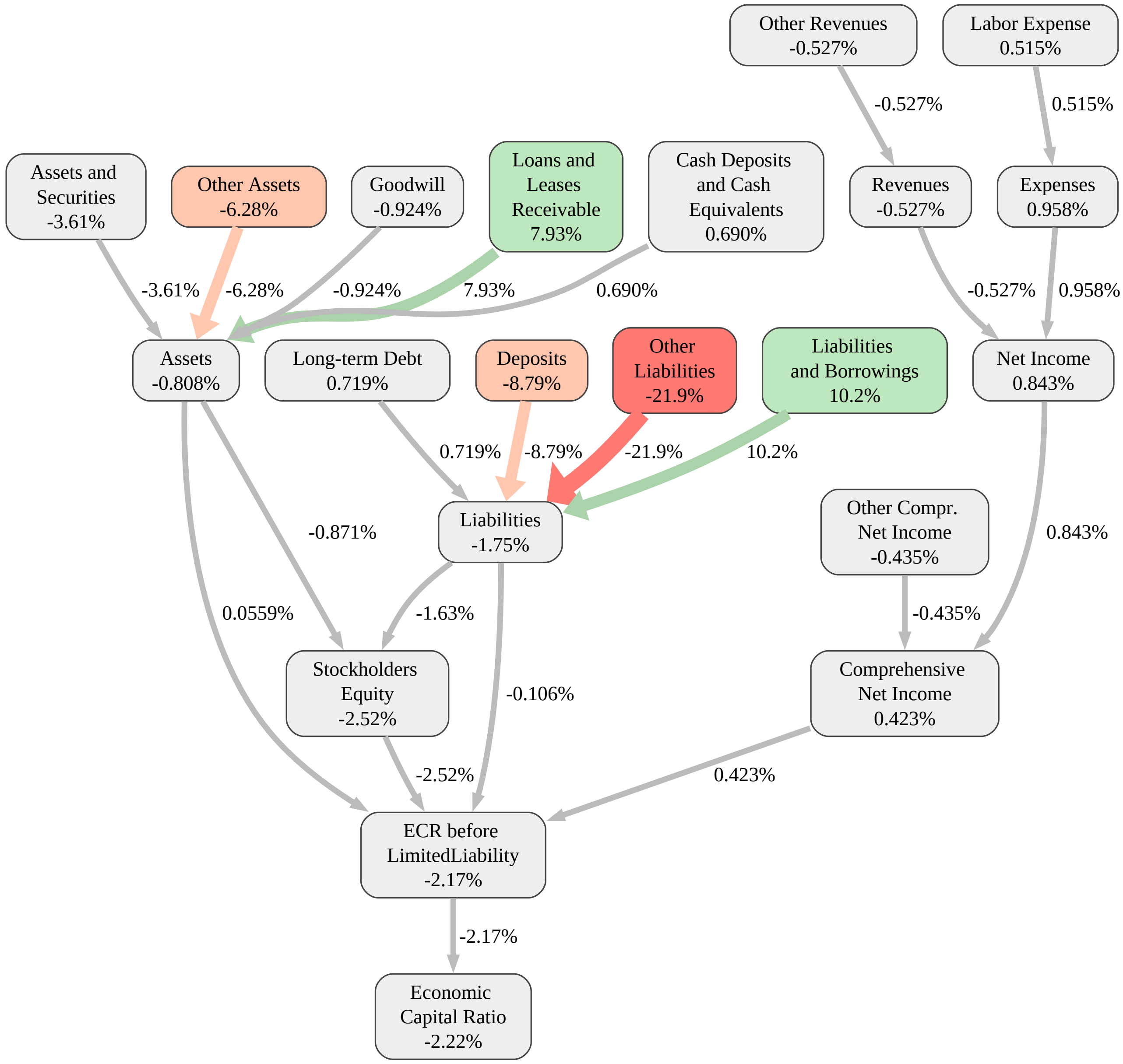
STATE BANKS 2018

Union Bankshares INC
Rank 92 of 116



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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 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.2% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	9,995
Cash Deposits and Cash Equivalents	38,508
Deposits	647,574
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,015
Loans and Leases Receivable	582,002
Long-term Debt	0
Occupancy	0
Other Assets	98,848
Other Compr. Net Income	-979
Other Expenses	3,603
Other Liabilities	31,581
Other Net Income	12,052
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,255

Output Variable	Value in 1000 USD
Liabilities	687,170
Assets	745,831
Expenses	3,603
Revenues	0
Stockholders Equity	58,661
Net Income	8,449
Comprehensive Net Income	7,470
BaseVar	746,691
ECR before LimitedLiability	10%
Economic Capital Ratio	10%