



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 22% points. The greatest weakness of Carolina Bank Holdings INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 3.2% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	11,286
Cash Deposits and Cash Equivalents	46,174
Deposits	594,898
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	465,669
Long-term Debt	0
Occupancy	0
Other Assets	137,823
Other Compr. Net Income	520
Other Expenses	884
Other Liabilities	31,710
Other Net Income	4,230
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,311

Output Variable	Value in 1000 USD
Liabilities	626,608
Assets	679,263
Expenses	884
Revenues	0
Stockholders Equity	52,655
Net Income	3,346
Comprehensive Net Income	3,866
Economic Capital Ratio	6.9%