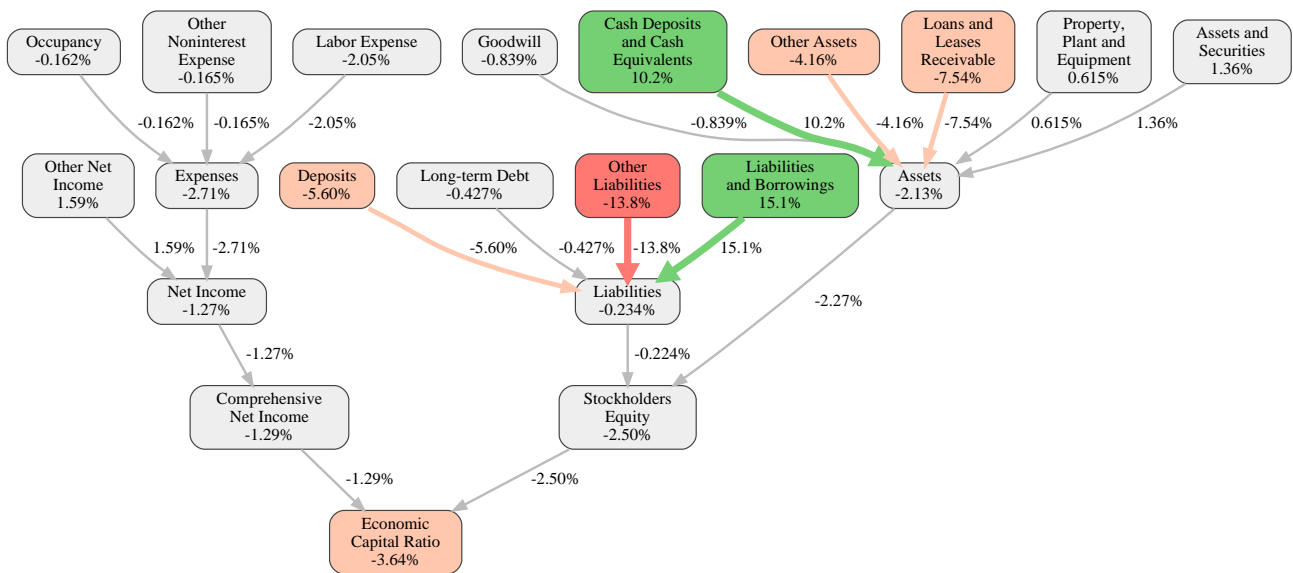




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The relative strengths and weaknesses of UWHARRIE CAPITAL CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UWHARRIE CAPITAL CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of UWHARRIE CAPITAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.0%, being 3.6% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	99,376
Cash Deposits and Cash Equivalents	155,198
Deposits	585,878
Fees	1,061
Goodwill	0
IT and Equipment Expense	1,426
Labor Expense	17,122
Liabilities and Borrowings	11,384
Loans and Leases Receivable	355,969
Long-term Debt	9,992
Occupancy	1,693
Other Assets	29,188
Other Compr. Net Income	1,453
Other Expenses	3,537
Other Liabilities	681
Other Net Income	25,938
Other Noninterest Expense	1,869
Other Revenues	344
Property, Plant and Equipment	17,062

Output Variable	Value in 1000 USD
Liabilities	607,935
Assets	656,793
Expenses	26,708
Revenues	344
Stockholders Equity	48,858
Net Income	-426
Comprehensive Net Income	1,027
Economic Capital Ratio	4.0%