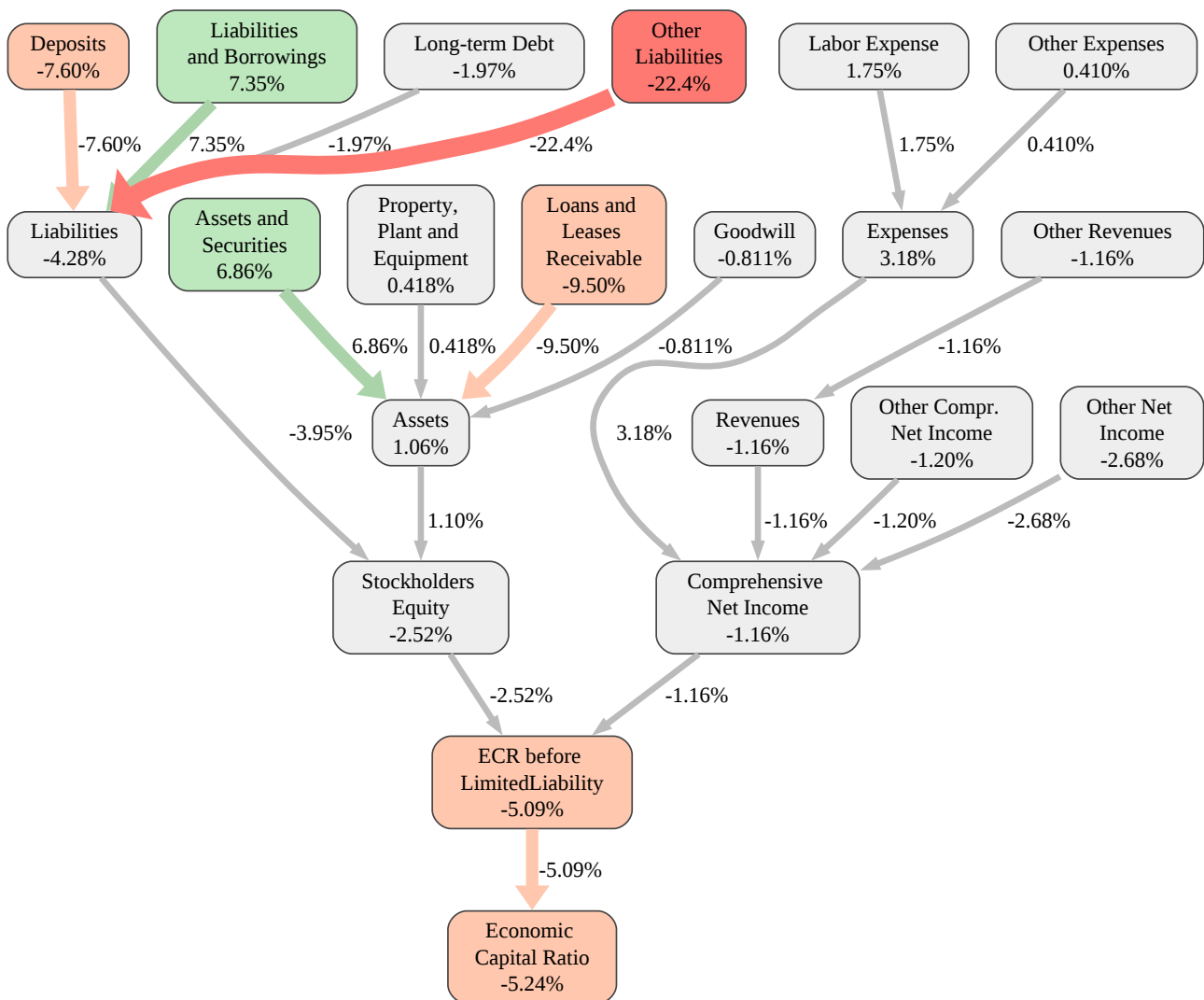




The relative strengths and weaknesses of Uwharrie Capital CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Uwharrie Capital CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 7.4% points. The greatest weakness of Uwharrie Capital CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 5.2% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	339,797
Cash Deposits and Cash Equivalents	94,410
Deposits	836,752
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,473
Loans and Leases Receivable	416,753
Long-term Debt	29,530
Occupancy	0
Other Assets	72,733
Other Compr. Net Income	-5,876
Other Expenses	2,763
Other Liabilities	1,138
Other Net Income	12,846
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,987

Output Variable	Value in 1000 USD
Liabilities	878,893
Assets	939,680
Expenses	2,763
Revenues	0
Stockholders Equity	60,787
Net Income	10,083
Comprehensive Net Income	4,207
BaseVar	948,282
ECR before Limited Liability	6.8%
Economic Capital Ratio	7.4%