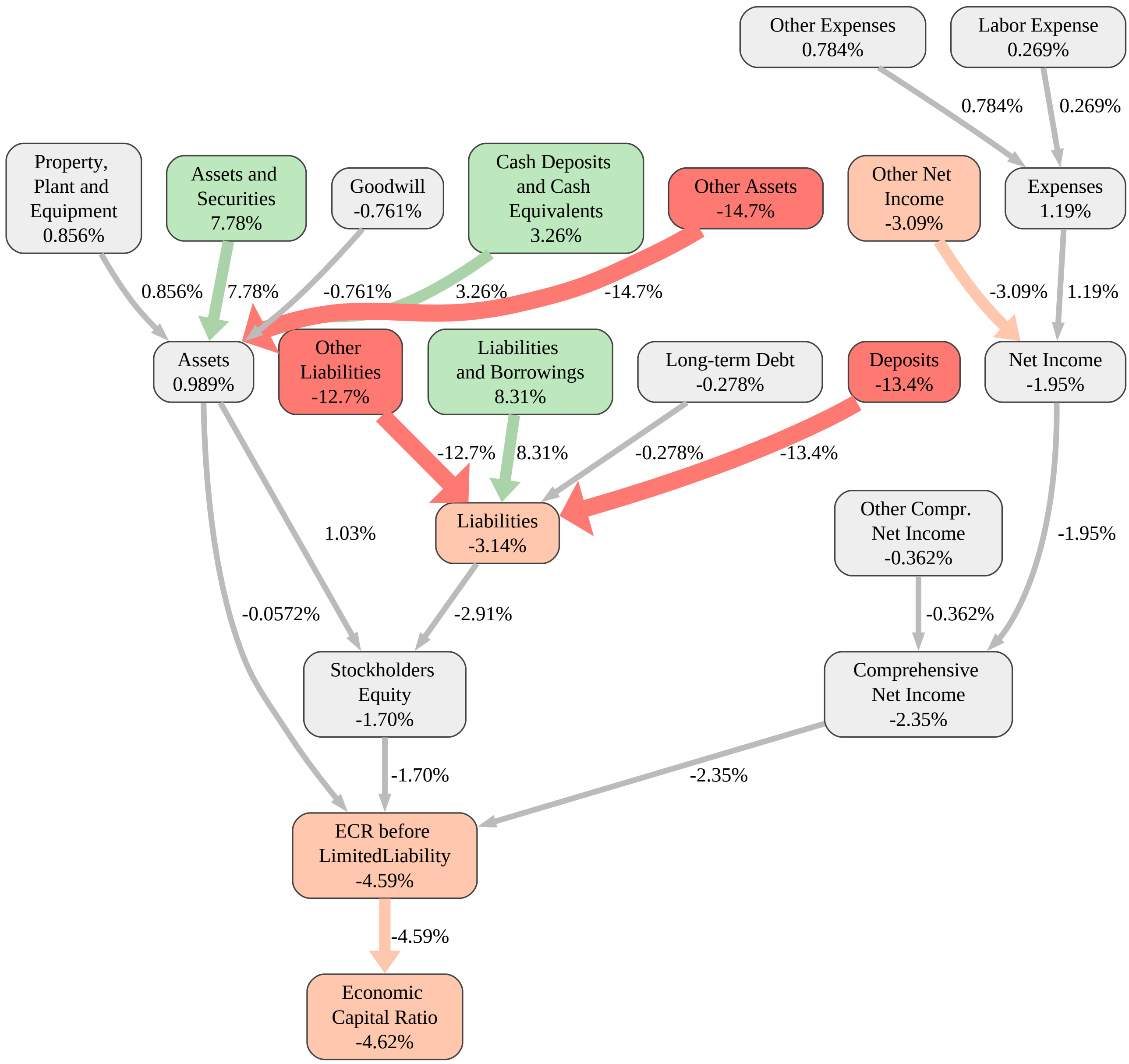
STATE BANKS 2015

Uwharrie Capital CORP
Rank 91 of 93



RealRate

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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 8.3% points.The greatest weakness of Uwharrie Capital CORP is the variable Other Assets, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 4.6% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	121,793
Cash Deposits and Cash Equivalents	50,791
Deposits	456,435
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,783
Loans and Leases Receivable	307,115
Long-term Debt	9,558
Occupancy	0
Other Assets	23,907
Other Compr. Net Income	276
Other Expenses	648
Other Liabilities	4,865
Other Net Income	2,327
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,858

Output Variable	Value in 1000 USD
Liabilities	475,641
Assets	518,464
Expenses	648
Revenues	0
Stockholders Equity	42,823
Net Income	1,679
Comprehensive Net Income	1,955
BaseVar	502,953
ECR before LimitedLiability	8.1%
Economic Capital Ratio	8.4%