





STATE BANKS 2020

UNION BANKSHARES INC Rank 163 of 191



The relative strengths and weaknesses of UNION BANKSHARES INC 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 UNION BANKSHARES INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of UNION BANKSHARES INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 1.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	107,138
Cash Deposits and Cash Equivalents	51,134
Deposits	744,027
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,878
Loans and Leases Receivable	665,165
Long-term Debt	0
Occupancy	0
Other Assets	26,329
Other Compr. Net Income	2,009
Other Expenses	1,830
Other Liabilities	47,164
Other Net Income	12,478
Other Noninterest Expense	0
Property, Plant and Equipment	20,923
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	801,069
Assets	872,912
Expenses	1,830
Stockholders Equity	71,843
Net Income	10,648
Comprehensive Net Income	12,657
Economic Capital Ratio	5.8%

