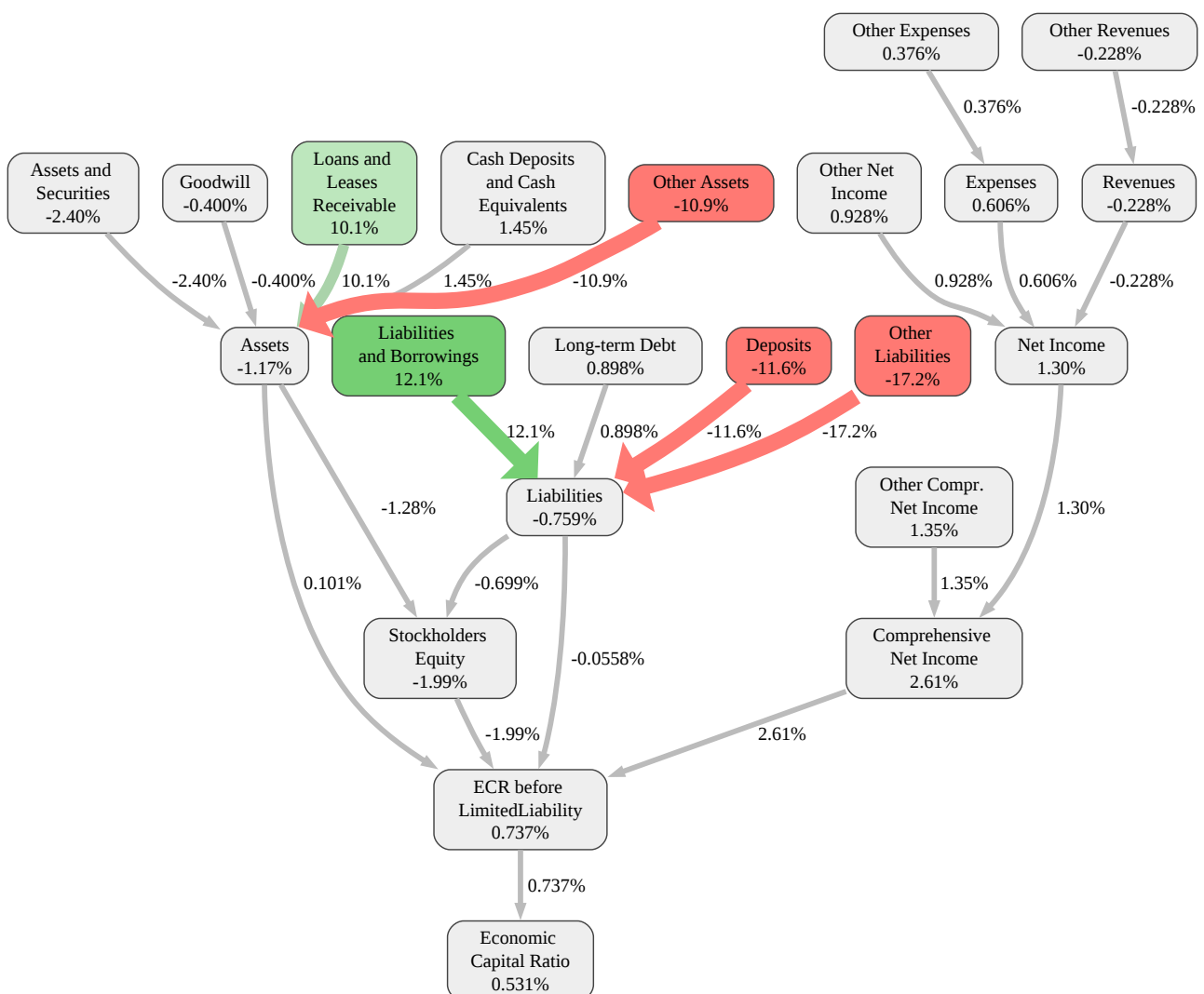




The relative strengths and weaknesses of Union Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Union Bankshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% 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 12%, being 0.53% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	9,492
Cash Deposits and Cash Equivalents	46,510
Deposits	509,993
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	439,627
Long-term Debt	0
Occupancy	0
Other Assets	69,115
Other Compr. Net Income	2,336
Other Expenses	1,663
Other Liabilities	22,217
Other Net Income	8,507
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,289

Output Variable	Value in 1000 USD
Liabilities	532,210
Assets	577,256
Expenses	1,663
Revenues	0
Stockholders Equity	45,046
Net Income	6,844
Comprehensive Net Income	9,180
BaseVar	577,431
ECR before Limited Liability	12%
Economic Capital Ratio	12%