1,570	\$ 330
Construction - Total	SUB2230	\$ 1,369	\$ 2,363	\$- 26	\$ 693	\$ 55
1-4 Dwelling Units	VA422	\$ 1,369	\$ 2,363	\$- 26	\$ 693	\$ 55
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 2,640	\$ 1,153	\$ 1,014	\$ 877	\$ 275
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 225	\$ 366	\$ 80	\$ 328	\$ 20
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 25	\$ 70	\$ 516	\$ 138	\$ 4
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 1,109	\$ 158	\$ 125	\$ 248	\$ 0
Land	VA492	\$ 1,267	\$ 557	\$ 293	\$ 163	\$ 251
Nonmortgage Loans - Total	VA58	\$ 224	\$ 45	\$- 207	\$ 49	\$ 76
Commercial Loans	VA522	\$ 221	\$ 14	\$- 126	\$ 5	\$- 2
Consumer Loans - Total	SUB2261	\$ 3	\$ 31	\$- 81	\$ 44	\$ 78
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	\$ 0	\$ 0	\$- 1	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$- 5	\$ 0	\$- 2
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 3	\$ 31	\$- 75	\$ 44	\$ 80
Reposessed Assets - Total	VA62	\$ 0	\$ 199	\$ 36	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 199	\$ 36	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 5,240	\$ 4,938	\$ 9,363	\$ 3,255	\$ 602
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 7,103	\$ 933	\$ 0
Mortgage Loans - Total	VA49	\$ 4,826	\$ 4,345	\$ 1,640	\$ 1,866	\$ 496
Construction - Total	SUB2330	\$ 1,682	\$ 2,522	\$ 147	\$ 768	\$ 77
1-4 Dwelling Units	VA425	\$ 1,682	\$ 2,522	\$ 147	\$ 768	\$ 77
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 3,144	\$ 1,823	\$ 1,493	\$ 1,098	\$ 419
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 234	\$ 477	\$ 167	\$ 337	\$ 19
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 426	\$ 462	\$ 593	\$ 301	\$ 74
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 27	\$ 180	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 1,279	\$ 158	\$ 125	\$ 273	\$ 75
Land	VA495	\$ 1,191	\$ 699	\$ 428	\$ 187	\$ 251
Nonmortgage Loans - Total	VA59	\$ 289	\$ 394	\$ 116	\$ 427	\$ 106
Commercial Loans	VA525	\$ 263	\$ 312	\$ 16	\$ 354	\$- 30
Consumer Loans - Total	SUB2361	\$ 26	\$ 82	\$ 100	\$ 73	\$ 136
Loans on Deposits	VA515	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 7	\$ 35	\$ 40	\$ 11	\$ 24
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 16	\$ 0	\$ 12

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 1	\$ 0	\$ - 1	\$ 8
Other	VA565	\$ 19	\$ 44	\$ 44	\$ 63	\$ 92
Repossessed Assets - Total	VA65	\$ 125	\$ 199	\$ 36	\$ 27	\$ 0
Real Estate - Construction	VA607	\$ 125	\$ 0	\$ 0	\$ 21	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 199	\$ 36	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 468	\$ 2	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 17,968	\$ 13,605	\$ 8,032	\$ 1,259	\$ 326
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 27,866	\$ 14,168	\$ 10,757	\$ 4,380	\$ 3,428
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,078	\$ 6,694	\$ 1,358	\$ 2,891	\$ 2,039
Construction	VA951	\$ 1,652	\$ 3,259	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 430	\$ 1,979	\$ 1,020	\$ 1,852	\$ 1,391
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,282	\$ 493	\$ 248	\$ 0	\$ 0
Permanent - Land	VA955	\$ 714	\$ 963	\$ 90	\$ 1,039	\$ 648
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 102,763	\$ 66,586	\$ 56,094	\$ 48,485	\$ 38,216
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 125,180	\$ 96,056	\$ 50,902	\$ 35,784	\$ 38,360
Substandard	VA965	\$ 119,706	\$ 90,808	\$ 49,826	\$ 34,303	\$ 37,456
Doubtful	VA970	\$ 5,474	\$ 5,222	\$ 1,076	\$ 1,481	\$ 904
Loss	VA975	\$ 0	\$ 26	\$ 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						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 103,965	\$ 90,412	\$ 58,320	\$ 50,348	\$ 49,326
Mortgages - Total	SUB2421	\$ 98,867	\$ 84,566	\$ 54,474	\$ 46,608	\$ 43,685
Construction and Land Loans	SUB2430	\$ 38,850	\$ 31,573	\$ 10,243	\$ 13,781	\$ 13,278
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 43,515	\$ 39,219	\$ 31,764	\$ 22,609	\$ 26,277
Permanent Loans Secured by All Other Property	SUB2450	\$ 34,562	\$ 26,837	\$ 16,219	\$ 13,169	\$ 12,182
Nonmortgages - Total	SUB2461	\$ 5,098	\$ 5,846	\$ 3,846	\$ 3,740	\$ 5,641
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 58,003	\$ 56,049	\$ 34,837	\$ 33,769	\$ 29,401
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 51,602	\$ 55,604	\$ 33,916	\$ 31,240	\$ 28,867
Mortgage Loans - Total	SUB2481	\$ 48,068	\$ 51,771	\$ 32,163	\$ 29,476	\$ 25,380
Construction	PD115	\$ 7,441	\$ 10,236	\$ 1,749	\$ 7,164	\$ 2,634
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 4,125	\$ 3,997	\$ 4,075	\$ 892	\$ 1,775
Secured by First Liens	PD123	\$ 21,826	\$ 24,932	\$ 18,486	\$ 11,993	\$ 15,867
Secured by Junior Liens	PD124	\$ 116	\$ 82	\$ 227	\$ 0	\$ 73
Multifamily (5 or more) Dwelling Units	PD125	\$ 414	\$ 0	\$ 608	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 6,798	\$ 5,488	\$ 4,779	\$ 6,926	\$ 2,305
Land	PD138	\$ 7,348	\$ 7,036	\$ 2,239	\$ 2,501	\$ 2,726
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,888	\$ 2,862	\$ 888	\$ 1,212	\$ 2,597
Consumer Loans - Total	SUB2511	\$ 646	\$ 971	\$ 865	\$ 552	\$ 890
Loans on Deposits	PD161	\$ 45	\$ 161	\$ 179	\$ 15	\$ 164
Home Improvement Loans	PD163	\$ 0	\$ 3	\$ 0	\$ 4	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 359	\$ 586	\$ 574	\$ 439	\$ 517
Mobile Home Loans	PD169	\$ 65	\$ 89	\$ 0	\$ 0	\$ 76
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 177	\$ 132	\$ 112	\$ 94	\$ 133
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 2,069	\$ 2,068	\$ 2,195	\$ 359	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,401	\$ 445	\$ 921	\$ 2,529	\$ 534
Mortgage Loans - Total	SUB2491	\$ 6,386	\$ 439	\$ 874	\$ 2,363	\$ 476
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 1,480	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 134	\$ 24	\$ 0
Secured by First Liens	PD223	\$ 3,896	\$ 312	\$ 714	\$ 859	\$ 476
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,540	\$ 127	\$ 26	\$ 0	\$ 0
Land	PD238	\$ 950	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 15	\$ 5	\$ 0	\$ 144	\$ 55
Consumer Loans - Total	SUB2521	\$ 0	\$ 1	\$ 47	\$ 22	\$ 3
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 42	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 1	\$ 5	\$ 22	\$ 3
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 45,962	\$ 34,363	\$ 23,483	\$ 16,579	\$ 19,925
Mortgage Loans - Total	SUB2501	\$ 44,413	\$ 32,356	\$ 21,437	\$ 14,769	\$ 17,829

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Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Construction	PD315	\$ 13,349	\$ 8,274	\$ 4,742	\$ 2,186	\$ 2,592
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 3,051	\$ 1,464	\$ 1,125	\$ 1,532	\$ 1,356
Secured by First Liens	PD323	\$ 10,466	\$ 8,397	\$ 7,003	\$ 7,309	\$ 6,730
Secured by Junior Liens	PD324	\$ 35	\$ 35	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD325	\$ 163	\$ 68	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 7,587	\$ 8,091	\$ 7,054	\$ 3,292	\$ 1,825
Land	PD338	\$ 9,762	\$ 6,027	\$ 1,513	\$ 450	\$ 5,326
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,116	\$ 1,532	\$ 1,691	\$ 1,145	\$ 1,556
Consumer Loans - Total	SUB2531	\$ 433	\$ 475	\$ 355	\$ 665	\$ 540
Loans on Deposits	PD361	\$ 86	\$ 42	\$ 0	\$ 25	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 179	\$ 186	\$ 110	\$ 137	\$ 95
Mobile Home Loans	PD369	\$ 18	\$ 6	\$ 7	\$ 16	\$ 4
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 150	\$ 241	\$ 238	\$ 487	\$ 441
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 4,541	\$ 2,873	\$ 1,721	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 52,380	\$ 56,042	\$ 57,720	\$ 55,553	\$ 46,028
90% up to 100% LTV	LD110	\$ 36,630	\$ 39,132	\$ 34,867	\$ 38,045	\$ 36,032
100% and greater LTV	LD120	\$ 15,750	\$ 16,910	\$ 22,853	\$ 17,508	\$ 9,996
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,922	\$ 1,668	\$ 1,104	\$ 447	\$ 358
Past Due and Still Accruing - Total	SUB5240	\$ 726	\$ 903	\$ 156	\$ 399	\$ 310

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Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 707	\$ 903	\$ 156	\$ 399	\$ 310
90% up to 100% LTV	LD210	\$ 575	\$ 770	\$ 123	\$ 365	\$ 176
100% and greater LTV	LD220	\$ 132	\$ 133	\$ 33	\$ 34	\$ 134
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 19	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 19	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,196	\$ 765	\$ 948	\$ 48	\$ 48
90% up to 100% LTV	LD250	\$ 583	\$ 268	\$ 451	\$ 48	\$ 48
100% and greater LTV	LD260	\$ 613	\$ 497	\$ 497	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 266	\$ 74	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 266	\$ 74	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 489	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 214	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 275	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 2,283	\$ 5,561	\$ 10,451	\$ 11,778	\$ 4,274
90% up to 100% LTV	LD430	\$ 2,025	\$ 4,059	\$ 8,109	\$ 5,966	\$ 1,808
100% and greater LTV	LD440	\$ 258	\$ 1,502	\$ 2,342	\$ 5,812	\$ 2,466
Sales - Total	SUB5340	\$ 472	\$ 281	\$ 396	\$ 264	\$ 97
90% up to 100% LTV	LD450	\$ 204	\$ 90	\$ 161	\$ 0	\$ 97
100% and greater LTV	LD460	\$ 268	\$ 191	\$ 235	\$ 264	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 93,859	\$ 100,418	\$ 111,573	\$ 110,240	\$ 99,632
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 4,089	\$ 1,584	\$ 8,077	\$ 8,010	\$ 17,832
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 312,964	\$ 303,553	\$ 283,945	\$ 272,362	\$ 239,477
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,043	\$ 599	\$ 111	\$ 294	\$ 202
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 104,317	\$ 109,678	\$ 135,021	\$ 119,440	\$ 150,274
Mortgage Construction Loans	CC105	\$ 78,161	\$ 83,262	\$ 107,226	\$ 113,897	\$ 143,664
Other Mortgage Loans	CC115	\$ 26,156	\$ 26,416	\$ 27,795	\$ 5,543	\$ 6,610
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,601	\$ 0	\$ 450	\$ 210	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 91,787	\$ 76,561	\$ 77,713	\$ 102,638	\$ 137,724
1-4 Dwelling Units	CC280	\$ 63,408	\$ 49,010	\$ 42,364	\$ 65,503	\$ 73,347
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,334	\$ 654	\$ 651	\$ 3,835	\$ 1,324
All Other Real Estate	CC300	\$ 27,045	\$ 26,897	\$ 34,698	\$ 33,300	\$ 63,053
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 17,118	\$ 20,964	\$ 18,373	\$ 13,409	\$ 13,271
Commitments Outstanding to Purchase Loans	CC320	\$ 3,189	\$ 3,133	\$ 2,655	\$ 2,316	\$ 2,316
Commitments Outstanding to Sell Loans	CC330	\$ 8,067	\$ 8,106	\$ 1,964	\$ 3,520	\$ 2,467
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 295	\$ 190	\$ 3,090	\$ 9,105	\$ 6,040
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 3,000	\$ 16,005	\$ 17,950	\$ 4,000	\$ 8,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 384,644	\$ 391,612	\$ 404,723	\$ 421,994	\$ 429,448
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 328,034	\$ 329,358	\$ 328,709	\$ 330,259	\$ 318,675
Commercial Lines	CC420	\$ 49,082	\$ 53,253	\$ 66,681	\$ 85,101	\$ 102,678
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 7,528	\$ 9,001	\$ 9,333	\$ 6,634	\$ 8,095
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 4,182	\$ 6,448	\$ 6,151	\$ 5,759	\$ 6,589
Commercial	CC430	\$ 1,333	\$ 4,097	\$ 4,192	\$ 3,749	\$ 3,802
Standby, Not Included on CC465 or CC468	CC435	\$ 2,849	\$ 2,351	\$ 1,959	\$ 2,010	\$ 2,787
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 14,916	\$ 8,976	\$ 12,030	\$ 30,673	\$ 43,736
Sales	CF145	\$ 890	\$ 829	\$ 2,891	\$ 960	\$ 13,840
Other Balance Changes	CF148	\$- 2,013	\$- 8,166	\$- 8,684	\$- 13,704	\$- 32,060
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 1,365	\$ 5,561	\$- 1,714	\$- 1,391	\$ 13,430
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 14,916	\$ 8,976	\$ 12,030	\$ 30,673	\$ 43,736
Sales - Total	SUB3821	\$ 890	\$ 829	\$ 2,891	\$ 960	\$ 13,840
Net Purchases - Total	SUB3826	\$ 14,026	\$ 8,147	\$ 9,139	\$ 29,713	\$ 29,896
Mortgage Loans Disbursed - Total	SUB3831	\$ 309,042	\$ 221,714	\$ 262,970	\$ 329,799	\$ 318,458
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 29,365	\$ 39,300	\$ 60,422	\$ 65,012	\$ 58,241
Multifamily (5 or more) Dwelling Units	CF200	\$ 451	\$ 3,343	\$ 715	\$ 671	\$ 4,376
Nonresidential	CF210	\$ 9,471	\$ 11,340	\$ 9,143	\$ 13,182	\$ 10,558
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 222,252	\$ 93,204	\$ 127,689	\$ 135,353	\$ 148,657
Home Equity and Junior Liens	CF226	\$ 23,408	\$ 24,363	\$ 33,443	\$ 33,742	\$ 20,748
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,872	\$ 6,390	\$ 1,088	\$ 12,006	\$ 3,004
Nonresidential (Except Land)	CF260	\$ 29,631	\$ 54,895	\$ 41,568	\$ 68,061	\$ 56,763
Land	CF270	\$ 12,000	\$ 13,242	\$ 22,345	\$ 35,514	\$ 36,859
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 704	\$ 2,298	\$ 485	\$ 930	\$ 1,940
1-4 Dwelling Units	CF280	\$ 489	\$ 569	\$ 0	\$ 0	\$ 0
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	\$ 215	\$ 200	\$ 165	\$ 110	\$ 260
Nonresidential	CF300	\$ 0	\$ 1,529	\$ 320	\$ 820	\$ 1,680
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 149,733	\$ 46,916	\$ 24,107	\$ 42,201	\$ 48,733
1-4 Dwelling Units	CF310	\$ 146,896	\$ 43,680	\$ 21,452	\$ 41,615	\$ 48,131
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 584	\$ 0	\$ 655	\$ 586	\$ 602
Nonresidential	CF330	\$ 2,253	\$ 3,236	\$ 2,000	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 149,029	\$- 44,618	\$- 23,622	\$- 41,271	\$- 46,793
Memo - Refinancing Loans	CF361	\$ 126,692	\$ 36,556	\$ 37,136	\$ 55,443	\$ 79,038
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 31,185	\$ 18,548	\$ 22,153	\$ 27,757	\$ 25,836
Sales	CF395	\$ 0	\$ 0	\$ 277	\$ 54	\$ 56
Consumer:						
Closed or Purchased	CF400	\$ 4,202	\$ 6,468	\$ 5,333	\$ 8,363	\$ 6,691
Sales	CF405	\$ 112	\$ 146	\$ 92	\$ 347	\$ 235
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 35,387	\$ 25,016	\$ 27,486	\$ 36,120	\$ 32,527
Nonmortgage Loans - Sales - Total	SUB3915	\$ 112	\$ 146	\$ 369	\$ 401	\$ 291
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 35,275	\$ 24,870	\$ 27,117	\$ 35,719	\$ 32,236
Deposits:						
Interest Credited to Deposits	CF430	\$ 21,692	\$ 23,816	\$ 23,085	\$ 24,648	\$ 27,452

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 88,621	\$ 56,241	\$ 89,611	\$ 144,224	\$ 120,405
Fully Insured	DI100	\$ 88,621	\$ 56,241	\$ 89,611	\$ 144,224	\$ 120,405
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 1,878,888	\$ 1,854,114	\$ 1,873,457	\$ 1,877,946	\$ 1,882,060
Greater than \$100,000	DI130	\$ 1,308,221	\$ 1,176,529	\$ 1,069,212	\$ 1,115,463	\$ 1,081,602
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	180,056	179,574	177,537	169,702	181,354
Greater than \$100,000	DI160	7,122	6,621	6,086	5,992	5,906
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 380,004	\$ 362,444	\$ 352,994	\$ 345,441	\$ 345,708
Greater than \$250,000	DI175	\$ 43,649	\$ 41,842	\$ 40,901	\$ 39,363	\$ 39,212
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	13,946	13,595	13,435	13,790	13,764
Greater than \$250,000	DI185	120	113	105	104	102

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Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Deposit Accounts - Total	SUB4062	201,244	199,903	197,163	189,588	201,126
IRA/Keogh Accounts	DI200	\$ 436,935	\$ 416,627	\$ 404,355	\$ 396,291	\$ 391,312
Uninsured Deposits	DI210	\$ 535,769	\$ 501,292	\$ 488,127	\$ 538,372	\$ 552,250
Preferred Deposits	DI220	\$ 8,580	\$ 9,724	\$ 9,314	\$ 23,956	\$ 30,498
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 296,486	\$ 285,543	\$ 377,285	\$ 377,743	\$ 366,581
Money Market Deposit Accounts	DI320	\$ 721,851	\$ 655,261	\$ 537,725	\$ 543,413	\$ 527,162
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 177,640	\$ 187,412	\$ 195,414	\$ 207,686	\$ 210,755
Time Deposits	DI340	\$ 2,408,233	\$ 2,299,796	\$ 2,218,741	\$ 2,249,380	\$ 2,244,088
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 939,744	\$ 951,616	\$ 865,946	\$ 854,986	\$ 864,172
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 172,051	\$ 161,060	\$ 155,520	\$ 146,156	\$ 143,978
Non-Interest-Bearing Demand Deposits	DI610	\$ 136,523	\$ 133,019	\$ 155,813	\$ 162,972	\$ 152,893
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 3,617,817	\$ 3,443,173	\$ 3,343,390	\$ 3,393,605	\$ 3,366,207
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 7,057	\$ 8,244	\$ 6,716	\$ 7,384	\$ 9,018
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 5	\$ 6	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,165,341	\$ 1,096,135	\$ 1,073,836	\$ 1,105,426	\$ 1,734,062
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 8,773	\$ 7,021	\$ 7,175	\$ 7,532	\$ 10,091
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	\$ 53,207	\$ 50,061	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 87	\$ 87	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	871	864	863	862	849
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 230,360	\$ 267,068	\$ 268,821	\$ 293,004	\$ 273,642
Assets Held for Sale	SI387	\$ 13,583	\$ 9,592	\$ 3,286	\$ 4,420	\$ 3,241
Loans Serviced for Others	SI390	\$ 161,599	\$ 129,491	\$ 125,351	\$ 122,878	\$ 122,773
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	82.99%	82.81%	83.81%	83.64%	81.79%
Second month of Qtr	SI582	83.19%	82.63%	83.42%	83.22%	82.16%
Third month of Qtr	SI583	83.37%	81.91%	82.35%	83.11%	82.02%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	65.56%	65.56%	65.56%	62.10%	62.10%
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	\$ 5,388	\$ 5,192	\$ 5,613	\$ 5,446	\$ 5,280
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 22,593	\$ 22,804	\$ 23,576	\$ 22,359	\$ 22,831
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	15	14	16	16	15
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 686,431	\$ 664,015	\$ 667,185	\$ 668,626	\$ 666,177
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 3,791	\$ 5,013	\$ 408	\$ 5,731	\$ 6,288
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 252	\$ 854	\$ 605	\$ 254	\$ 2,915
Stock Issued	SI640	\$ 85	\$ 50	\$ 27	\$ 27	\$ 25
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 9	\$ 14,932	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$- 837	\$ 0
Other Comprehensive Income	SI662	\$ 559	\$ 3,275	\$- 2,650	\$- 5,467	\$- 977
Prior Period Adjustments	SI668	\$ 39	\$- 39	\$- 926	\$- 681	\$ 6
Other Adjustments	SI671	\$- 331	\$ 40	\$ 576	\$ 38	\$ 22
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 690,331	\$ 686,432	\$ 664,015	\$ 667,183	\$ 668,626
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 750	\$ 500	\$ 0	\$ 2,000
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 18,000	\$ 18,000	\$ 23,000	\$ 23,000	\$ 23,000
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 183	\$ 111	\$ 98	\$ 151	\$ 183
Average Balance Sheet Data						
Total Assets	SI870	\$ 4,876,201	\$ 4,771,755	\$ 4,691,673	\$ 4,589,153	\$ 4,485,393
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 621,782	\$ 567,911	\$ 551,967	\$ 561,617	\$ 598,375
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,671,831	\$ 3,651,938	\$ 3,587,522	\$ 3,481,315	\$ 3,373,438
Nonmortgage Loans	SI885	\$ 266,801	\$ 266,216	\$ 264,005	\$ 287,037	\$ 270,953
Deposits and Excrows	SI890	\$ 3,491,203	\$ 3,369,090	\$ 3,318,048	\$ 3,325,892	\$ 3,283,752
Total Borrowings	SI895	\$ 614,971	\$ 643,570	\$ 604,664	\$ 494,944	\$ 433,646

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
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

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Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
		Yes	Yes	Yes	Yes	Yes
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	9	9	8	8	7

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	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	0	0	0	0	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	0	0	0	0	0
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

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr 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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 690,330	\$ 686,433	\$ 664,014	\$ 667,185	\$ 668,627
Equity Capital Deductions - Total	SUB1631	\$ 33,143	\$ 32,854	\$ 33,547	\$ 33,594	\$ 33,405
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 1,400	\$ 1,274	\$ 1,707	\$ 1,577	\$ 1,448
Goodwill and Certain Other Intangible Assets	CCR115	\$ 30,751	\$ 30,860	\$ 30,940	\$ 31,075	\$ 31,089
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 992	\$ 720	\$ 900	\$ 942	\$ 868
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 1,433	\$ 2,420	\$ 7,085	\$ 3,634	\$- 1,316
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 151	\$ 786	\$ 4,680	\$ 2,464	\$- 2,461

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 1,282	\$ 1,634	\$ 2,405	\$ 1,170	\$ 1,145
Tier 1 (Core) Capital	CCR20	\$ 658,620	\$ 655,999	\$ 637,552	\$ 637,225	\$ 633,906
Total Assets (SC60)	CCR205	\$ 4,918,747	\$ 4,871,312	\$ 4,752,845	\$ 4,664,506	\$ 4,546,117
Asset Deductions - Total	SUB1651	\$ 33,674	\$ 33,288	\$ 33,618	\$ 33,935	\$ 34,040
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,488	\$ 1,575	\$ 1,645	\$ 1,739	\$ 1,419
Goodwill and Certain Other Intangible Assets	CCR265	\$ 31,061	\$ 30,860	\$ 30,940	\$ 31,075	\$ 31,574
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 992	\$ 720	\$ 900	\$ 942	\$ 868
Other	CCR275	\$ 133	\$ 133	\$ 133	\$ 179	\$ 179
Asset Additions - Total	SUB1661	\$- 293	\$ 480	\$ 7,873	\$ 3,268	\$- 4,765
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 581	\$ 192	\$ 6,277	\$ 2,980	\$- 5,053
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 288	\$ 288	\$ 1,596	\$ 288	\$ 288
Adjusted Total Assets	CCR25	\$ 4,884,780	\$ 4,838,504	\$ 4,727,100	\$ 4,633,839	\$ 4,507,312
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 180,729	\$ 191,606	\$ 187,169	\$ 184,553	\$ 180,303
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 658,620	\$ 655,999	\$ 637,552	\$ 637,225	\$ 633,906
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 203	\$ 192	\$ 32	\$ 1,313	\$ 2,277
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 32,229	\$ 31,059	\$ 30,340	\$ 29,928	\$ 28,692
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 32,432	\$ 31,251	\$ 30,372	\$ 31,241	\$ 30,969
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 32,432	\$ 31,251	\$ 30,372	\$ 31,241	\$ 30,969
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 691,052	\$ 687,250	\$ 667,924	\$ 668,466	\$ 664,875
0% R/W Category - Cash	CCR400	\$ 17,459	\$ 19,214	\$ 16,752	\$ 18,415	\$ 17,416
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 111,826	\$ 101,762	\$ 95,003	\$ 86,421	\$ 85,772
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
0% R/W Category - Other	CCR415	\$ 74,292	\$ 10,156	\$ 17,397	\$ 11,859	\$ 15,072
0% R/W Category - Assets Total	CCR420	\$ 203,577	\$ 131,132	\$ 129,152	\$ 116,695	\$ 118,260
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 136,244	\$ 139,474	\$ 145,929	\$ 147,513	\$ 135,210
20% R/W Category - Claims on FHLBs	CCR435	\$ 266,802	\$ 284,264	\$ 249,310	\$ 251,067	\$ 246,691
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 54,020	\$ 49,266	\$ 46,984	\$ 55,688	\$ 34,749
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 261,891	\$ 238,856	\$ 213,733	\$ 210,191	\$ 213,154
20% R/W Category - Other	CCR450	\$ 67,265	\$ 50,997	\$ 47,535	\$ 53,386	\$ 60,796
20% R/W Category - Assets Total	CCR455	\$ 786,222	\$ 762,857	\$ 703,491	\$ 717,845	\$ 690,600
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 157,243	\$ 152,572	\$ 140,696	\$ 143,569	\$ 138,120
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,721,571	\$ 1,757,895	\$ 1,745,279	\$ 1,681,375	\$ 1,620,926
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 31,417	\$ 25,132	\$ 26,057	\$ 27,473	\$ 26,832
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 944	\$ 1,068	\$ 994	\$ 1,486	\$ 2,564
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 302	\$ 303	\$ 311	\$ 303	\$ 21,915
50% R/W Category - Other	CCR480	\$ 64,040	\$ 67,224	\$ 72,159	\$ 72,701	\$ 90,336
50% R/W Category - Assets Total	CCR485	\$ 1,818,274	\$ 1,851,622	\$ 1,844,800	\$ 1,783,338	\$ 1,762,573
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 909,141	\$ 925,813	\$ 922,402	\$ 891,672	\$ 881,289
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 32,400	\$ 7,559	\$ 33,463	\$ 8,936	\$ 8,561
100% R/W Category - All Other Assets	CCR506	\$ 2,283,342	\$ 2,346,315	\$ 2,287,686	\$ 2,297,946	\$ 2,218,432
100% R/W Category - Assets Total	CCR510	\$ 2,315,742	\$ 2,353,874	\$ 2,321,149	\$ 2,306,882	\$ 2,226,993
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,315,742	\$ 2,353,874	\$ 2,321,149	\$ 2,306,882	\$ 2,226,993
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	\$ 5,123,815	\$ 5,099,485	\$ 4,998,592	\$ 4,924,760	\$ 4,798,426
Subtotal Risk-Weighted Assets	CCR75	\$ 3,382,124	\$ 3,432,256	\$ 3,384,246	\$ 3,342,119	\$ 3,246,401
Excess Allowances for Loan and Lease Losses	CCR530	\$ 999	\$ 865	\$ 1,218	\$ 927	\$ 542
Total Risk-Weighted Assets	CCR78	\$ 3,381,125	\$ 3,431,391	\$ 3,383,028	\$ 3,341,192	\$ 3,245,859
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 270,488	\$ 274,510	\$ 270,644	\$ 267,296	\$ 259,668
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	13.48%	13.56%	13.49%	13.75%	14.06%
Total Risk-Based Capital Ratio	CCR820	20.44%	20.03%	19.74%	20.01%	20.48%
Tier 1 Risk-Based Capital Ratio	CCR830	19.48%	19.12%	18.85%	19.07%	19.53%
Tangible Equity Ratio	CCR840	13.48%	13.56%	13.49%	13.75%	14.06%

*Note

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