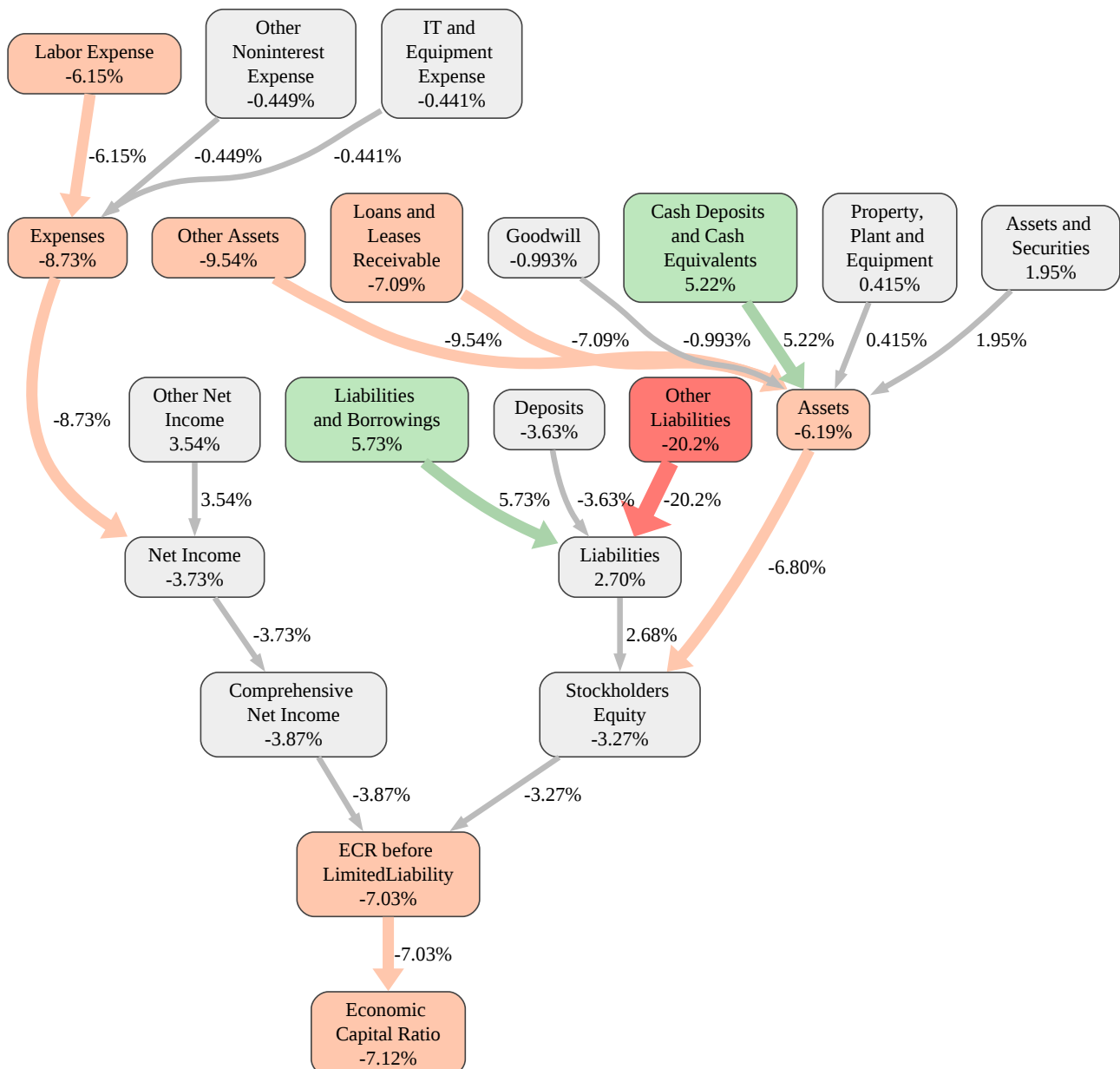




The relative strengths and weaknesses of Uwharrie Capital CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Uwharrie Capital CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 5.7% points. The greatest weakness of Uwharrie Capital CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 7.1% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	103,204
Cash Deposits and Cash Equivalents	117,934
Deposits	566,901
Fees	1,292
Goodwill	0
IT and Equipment Expense	1,657
Labor Expense	16,180
Liabilities and Borrowings	9,048
Loans and Leases Receivable	367,596
Long-term Debt	9,974
Occupancy	1,616
Other Assets	28,770
Other Compr. Net Income	-1,157
Other Expenses	2,915
Other Liabilities	1,206
Other Net Income	24,101
Other Noninterest Expense	2,043
Other Revenues	810
Property, Plant and Equipment	14,800

Output Variable	Value in 1000 USD
Liabilities	587,129
Assets	632,304
Expenses	25,703
Revenues	810
Stockholders Equity	45,175
Net Income	-792
Comprehensive Net Income	-1,949
BaseVar	703,681
ECR before Limited Liability	4.5%
Economic Capital Ratio	5.7%