

**UWHARRIE CAPITAL CORP**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2082532	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$343	\$349	1.9%	
Loans	\$245	\$223	-9.2%	
Construction & development	\$27	\$21	-23.1%	
Closed-end 1-4 family residential	\$70	\$68	-2.1%	
Home equity	\$33	\$31	-5.3%	
Credit card	\$2	\$2	-1.4%	
Other consumer	\$4	\$5	3.9%	
Commercial & Industrial	\$18	\$13	-30.3%	
Commercial real estate	\$71	\$62	-12.4%	
Unused commitments	\$50	\$58	15.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$9	\$22	137.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$44	\$33	-24.4%	
Cash & balances due	\$15	\$47	212.2%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$27	\$40	49.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$27	\$36	34.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$311	\$317	1.9%	
Deposits	\$285	\$298	4.6%	
Total other borrowings	\$23	\$11	-52.4%	
FHLB advances	\$23	\$11	-52.2%	
<b>Equity</b>				
Equity capital at quarter end	\$32	\$32	2.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.8%	9.3%	--	
Tier 1 risk based capital ratio	12.1%	13.8%	--	
Total risk based capital ratio	13.3%	15.1%	--	
Return on equity <sup>1</sup>	-1.2%	-5.3%	--	
Return on assets <sup>1</sup>	-0.1%	-0.5%	--	
Net interest margin <sup>1</sup>	4.3%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	92.2%	72.4%	--	
Loss provision to net charge-offs (qtr)	61.8%	107.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.8%	1.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	7.8%	14.2%	4.7%	1.6%
Closed-end 1-4 family residential	2.6%	3.4%	0.1%	0.3%
Home equity	0.2%	1.0%	0.5%	0.0%
Credit card	0.0%	0.0%	0.6%	0.2%
Other consumer	0.1%	0.0%	0.1%	0.8%
Commercial & Industrial	0.1%	0.1%	0.1%	0.0%
Commercial real estate	0.9%	0.9%	0.0%	0.2%
Total loans	1.9%	2.9%	0.7%	0.3%