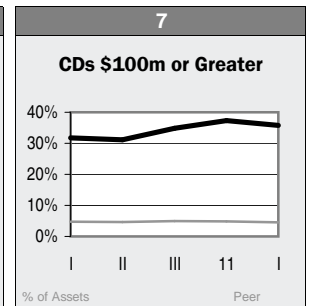
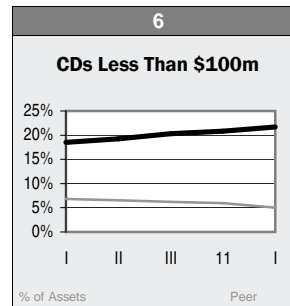
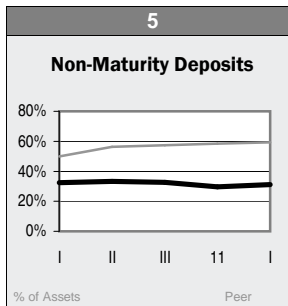
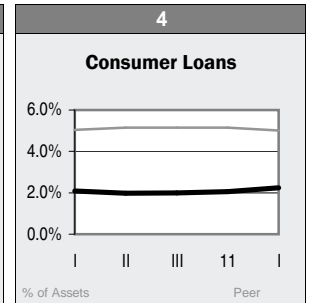
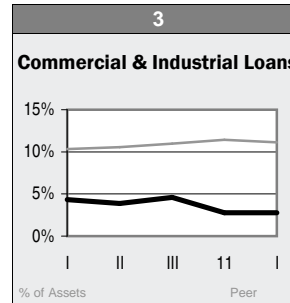
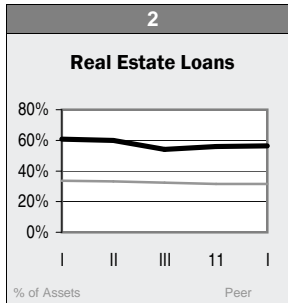


Quarterly Data: March 31, 2012

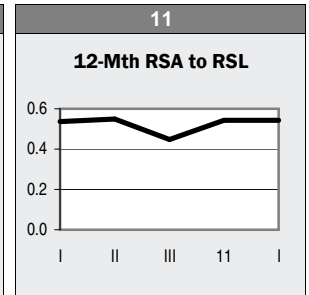
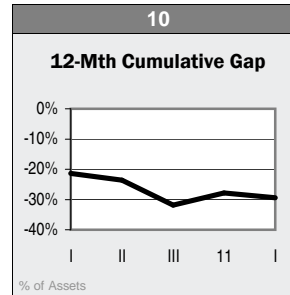
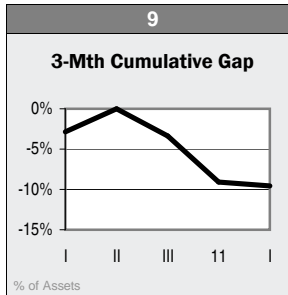
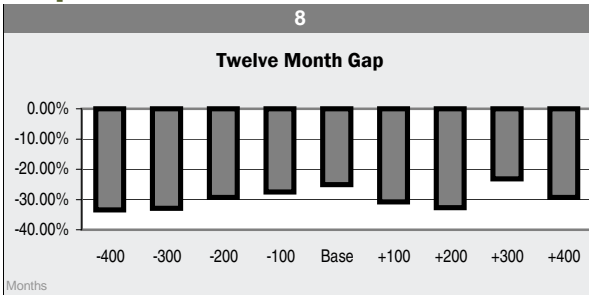
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Balance Sheet Summary

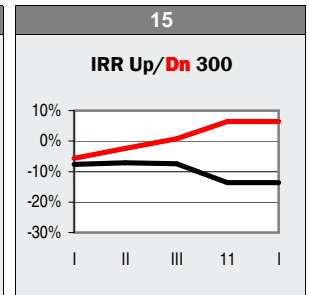
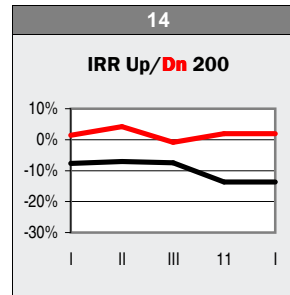
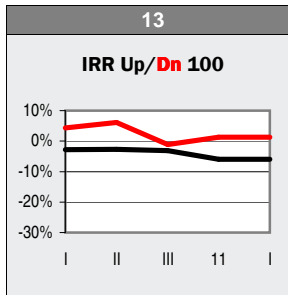
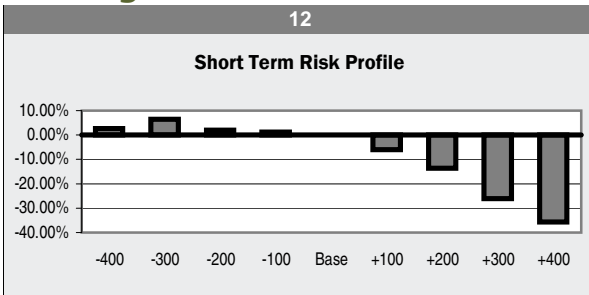
(Thousands of \$)	Current	1 Yr Δ
Cash	94,050 17.6%	34,215
Total Securities	70,645 13.3%	(5,192)
Fed Funds Sold	0 0.0%	(7,695)
Net Loans	314,065 58.9%	(77,096)
<i>Real Estate Loans</i>	300,703 56.4%	(62,409)
<i>C&I Loans</i>	14,747 2.8%	(11,073)
<i>Consumer Loans</i>	11,957 2.2%	(521)
Other Assets	44,576 8.4%	(6,510)
Total Assets	533,114 100.0%	(63,292)
Transaction Accts	89,170 16.7%	(6,171)
MMDAs	65,842 12.4%	(19,268)
Savings	11,448 2.1%	(1,797)
Time Deposits	306,244 57.4%	6,254
<i>CDs < \$100m</i>	115,563 21.7%	5,010
<i>CDs > \$100m</i>	190,681 35.8%	1,244
Fed Funds Purch.	17,026 3.2%	(2,155)
Other Borrowings	35,000 6.6%	(5,000)
All Other Liabilities	2,147 0.4%	(754)
Total Liabilities	529,877 99.4%	(28,892)
Total Equity	3,237 0.6%	(34,400)
Total Liab. & Eq.	533,114 100.0%	(63,292)



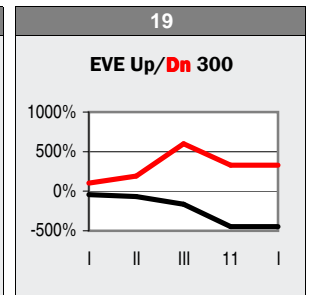
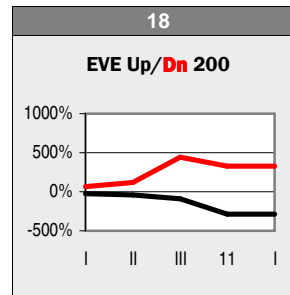
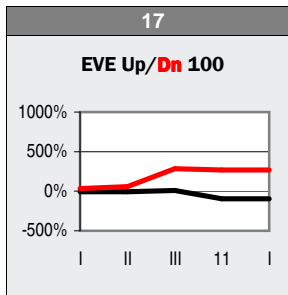
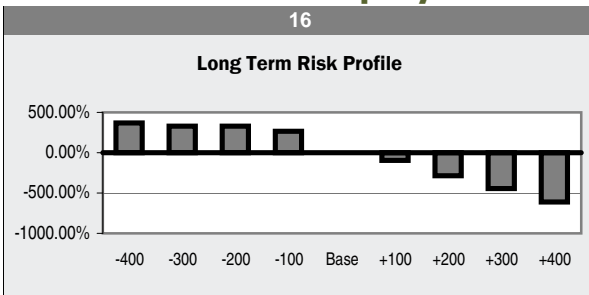
Gap



Earnings at Risk



Economic Value of Equity

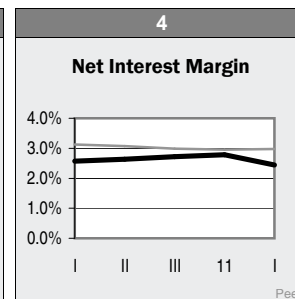
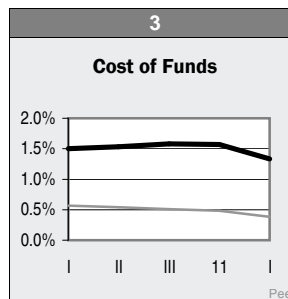
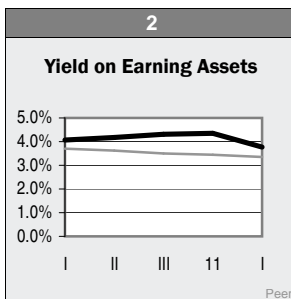


Quarterly Data: March 31, 2012

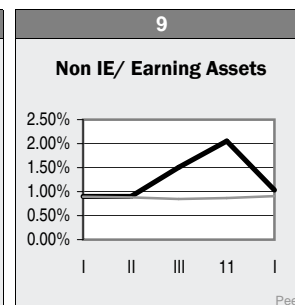
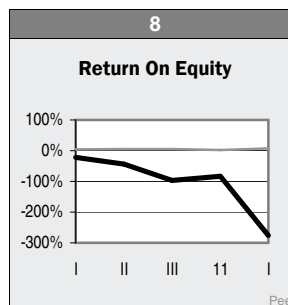
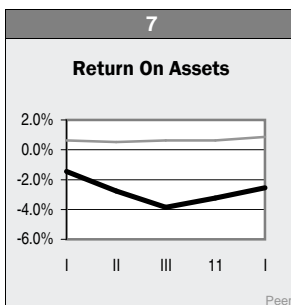
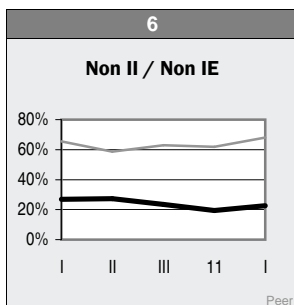
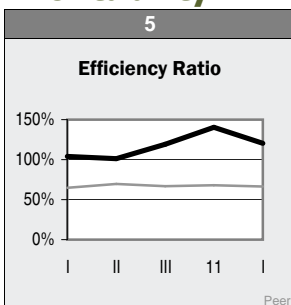
<http://www.waccamawbank.com>

Income Summary

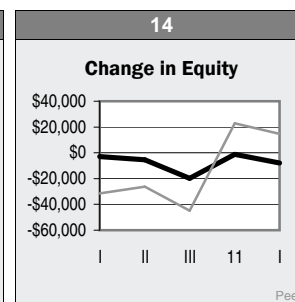
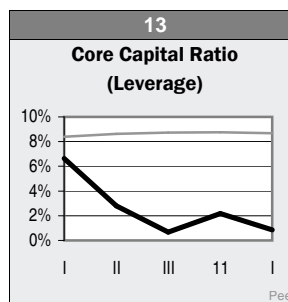
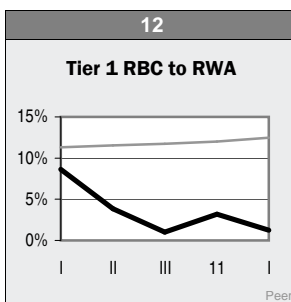
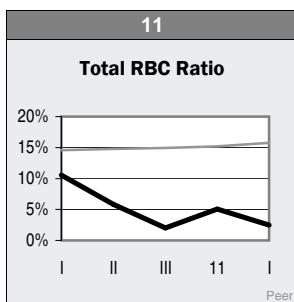
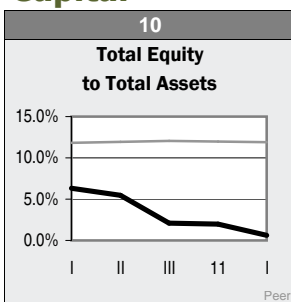
(Thousands of \$)	Qtr	YTD
Interest Income	4,578	4,578
Interest Expense	1,618	1,618
Net Interest Income	2,960	2,960
Non Interest Income	1,103	1,103
Non Interest Expense	4,899	4,899
Other	2,694	2,694
Pre-tax NOI	-3,530	-3,530



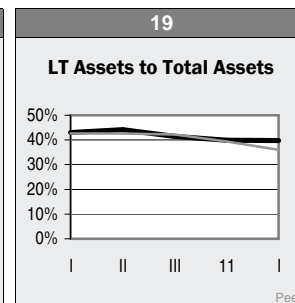
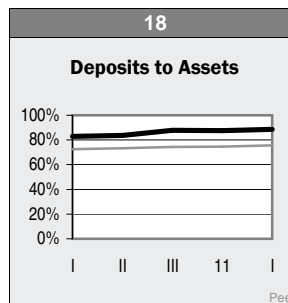
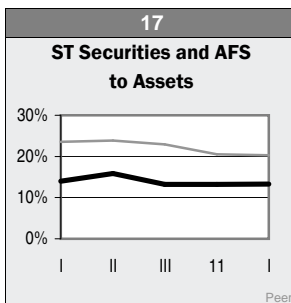
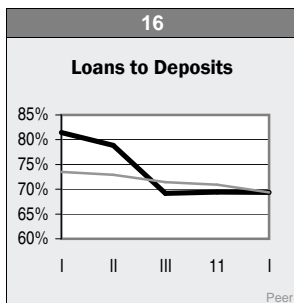
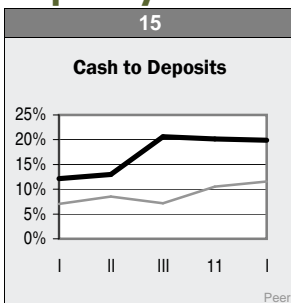
Profitability



Capital



Liquidity



Funding/Asset Quality

