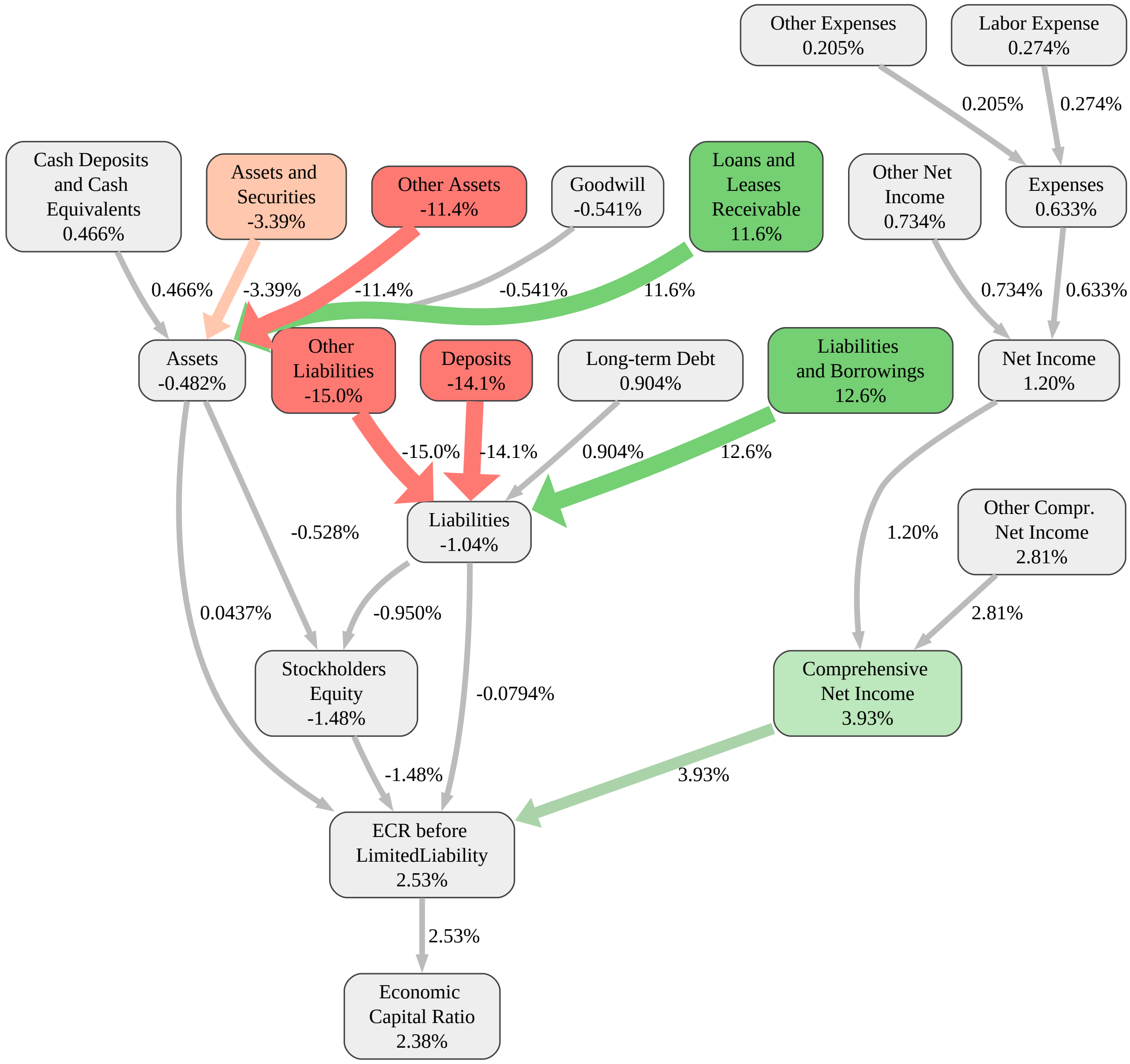
STATE BANKS 2014

Union Bankshares INC
Rank 19 of 87



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STATE BANKS 2014

UnionBank

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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 13% points.The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.4% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	8,800
Cash Deposits and Cash Equivalents	30,719
Deposits	518,354
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	456,636
Long-term Debt	0
Occupancy	0
Other Assets	76,387
Other Compr. Net Income	2,087
Other Expenses	1,862
Other Liabilities	17,269
Other Net Income	8,997
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,678

Output Variable	Value in 1000 USD
Liabilities	535,623
Assets	585,443
Expenses	1,862
Revenues	0
Stockholders Equity	49,820
Net Income	7,135
Comprehensive Net Income	9,222
BaseVar	584,030
ECR before LimitedLiability	13%
Economic Capital Ratio	13%