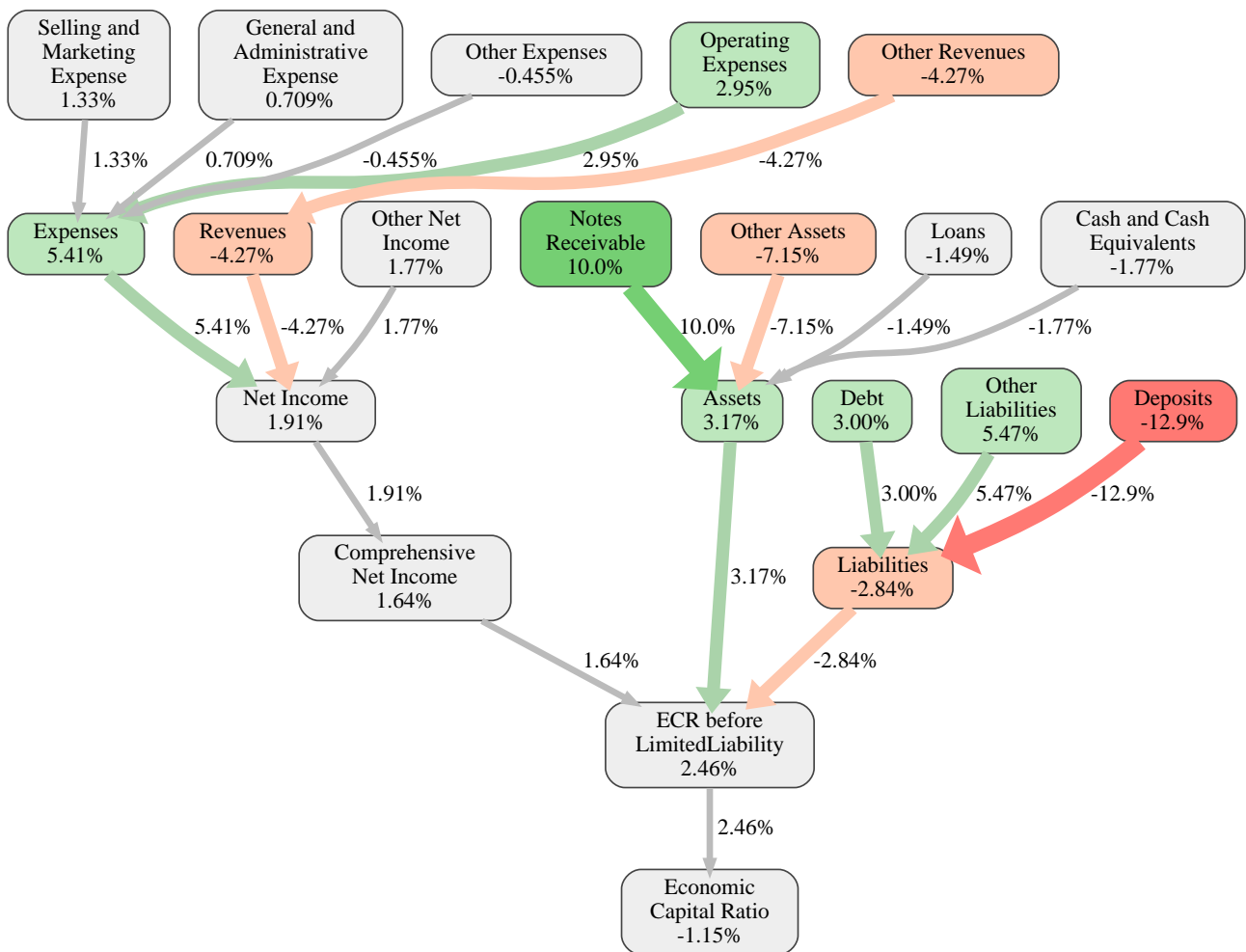




# SAVINGS & CREDIT 2026

ECB Bancorp Inc MD  
Rank 32 of 46





# SAVINGS & CREDIT 2026

ECB Bancorp Inc MD  
Rank 32 of 46

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 Notes Receivable, increasing the Economic Capital Ratio by 10% points. The greatest weakness of ECB Bancorp Inc MD is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.1% points below the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	1,605,653
Debt	0	Liabilities	1,433,719
Deposits	1,132,344	Expenses	23,937
Depreciation and Amortization	0	Revenues	1,073
General and Administrative Expense	0	Stockholders Equity	171,934
Interest Expense	0	Net Income	7,772
Interest Payable	0	Comprehensive Net Income	6,494
Labor and Related Expense	13,188	BaseVar	1,548,148
Loans	0	ECR before LimitedLiability	6.1%
Notes Receivable	1,371,819	Economic Capital Ratio	14%
Occupancy	1,102		
Operating Expenses	0		
Other Assets	233,834		
Other Compr. Net Income	-1,278		
Other Expenses	7,640		
Other Liabilities	301,375		
Other Net Income	30,636		
Other Revenues	1,073		
Professional Fees	1,368		
Securities	0		
Selling and Marketing Expense	639		