



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 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 2.7% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	12,442
Cash Deposits and Cash Equivalents	64,896
Deposits	579,097
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	436,424
Long-term Debt	0
Occupancy	0
Other Assets	129,784
Other Compr. Net Income	-1,128
Other Expenses	1,569
Other Liabilities	33,106
Other Net Income	5,579
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,261

Output Variable	Value in 1000 USD
Liabilities	612,203
Assets	661,807
Expenses	1,569
Revenues	0
Stockholders Equity	49,604
Net Income	4,010
Comprehensive Net Income	2,882
Economic Capital Ratio	6.5%