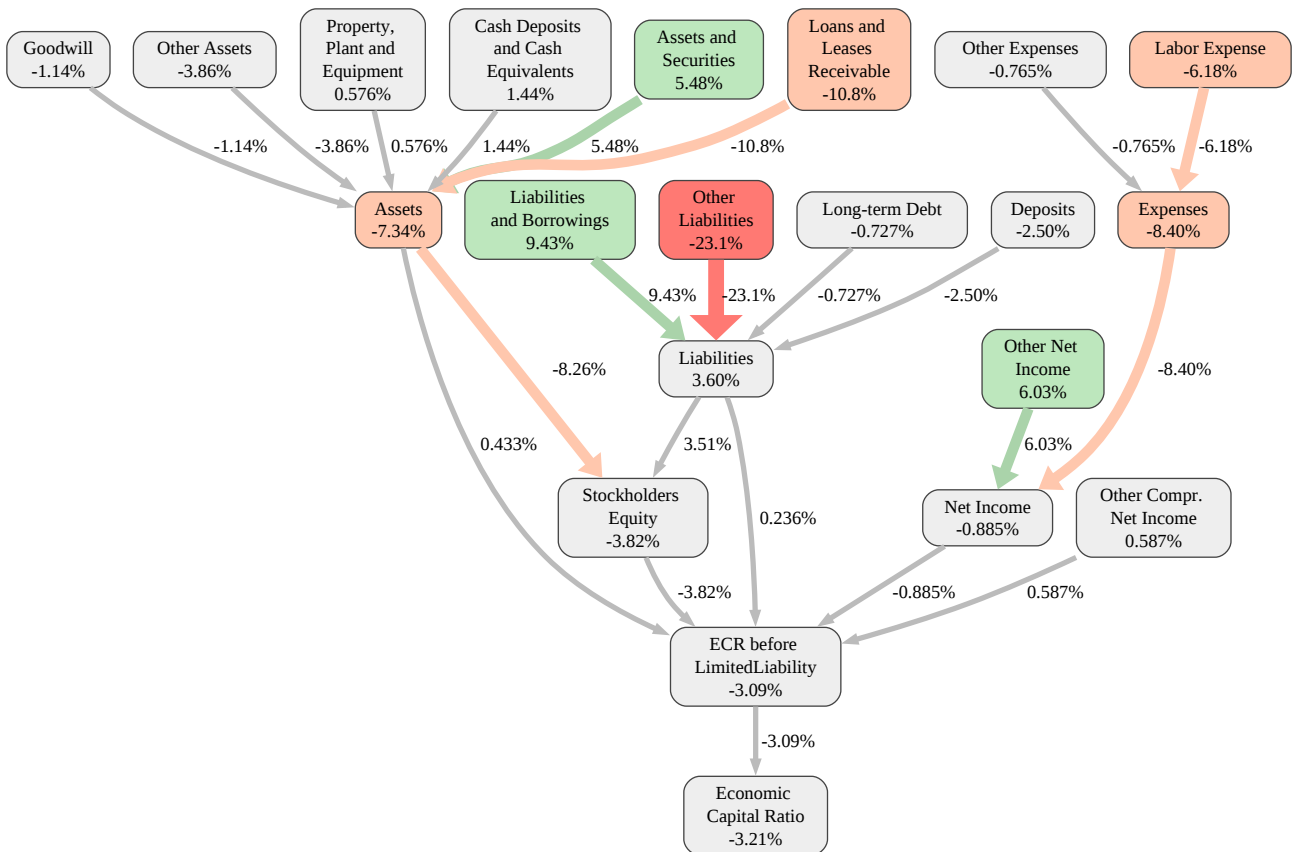




The relative strengths and weaknesses of Uwharrie Capital CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Uwharrie Capital CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.4% points. The greatest weakness of Uwharrie Capital CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 3.2% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	202,261
Cash Deposits and Cash Equivalents	88,868
Deposits	743,196
Fees	1,228
Goodwill	0
IT and Equipment Expense	1,472
Labor Expense	19,874
Liabilities and Borrowings	13,226
Loans and Leases Receivable	463,339
Long-term Debt	10,992
Occupancy	1,781
Other Assets	56,320
Other Compr. Net Income	3,270
Other Expenses	5,581
Other Liabilities	1,119
Other Net Income	35,715
Other Noninterest Expense	2,286
Other Revenues	1,078
Property, Plant and Equipment	16,982

Output Variable	Value in 1000 USD
Liabilities	768,533
Assets	827,770
Expenses	32,222
Revenues	1,078
Stockholders Equity	59,237
Net Income	4,571
Comprehensive Net Income	7,841
BaseVar	929,349
ECR before Limited Liability	9.3%
Economic Capital Ratio	9.4%