

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	08/23/2006		M		816,000	A	\$ 30.68	1,475,780	D	
Common Stock	08/23/2006		S(1)		700	D	\$ 52.62	1,475,080	D	
Common Stock	08/23/2006		S(1)		1,000	D	\$ 52.58	1,474,080	D	
Common Stock	08/23/2006		S(1)		1,200	D	\$ 52.52	1,472,880	D	
Common Stock	08/23/2006		S(1)		1,600	D	\$ 52.57	1,471,280	D	
Common Stock	08/23/2006		S(1)		3,300	D	\$ 52.56	1,467,980	D	
Common Stock	08/23/2006		S(1)		5,300	D	\$ 52.64	1,462,680	D	
Common Stock	08/23/2006		S(1)		6,400	D	\$ 52.45	1,456,280	D	
Common Stock	08/23/2006		S(1)		9,300	D	\$ 52.53	1,446,980	D	
Common Stock	08/23/2006		S(1)		12,000	D	\$ 52.63	1,434,980	D	
Common Stock	08/23/2006		S(1)		15,400	D	\$ 52.59	1,419,580	D	
Common Stock	08/23/2006		S(1)		20,800	D	\$ 52.48	1,398,780	D	
Common Stock	08/23/2006		S(1)		22,600	D	\$ 52.65	1,376,180	D	
Common Stock	08/23/2006		S(1)		23,500	D	\$ 52.61	1,352,680	D	
Common Stock	08/23/2006		S(1)		30,900	D	\$ 52.54	1,321,780	D	
Common Stock	08/23/2006		S(1)		31,600	D	\$ 52.51	1,290,180	D	
Common Stock	08/23/2006		S(1)		34,000	D	\$ 52.50	1,256,180	D	
Common Stock	08/23/2006		S(1)		38,600	D	\$ 52.47	1,217,580	D	
Common Stock	08/23/2006		S(1)		57,625	D	\$ 52.46	1,159,955	D	
Common Stock	08/23/2006		S(1)		63,400	D	\$ 52.55	1,096,555	D	
Common Stock	08/23/2006		S(1)		69,300	D	\$ 52.49	1,027,255	D	
Common Stock	08/23/2006		S(1)		73,000	D	\$ 52.60	954,255	D	
Common Stock	08/23/2006		S(1)		100,000	D	\$ 52.35	854,255	D	
Common Stock								18,817.18	I	Thrift Trust

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 30.68	08/23/2006		M		816,000	(2)	02/01/2012	Common Stock	816,000	\$ 30.68	684,000	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
LEWIS KENNETH D 100 NORTH TRYON STREET NC1-007-23-02 CHARLOTTE, NC 28255	X		Chairman CEO and Pres	

Signatures

Kenneth D. Lewis/Roger C. McClary POA		08/24/2006
** Signature of Reporting Person		Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Option exercise and sale of shares sufficient to pay option exercise price and applicable taxes in accordance with a written plan established July 27, 2006 pursuant to Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) The option vested 50% on June 23, 2003, and 50% on November 17, 2004.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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