

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$889	\$920	3.5%	
Loans	\$580	\$574	-1.0%	
<i>Construction & development</i>	\$126	\$90	-28.4%	
<i>Closed-end 1-4 family residential</i>	\$64	\$71	9.9%	
<i>Home equity</i>	\$31	\$35	11.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$4	-3.5%	
<i>Commercial & Industrial</i>	\$68	\$62	-8.2%	
<i>Commercial real estate</i>	\$200	\$218	9.3%	
Unused commitments	\$85	\$83	-2.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$118	\$150	27.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$121	\$123	1.6%	
Cash & balances due	\$10	\$12	18.1%	
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	\$822	\$839	2.0%	
Deposits	\$773	\$786	1.7%	
Total other borrowings	\$44	\$46	4.8%	
FHLB advances	\$41	\$43	3.7%	
Equity				
Equity capital at quarter end	\$67	\$81	21.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$18	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	8.8%	--	
Tier 1 risk based capital ratio	10.0%	12.2%	--	
Total risk based capital ratio	11.3%	13.5%	--	
Return on equity ¹	-5.3%	-6.0%	--	
Return on assets ¹	-0.4%	-0.5%	--	
Net interest margin ¹	3.5%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	72.9%	83.3%	--	
Loss provision to net charge-offs (qtr)	151.3%	101.4%	--	
Net charge-offs to average loans and leases ¹	2.6%	3.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	4.7%	12.0%	1.7%	3.7%
<i>Closed-end 1-4 family residential</i>	3.8%	3.9%	1.5%	0.6%
<i>Home equity</i>	2.1%	1.4%	0.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	15.8%
<i>Other consumer</i>	0.1%	0.1%	0.3%	0.3%
<i>Commercial & Industrial</i>	3.6%	0.9%	0.2%	0.4%
<i>Commercial real estate</i>	1.0%	0.6%	0.2%	0.0%
<i>Total loans</i>	2.3%	2.8%	0.7%	0.7%