CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Uwharrie Capital Corp
Person to be contacted about this report: David Beaver
Submission date: 4/29/2009

RSSD (for Bank Holding Companies): 2082532
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$168,383	$156,810		8.5MM of the 11.5MM was in Conforming Mortgages that were sold to FNMA the other 3MM was spread even through paydowns on other Consumer loans
b. Average Commercial Loans	$188,215	$190,539		
c. Total Loans (sum of lines a and b)	$356,598	$347,349		

2. General Market Commentary (optional)

All Balance are MTD Average Balances. Due to the circumstances we felt this was the most accurate way to report what was taken place on a monthly basis. YTD Avergaes would smooth out the changes the furthur we moved through the year.