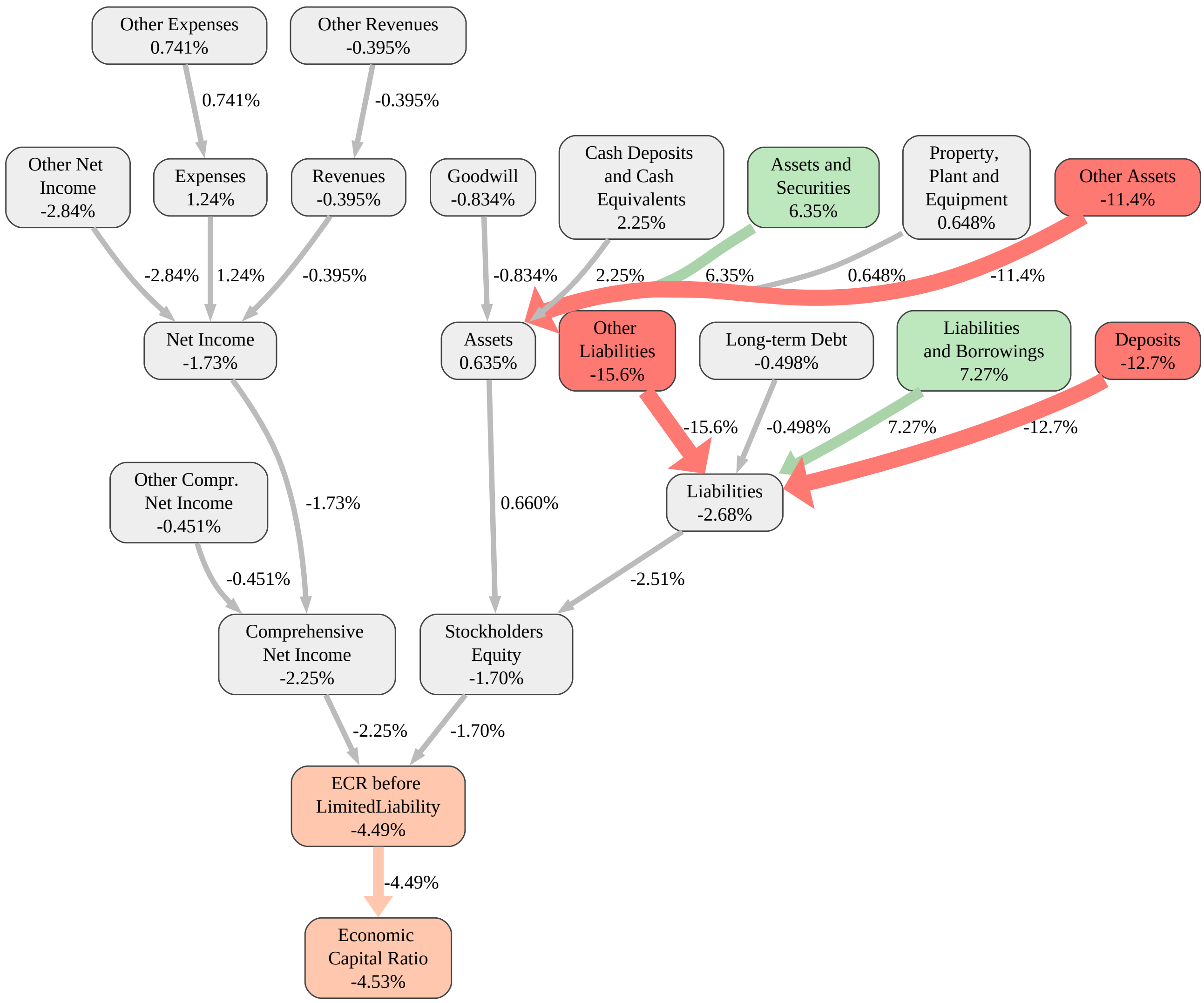
STATE BANKS 2017

Uwharrie Capital CORP
Rank 107 of 108



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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 7.3% points.The greatest weakness of Uwharrie Capital CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 4.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	116,574
Cash Deposits and Cash Equivalents	45,968
Deposits	485,719
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,627
Loans and Leases Receivable	339,122
Long-term Debt	9,534
Occupancy	0
Other Assets	32,393
Other Compr. Net Income	-1,699
Other Expenses	895
Other Liabilities	2,825
Other Net Income	3,106
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,173

Output Variable	Value in 1000 USD
Liabilities	504,705
Assets	548,230
Expenses	895
Revenues	0
Stockholders Equity	43,525
Net Income	2,211
Comprehensive Net Income	512
BaseVar	536,813
ECR before LimitedLiability	6.7%
Economic Capital Ratio	7.3%