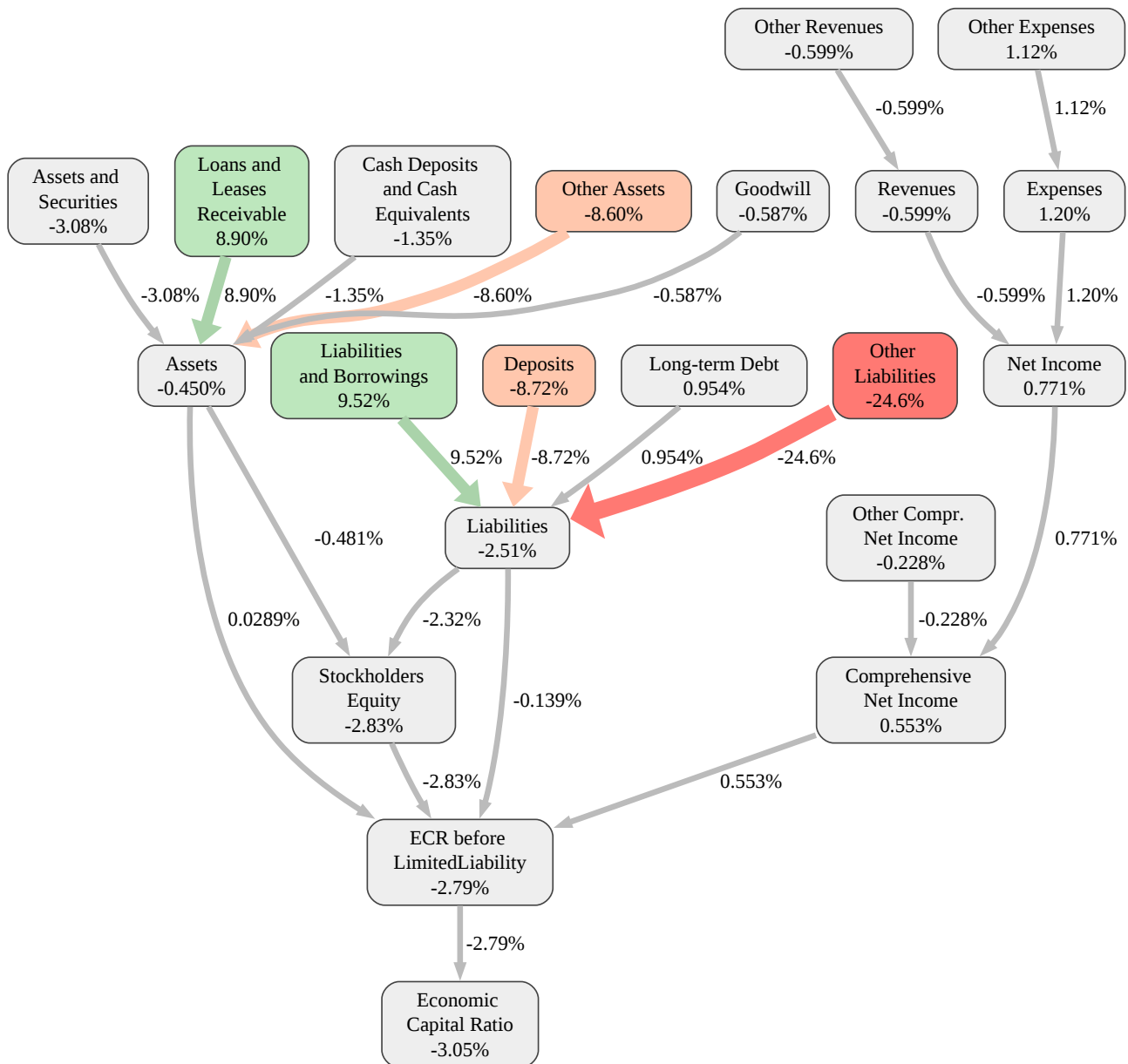




The relative strengths and weaknesses of Union Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Union Bankshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.5% points. The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 3.0% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	9,285
Cash Deposits and Cash Equivalents	24,381
Deposits	473,439
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	420,270
Long-term Debt	0
Occupancy	0
Other Assets	87,429
Other Compr. Net Income	0
Other Expenses	1,119
Other Liabilities	38,973
Other Net Income	6,338
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	9,163

Output Variable	Value in 1000 USD
Liabilities	512,412
Assets	552,751
Expenses	1,119
Revenues	0
Stockholders Equity	40,339
Net Income	5,219
Comprehensive Net Income	5,219
BaseVar	546,116
ECR before Limited Liability	9.4%
Economic Capital Ratio	9.5%