

UWHARRIE CAPITAL CORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2082532	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$452	\$476	5.4%	
Loans	\$344	\$356	3.7%	
<i>Construction & development</i>	\$51	\$45	-11.2%	
<i>Closed-end 1-4 family residential</i>	\$101	\$101	-0.5%	
<i>Home equity</i>	\$41	\$46	12.1%	
<i>Credit card</i>	\$3	\$3	8.9%	
<i>Other consumer</i>	\$10	\$11	7.2%	
<i>Commercial & Industrial</i>	\$38	\$41	9.0%	
<i>Commercial real estate</i>	\$83	\$91	8.6%	
Unused commitments	\$91	\$100	10.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$43	3.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$34	22.4%	
Cash & balances due	\$14	\$11	-17.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$11	\$20	93.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$9	\$19	118.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$407	\$429	5.4%	
Deposits	\$368	\$390	6.0%	
Total other borrowings	\$36	\$35	-2.5%	
FHLB advances	\$34	\$34	0.4%	
Equity				
Equity capital at quarter end	\$45	\$48	5.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	9.6%	--	
Tier 1 risk based capital ratio	12.4%	12.0%	--	
Total risk based capital ratio	13.6%	13.2%	--	
Return on equity ¹	3.1%	-9.0%	--	
Return on assets ¹	0.3%	-0.9%	--	
Net interest margin ¹	4.1%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	111.8%	89.4%	--	
Loss provision to net charge-offs (qtr)	-538.2%	206.9%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.9%	10.1%	0.0%	0.6%
<i>Closed-end 1-4 family residential</i>	0.5%	1.0%	0.0%	0.1%
<i>Home equity</i>	0.0%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.3%	0.4%	0.2%
<i>Other consumer</i>	0.2%	1.1%	0.1%	0.2%
<i>Commercial & Industrial</i>	0.1%	0.1%	0.1%	0.0%
<i>Commercial real estate</i>	0.3%	0.1%	0.0%	0.0%
<i>Total loans</i>	1.1%	1.7%	0.0%	0.1%