CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: ECB Bancorp, Inc. (The East Carolina Bank)
Person to be contacted about this report: Gary Adams, CFO
Submission date: April 30, 2009

RSSD (for Bank Holding Companies): 2686659
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 2017 (for East Carolina Bank)

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$120,573	$119,456		
b. Average Commercial Loans	$421,180	$429,603		
c. Total Loans (sum of lines a and b)	$541,754	$549,059		

2. General Market Commentary (optional)

The East Carolina Bank operates in 13 counties in eastern North Carolina stretching from the Virginia to the South Carolina borders. The region's economy is primarily tourism and real estate driven with a fair amount of agricultural production as well. As with the overall general economy, the real estate market in the region has suffered adversely from the general economic decline but not as much as other areas of the country. Agriculture continues to remain strong and is one of the lending focus points of the Bank. Tourism continues to remain at a fairly constant level as the majority of the coast is frequented by visitors within driving distances.