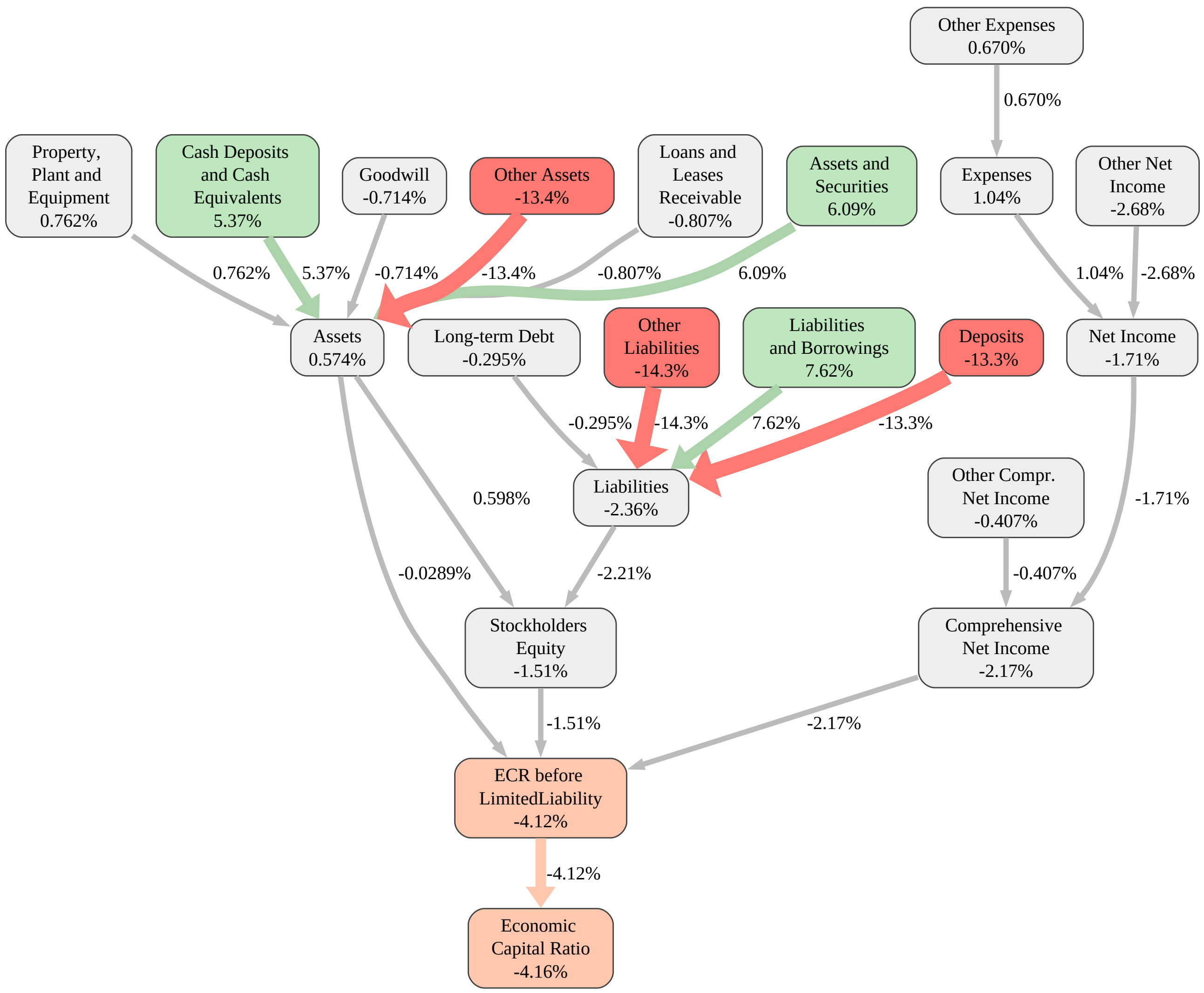
STATE BANKS 2016

Uwharrie Capital CORP
Rank 101 of 101



RealRate

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Uwharrie BANK

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 7.6% points.The greatest weakness of Uwharrie Capital CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 4.2% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	99,067
Cash Deposits and Cash Equivalents	68,933
Deposits	467,733
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,682
Loans and Leases Receivable	317,248
Long-term Debt	9,547
Occupancy	0
Other Assets	32,288
Other Compr. Net Income	-1,109
Other Expenses	806
Other Liabilities	5,926
Other Net Income	2,813
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,666

Output Variable	Value in 1000 USD
Liabilities	488,888
Assets	532,202
Expenses	806
Revenues	0
Stockholders Equity	43,314
Net Income	2,007
Comprehensive Net Income	898
BaseVar	519,126
ECR before LimitedLiability	7.2%
Economic Capital Ratio	7.6%