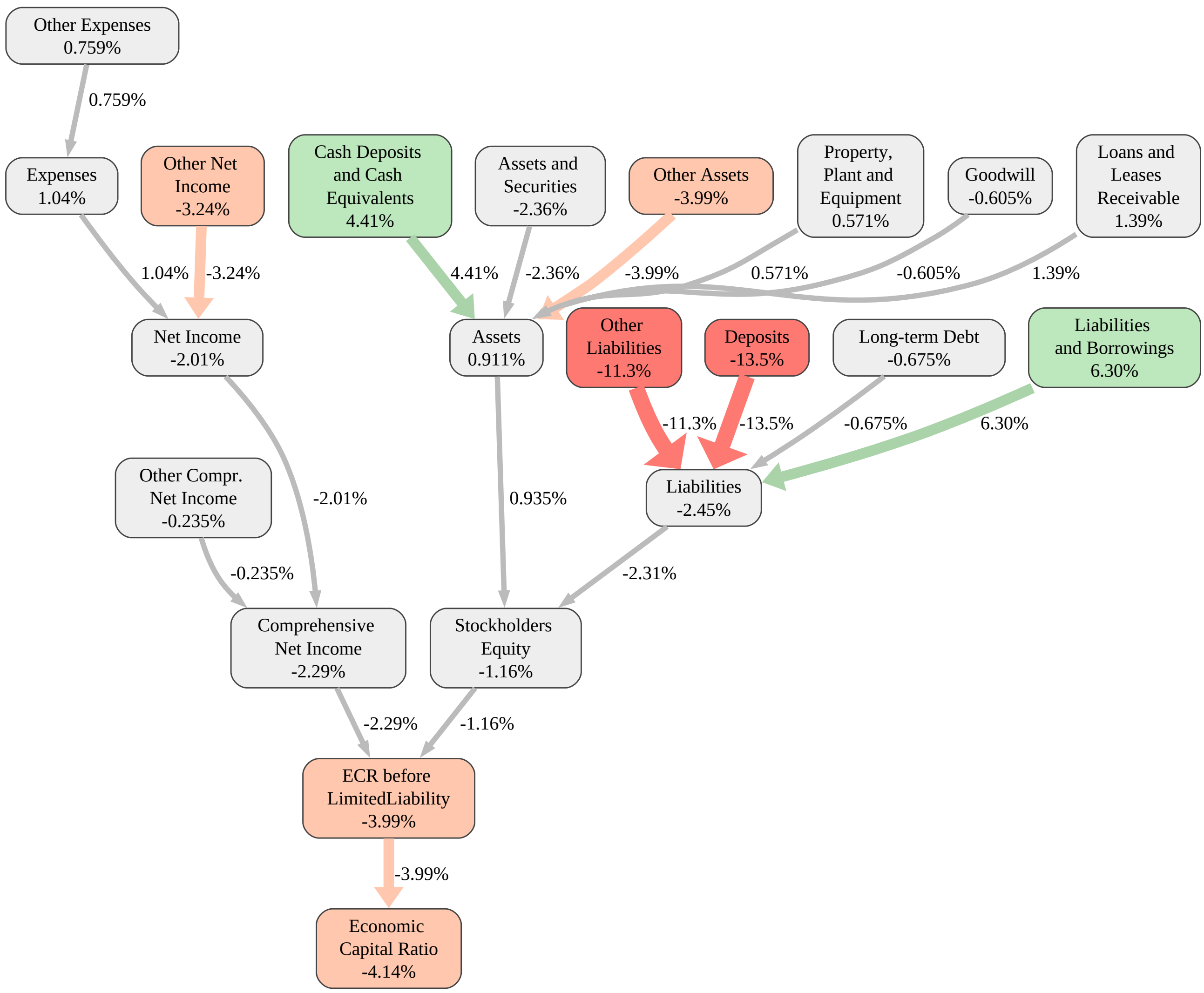
STATE BANKS 2014

Uwharrie Capital CORP
Rank 84 of 87



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The relative strengths and weaknesses of Uwharrie Capital CORP 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 Uwharrie Capital CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 6.3% points.The greatest weakness of Uwharrie Capital CORP is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.3%, being 4.1% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	10,856
Cash Deposits and Cash Equivalents	72,394
Deposits	453,708
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,491
Loans and Leases Receivable	302,253
Long-term Debt	11,163
Occupancy	0
Other Assets	118,036
Other Compr. Net Income	-2,527
Other Expenses	342
Other Liabilities	5,733
Other Net Income	1,296
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,781

Output Variable	Value in 1000 USD
Liabilities	475,095
Assets	517,320
Expenses	342
Revenues	0
Stockholders Equity	42,225
Net Income	954
Comprehensive Net Income	-1,573
BaseVar	503,767
ECR before LimitedLiability	5.4%
Economic Capital Ratio	6.3%