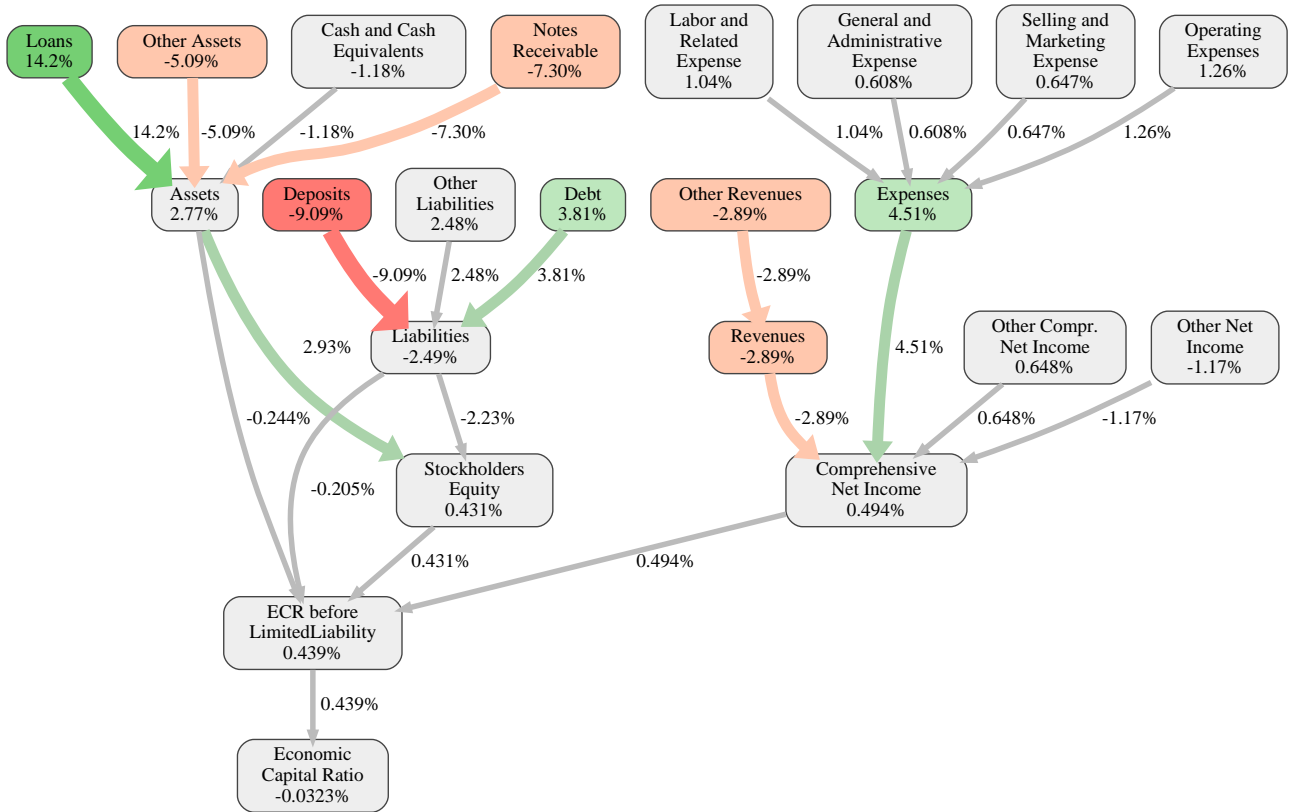




# SAVINGS & CREDIT 2023

ECB Bancorp Inc MD  
Rank 32 of 97





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The relative strengths and weaknesses of ECB Bancorp Inc MD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of ECB Bancorp Inc MD compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 14% points. The greatest weakness of ECB Bancorp Inc MD is the variable Deposits, reducing the Economic Capital Ratio by 9.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.032% points below the market average of 16%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	1,064,462
Debt	0	Liabilities	901,732
Deposits	718,149	Expenses	776
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	162,730
Interest Expense	0	Net Income	2,720
Interest Payable	0	Comprehensive Net Income	3,052
Labor and Related Expense	0	BaseVar	985,399
Loans	885,674	ECR before LimitedLiability	8.6%
Notes Receivable	0	Economic Capital Ratio	16%
Occupancy	0		
Operating Expenses	0		
Other Assets	178,788		
Other Compr. Net Income	332		
Other Expenses	776		
Other Liabilities	183,583		
Other Net Income	3,496		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		