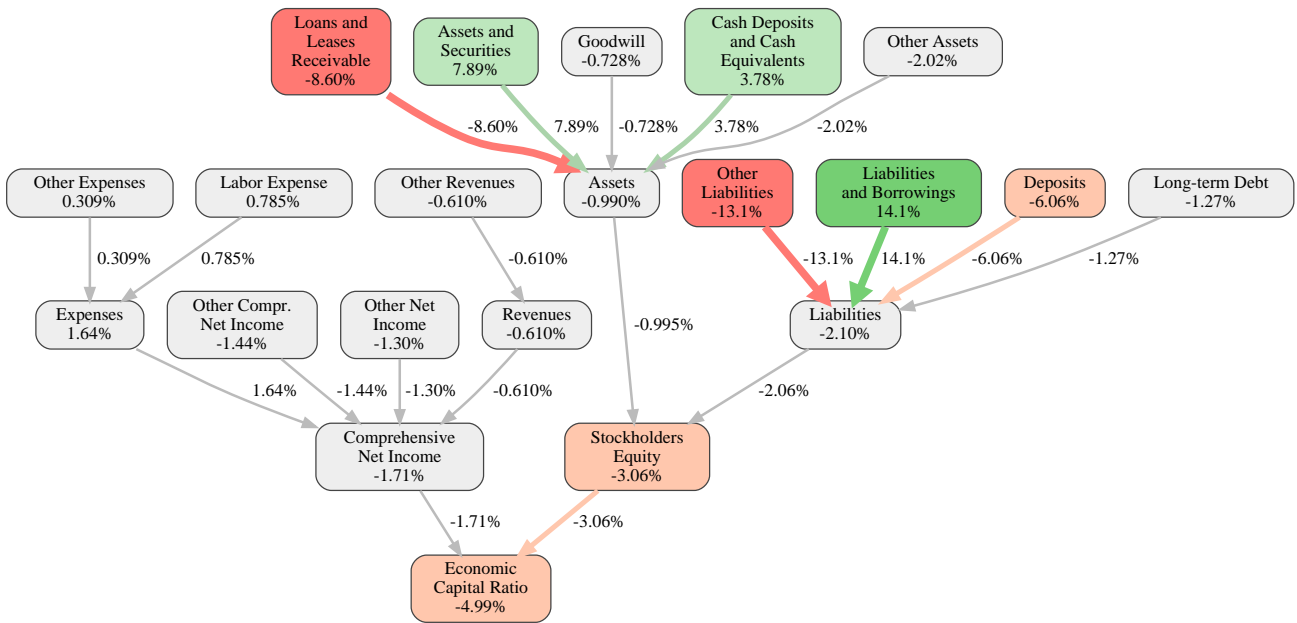




STATE BANKS 2023

UWHARRIE CAPITAL CORP
Rank 160 of 165





RealRate

STATE BANKS 2023

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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 14% points. The greatest weakness of UWHARRIE CAPITAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is -0.42%, being 5.0% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	332,833
Cash Deposits and Cash Equivalents	114,581
Deposits	939,856
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,411
Loans and Leases Receivable	495,599
Long-term Debt	29,607
Occupancy	0
Other Assets	61,742
Other Compr. Net Income	-31,179
Other Expenses	1,705
Other Liabilities	1,219
Other Net Income	9,954
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,735

Output Variable	Value in 1000 USD
Liabilities	982,093
Assets	1,019,490
Expenses	1,705
Revenues	0
Stockholders Equity	37,397
Net Income	8,249
Comprehensive Net Income	-22,930
Economic Capital Ratio	-0.42%