



The relative strengths and weaknesses of Carolina Bank Holdings INC 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 Carolina Bank Holdings INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Carolina Bank Holdings INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 2.2% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	16,539
Cash Deposits and Cash Equivalents	15,099
Deposits	590,925
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	451,784
Long-term Debt	0
Occupancy	0
Other Assets	190,714
Other Compr. Net Income	596
Other Expenses	3,732
Other Liabilities	47,081
Other Net Income	11,234
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,732

Output Variable	Value in 1000 USD
Liabilities	638,006
Assets	691,868
Expenses	3,732
Revenues	0
Stockholders Equity	53,862
Net Income	7,502
Comprehensive Net Income	8,098
Economic Capital Ratio	7.5%