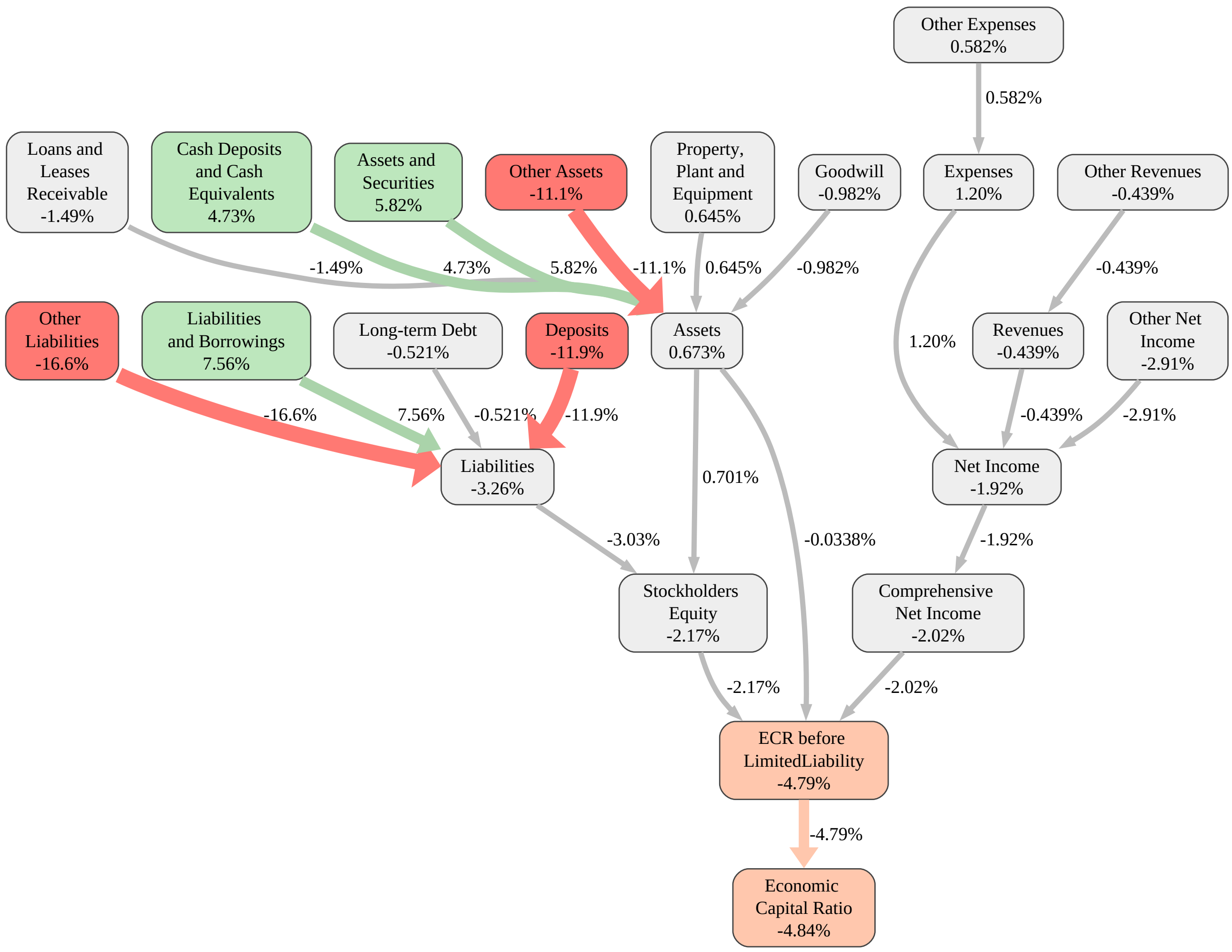
STATE BANKS 2018

Uwharrie Capital CORP
Rank 114 of 116



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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 7.6% points.The greatest weakness of Uwharrie Capital CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 4.8% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	106,485
Cash Deposits and Cash Equivalents	70,403
Deposits	512,628
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,756
Loans and Leases Receivable	354,413
Long-term Debt	9,534
Occupancy	0
Other Assets	30,329
Other Compr. Net Income	-226
Other Expenses	1,809
Other Liabilities	1,900
Other Net Income	3,420
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,728

Output Variable	Value in 1000 USD
Liabilities	531,818
Assets	576,358
Expenses	1,809
Revenues	0
Stockholders Equity	44,540
Net Income	1,611
Comprehensive Net Income	1,385
BaseVar	563,989
ECR before LimitedLiability	7.1%
Economic Capital Ratio	7.6%