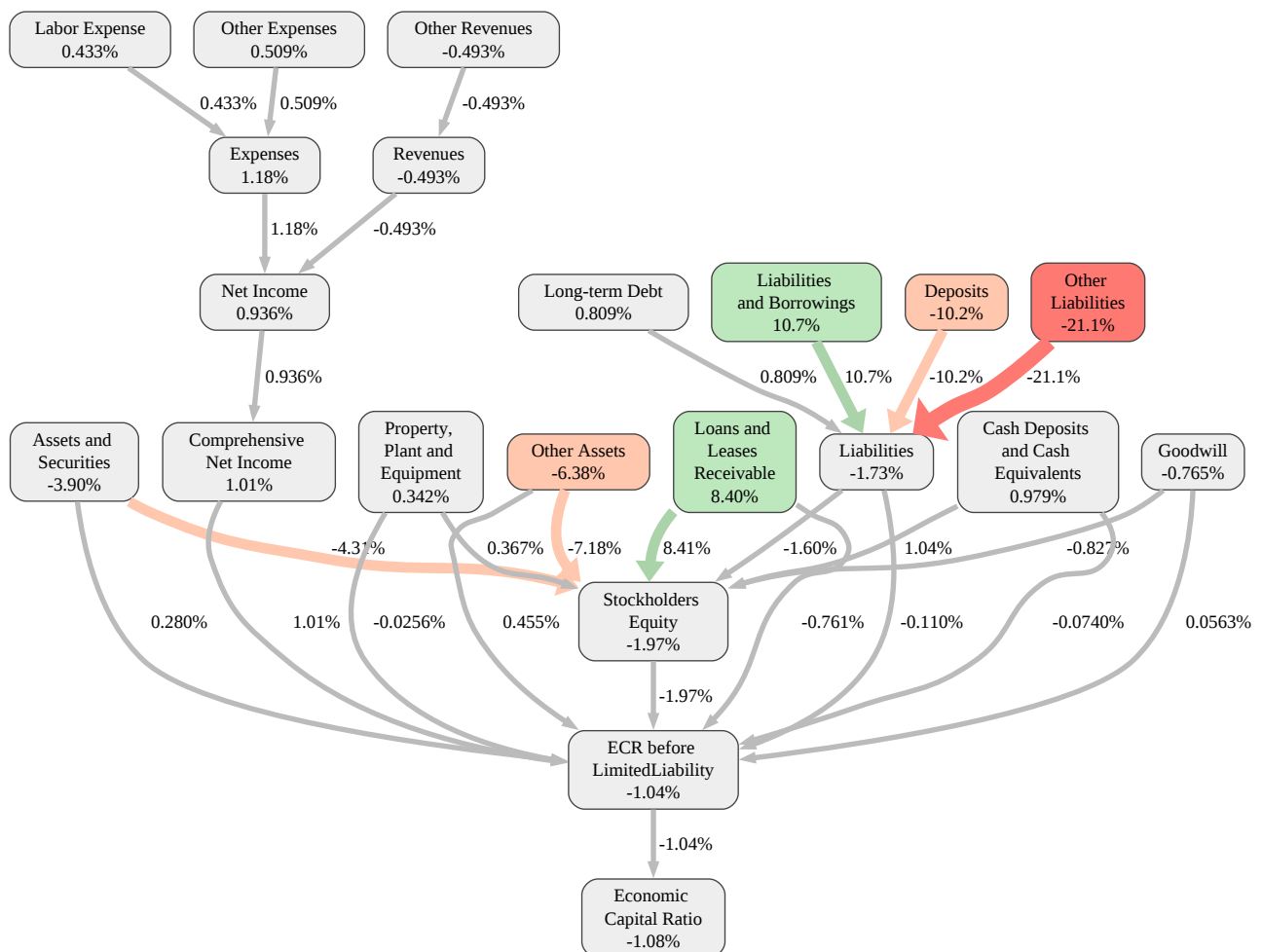




The relative strengths and weaknesses of Union Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.1% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	9,391
Cash Deposits and Cash Equivalents	39,275
Deposits	597,660
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,847
Loans and Leases Receivable	528,692
Long-term Debt	0
Occupancy	0
Other Assets	98,275
Other Compr. Net Income	-977
Other Expenses	2,033
Other Liabilities	31,595
Other Net Income	10,544
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,525

Output Variable	Value in 1000 USD
Liabilities	635,102
Assets	691,381
Expenses	2,033
Revenues	0
Stockholders Equity	56,279
Net Income	8,511
Comprehensive Net Income	7,534
BaseVar	687,842
ECR before Limited Liability	11%
Economic Capital Ratio	11%