



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 7.9%, being 1.8% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	11,131
Cash Deposits and Cash Equivalents	75,792
Deposits	607,307
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	459,932
Long-term Debt	0
Occupancy	0
Other Assets	134,936
Other Compr. Net Income	-429
Other Expenses	2,502
Other Liabilities	32,352
Other Net Income	8,269
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,007

Output Variable	Value in 1000 USD
Liabilities	639,659
Assets	700,798
Expenses	2,502
Revenues	0
Stockholders Equity	61,139
Net Income	5,767
Comprehensive Net Income	5,338
Economic Capital Ratio	7.9%