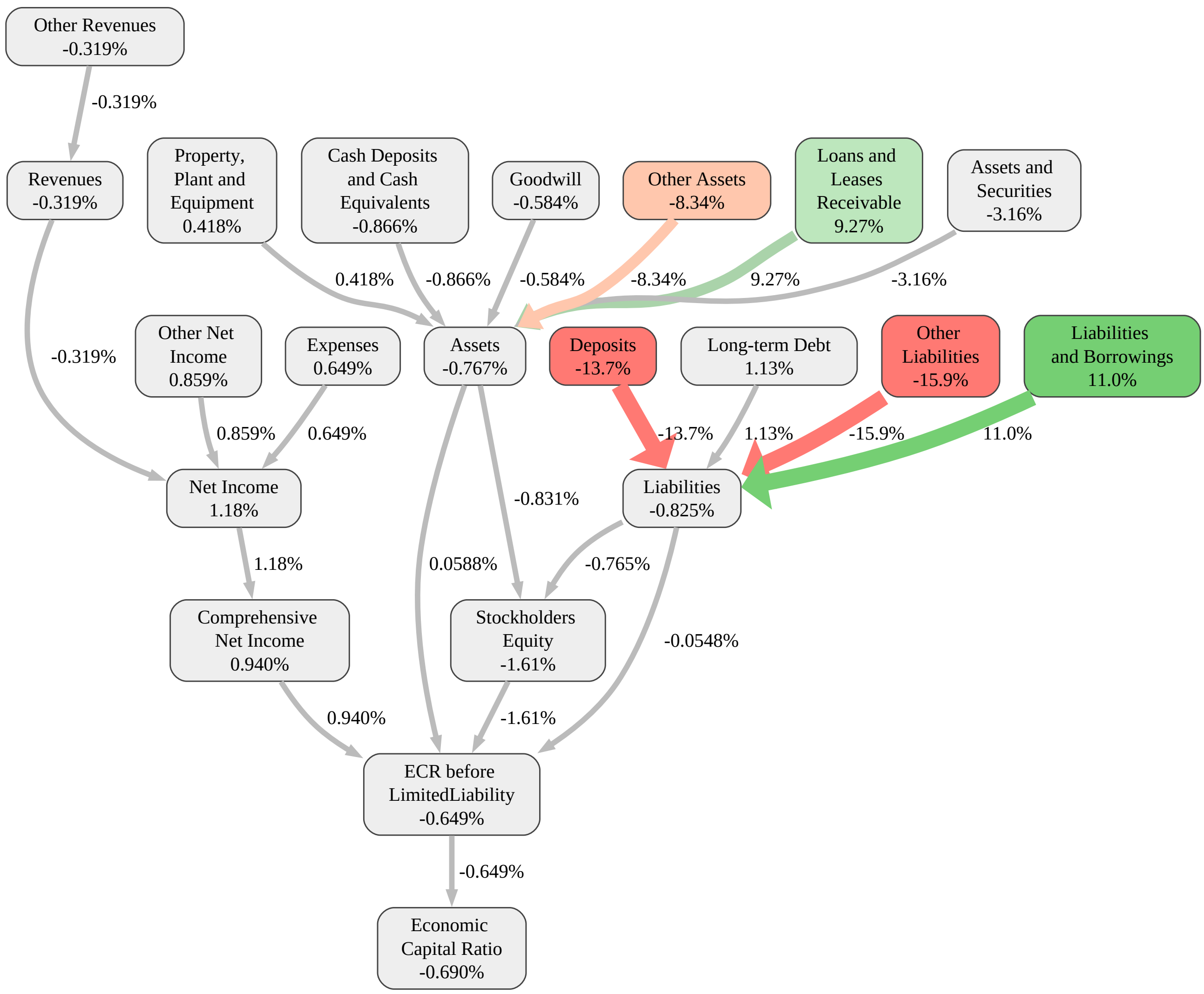
STATE BANKS 2016

Union Bankshares INC
Rank 57 of 101



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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 11% 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 11%, being 0.69% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	8,175
Cash Deposits and Cash Equivalents	17,961
Deposits	560,408
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,339
Loans and Leases Receivable	495,820
Long-term Debt	0
Occupancy	0
Other Assets	91,645
Other Compr. Net Income	-922
Other Expenses	2,179
Other Liabilities	9,564
Other Net Income	10,057
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,055

Output Variable	Value in 1000 USD
Liabilities	575,311
Assets	628,879
Expenses	2,179
Revenues	0
Stockholders Equity	53,568
Net Income	7,878
Comprehensive Net Income	6,956
BaseVar	625,977
ECR before LimitedLiability	11%
Economic Capital Ratio	11%