

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$920	\$922	0.2%	
Loans	\$574	\$500	-12.9%	
Construction & development	\$90	\$67	-25.4%	
Closed-end 1-4 family residential	\$71	\$60	-15.0%	
Home equity	\$35	\$36	4.1%	
Credit card	\$0	\$0	-47.9%	
Other consumer	\$4	\$5	28.8%	
Commercial & Industrial	\$62	\$46	-26.3%	
Commercial real estate	\$218	\$203	-6.7%	
Unused commitments	\$83	\$77	-7.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$150	\$132	-11.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$123	\$207	68.2%	
Cash & balances due	\$12	\$18	56.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$13		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$12		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$839	\$840	0.1%	
Deposits	\$786	\$798	1.5%	
Total other borrowings	\$46	\$37	-19.2%	
FHLB advances	\$43	\$35	-18.8%	
Equity				
Equity capital at quarter end	\$81	\$82	1.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$18	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	8.5%	--	
Tier 1 risk based capital ratio	12.2%	12.9%	--	
Total risk based capital ratio	13.5%	14.2%	--	
Return on equity ¹	-6.0%	-1.3%	--	
Return on assets ¹	-0.5%	-0.1%	--	
Net interest margin ¹	3.3%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	83.3%	80.7%	--	
Loss provision to net charge-offs (qtr)	101.4%	105.6%	--	
Net charge-offs to average loans and leases ¹	3.0%	1.7%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	12.0%	9.9%	3.7%	1.1%
Closed-end 1-4 family residential	3.9%	2.9%	0.6%	1.4%
Home equity	1.4%	0.9%	0.0%	0.5%
Credit card	0.0%	0.0%	15.8%	0.0%
Other consumer	0.1%	0.4%	0.3%	4.1%
Commercial & Industrial	0.9%	0.6%	0.4%	0.1%
Commercial real estate	0.6%	3.1%	0.0%	0.1%
Total loans	2.8%	3.1%	0.7%	0.4%