

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,065	\$1,011	-5.0%	
Loans	\$676	\$627	-7.2%	
Construction & development	\$94	\$73	-22.0%	
Closed-end 1-4 family residential	\$181	\$167	-7.5%	
Home equity	\$92	\$87	-5.1%	
Credit card	\$0	\$0		
Other consumer	\$5	\$5	-0.8%	
Commercial & Industrial	\$59	\$62	6.5%	
Commercial real estate	\$216	\$202	-6.7%	
Unused commitments	\$132	\$134	1.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$214	\$148	-30.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$106	\$148	39.6%	
Cash & balances due	\$29	\$49	67.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$16	\$26	58.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$13	\$25	87.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$959	\$897	-6.5%	
Deposits	\$843	\$783	-7.1%	
Total other borrowings	\$110	\$105	-4.6%	
FHLB advances	\$70	\$70	0.0%	
Equity				
Equity capital at quarter end	\$105	\$114	8.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	10.8%	--	
Tier 1 risk based capital ratio	13.8%	15.5%	--	
Total risk based capital ratio	15.0%	16.8%	--	
Return on equity ¹	7.4%	4.4%	--	
Return on assets ¹	0.7%	0.5%	--	
Net interest margin ¹	3.5%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.8%	72.0%	--	
Loss provision to net charge-offs (qtr)	109.6%	19.4%	--	
Net charge-offs to average loans and leases ¹	1.6%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	14.1%	12.6%	2.2%	2.2%
Closed-end 1-4 family residential	4.0%	3.8%	0.1%	0.2%
Home equity	1.0%	0.8%	0.2%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.7%	0.4%	1.8%	1.8%
Commercial & Industrial	0.7%	0.6%	0.0%	0.1%
Commercial real estate	1.1%	1.6%	0.0%	0.2%
Total loans	3.6%	3.2%	0.4%	0.4%