

PEOPLES BANCORP OF NORTH CAROLINA, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2818245	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$966	\$1,046	8.3%	
Loans	\$781	\$781	0.0%	
<i>Construction & development</i>	\$216	\$170	-21.5%	
<i>Closed-end 1-4 family residential</i>	\$164	\$186	13.8%	
<i>Home equity</i>	\$93	\$99	5.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$10	5.5%	
<i>Commercial & Industrial</i>	\$76	\$66	-12.5%	
<i>Commercial real estate</i>	\$212	\$225	6.2%	
Unused commitments	\$159	\$144	-9.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$108	188.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$86	\$86	0.1%	
Cash & balances due	\$21	\$35	63.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$10		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$16		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$877	\$948	8.1%	
Deposits	\$752	\$829	10.3%	
Total other borrowings	\$121	\$115	-5.4%	
FHLB advances	\$77	\$77	0.0%	
Equity				
Equity capital at quarter end	\$89	\$98	10.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.0%	--	
Tier 1 risk based capital ratio	9.8%	11.2%	--	
Total risk based capital ratio	11.1%	12.5%	--	
Return on equity ¹	2.4%	2.6%	--	
Return on assets ¹	0.2%	0.2%	--	
Net interest margin ¹	3.7%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.4%	62.2%	--	
Loss provision to net charge-offs (qtr)	188.6%	98.2%	--	
Net charge-offs to average loans and leases ¹	0.7%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.1%	2.8%	0.1%	0.6%
<i>Closed-end 1-4 family residential</i>	3.4%	6.5%	0.2%	1.0%
<i>Home equity</i>	0.2%	1.6%	0.3%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.2%	1.0%	0.4%
<i>Commercial & Industrial</i>	1.5%	2.6%	0.2%	0.3%
<i>Commercial real estate</i>	1.3%	2.0%	0.0%	0.0%
<i>Total loans</i>	1.6%	3.2%	0.2%	0.4%