

ECB BANCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2686659	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$842	\$889	5.5%	
Loans	\$539	\$580	7.5%	
<i>Construction & development</i>	\$133	\$126	-5.0%	
<i>Closed-end 1-4 family residential</i>	\$63	\$64	1.8%	
<i>Home equity</i>	\$26	\$31	18.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-15.5%	
<i>Commercial & Industrial</i>	\$59	\$68	15.0%	
<i>Commercial real estate</i>	\$174	\$200	15.0%	
Unused commitments	\$90	\$85	-5.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$168	\$118	-29.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$72	\$121	68.5%	
Cash & balances due	\$17	\$10	-40.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$774	\$822	6.2%	
Deposits	\$629	\$773	22.8%	
Total other borrowings	\$84	\$44	-47.5%	
FHLB advances	\$60	\$41	-31.7%	
Equity				
Equity capital at quarter end	\$68	\$67	-2.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	7.5%	--	
Tier 1 risk based capital ratio	10.8%	10.0%	--	
Total risk based capital ratio	11.8%	11.3%	--	
Return on equity ¹	1.6%	-5.3%	--	
Return on assets ¹	0.1%	-0.4%	--	
Net interest margin ¹	2.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.6%	72.9%	--	
Loss provision to net charge-offs (qtr)	433.6%	151.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	2.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	7.2%	4.7%	0.0%	1.7%
<i>Closed-end 1-4 family residential</i>	0.0%	3.8%	0.3%	1.5%
<i>Home equity</i>	0.8%	2.1%	0.0%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.1%	0.6%	0.3%
<i>Commercial & Industrial</i>	0.2%	3.6%	0.0%	0.2%
<i>Commercial real estate</i>	0.1%	1.0%	0.0%	0.2%
<i>Total loans</i>	1.8%	2.3%	0.1%	0.7%