

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$921	\$900	-2.4%	
Loans	\$499	\$513	2.8%	
Construction & development	\$67	\$65	-3.0%	
Closed-end 1-4 family residential	\$60	\$60	-0.9%	
Home equity	\$36	\$37	3.0%	
Credit card	\$0	\$0	-78.9%	
Other consumer	\$5	\$5	-13.1%	
Commercial & Industrial	\$46	\$52	13.7%	
Commercial real estate	\$203	\$209	3.0%	
Unused commitments	\$77	\$102	33.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$132	\$74	-44.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$207	\$221	6.7%	
Cash & balances due	\$18	\$16	-13.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$13	\$16	21.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$12	\$14	14.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$841	\$816	-2.9%	
Deposits	\$798	\$752	-5.8%	
Total other borrowings	\$37	\$59	58.5%	
FHLB advances	\$35	\$54	55.1%	
Equity				
Equity capital at quarter end	\$80	\$83	3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.6%	--	
Tier 1 risk based capital ratio	12.6%	12.5%	--	
Total risk based capital ratio	13.8%	13.7%	--	
Return on equity ¹	-7.9%	1.8%	--	
Return on assets ¹	-0.7%	0.2%	--	
Net interest margin ¹	3.1%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	75.7%	63.4%	--	
Loss provision to net charge-offs (qtr)	94.9%	35.7%	--	
Net charge-offs to average loans and leases ¹	1.9%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	10.1%	6.6%	1.2%	1.5%
Closed-end 1-4 family residential	2.9%	1.4%	1.4%	0.3%
Home equity	0.9%	0.6%	0.5%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	1.0%	4.1%	0.2%
Commercial & Industrial	0.6%	0.7%	0.1%	0.6%
Commercial real estate	3.3%	4.9%	0.1%	0.1%
Total loans	3.2%	3.2%	0.5%	0.4%