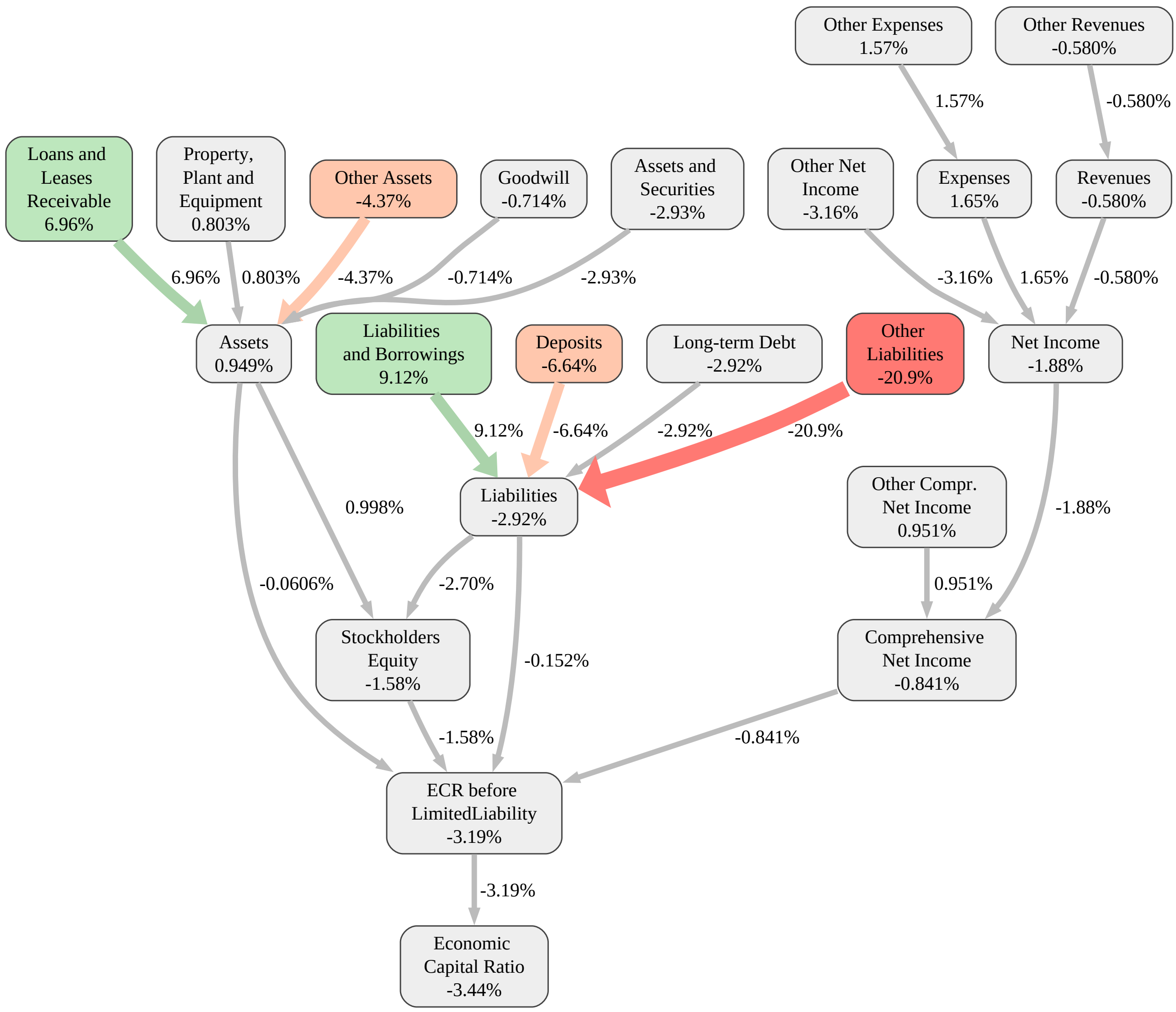
STATE BANKS 2012

Uwharrie Capital CORP
Rank 67 of 78



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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 9.1% points.The greatest weakness of Uwharrie Capital CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 3.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	9,327
Cash Deposits and Cash Equivalents	28,687
Deposits	431,338
Fees	0
Goodwill	987
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,636
Loans and Leases Receivable	359,860
Long-term Debt	25,233
Occupancy	0
Other Assets	112,965
Other Compr. Net Income	1,859
Other Expenses	196
Other Liabilities	21,092
Other Net Income	1,096
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,076

Output Variable	Value in 1000 USD
Liabilities	481,299
Assets	526,902
Expenses	196
Revenues	0
Stockholders Equity	45,603
Net Income	900
Comprehensive Net Income	2,759
BaseVar	509,820
ECR before LimitedLiability	9.0%
Economic Capital Ratio	9.1%