

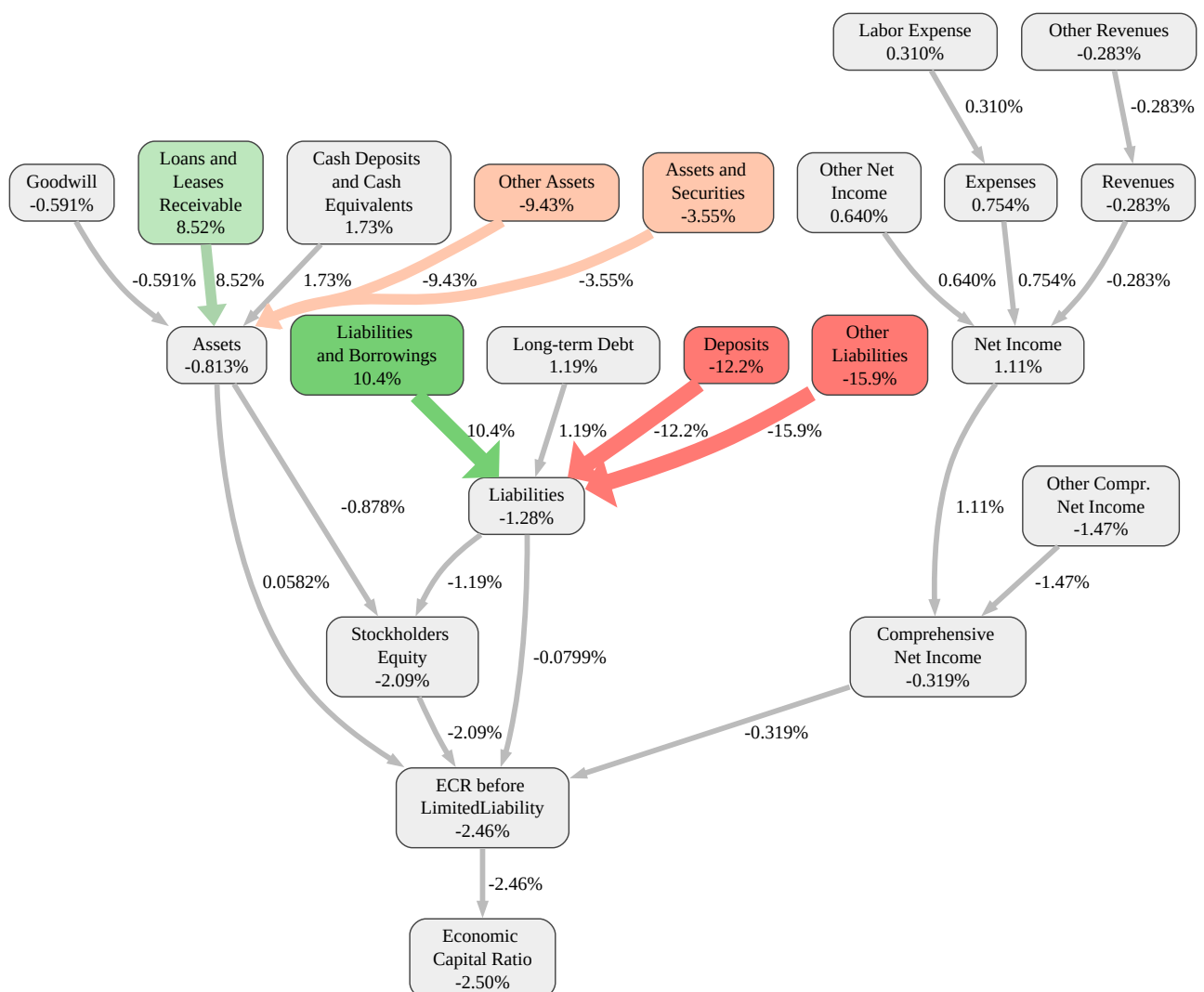


RealRate

STATE BANKS 2015

Union Bankshares INC
Rank 77 of 93

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 10% points. The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.5% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	7,354
Cash Deposits and Cash Equivalents	41,744
Deposits	552,064
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	475,639
Long-term Debt	0
Occupancy	0
Other Assets	85,250
Other Compr. Net Income	-1,457
Other Expenses	1,973
Other Liabilities	20,565
Other Net Income	9,667
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,853

Output Variable	Value in 1000 USD
Liabilities	572,629
Assets	624,063
Expenses	1,973
Revenues	0
Stockholders Equity	51,434
Net Income	7,694
Comprehensive Net Income	6,237
BaseVar	622,117
ECR before Limited Liability	10%
Economic Capital Ratio	10%