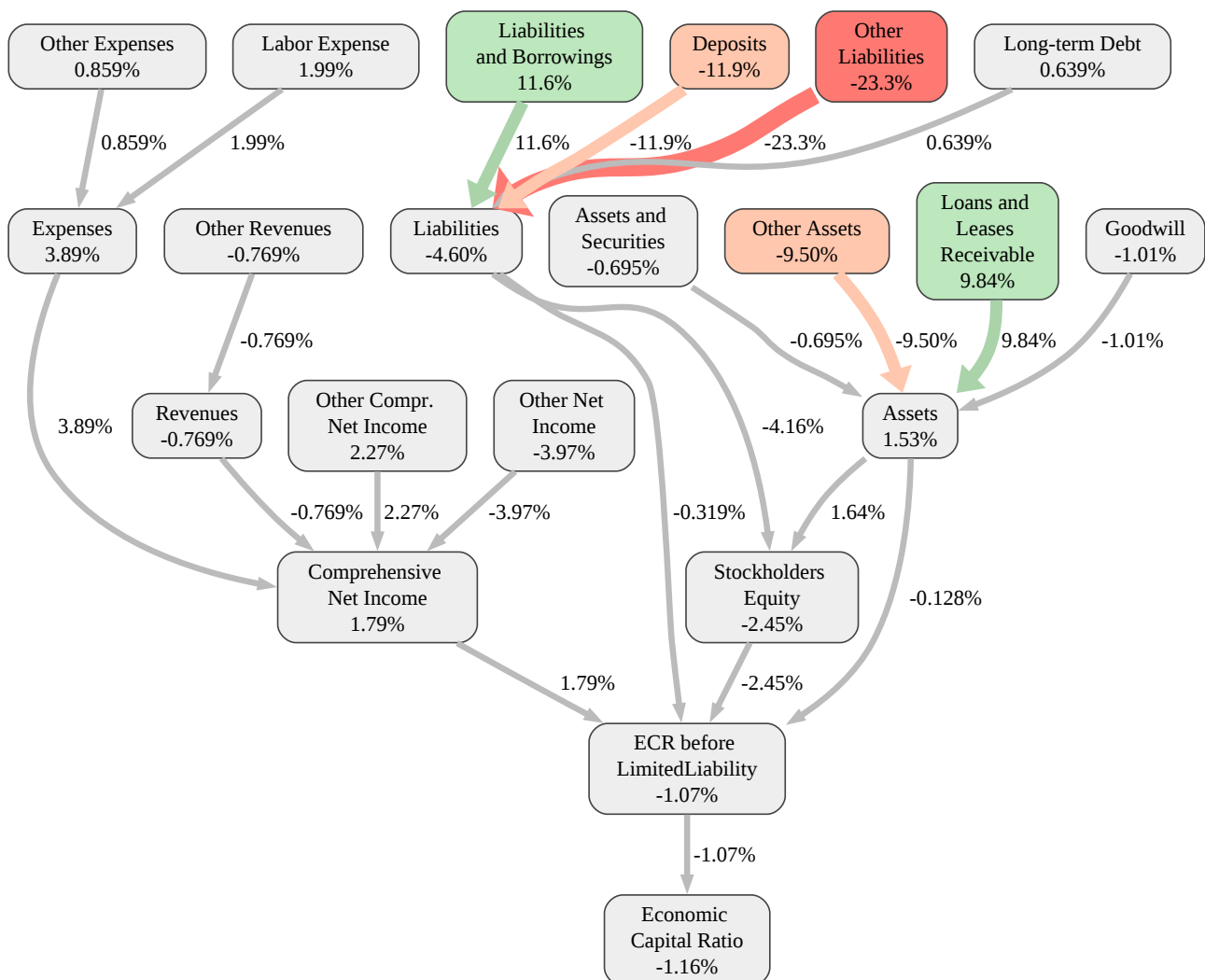




The relative strengths and weaknesses of Union Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Union Bankshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.2% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	83,583
Cash Deposits and Cash Equivalents	37,289
Deposits	706,770
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,255
Loans and Leases Receivable	637,660
Long-term Debt	0
Occupancy	0
Other Assets	28,509
Other Compr. Net Income	4,073
Other Expenses	1,187
Other Liabilities	27,821
Other Net Income	8,259
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,073

Output Variable	Value in 1000 USD
Liabilities	740,846
Assets	805,337
Expenses	1,187
Revenues	0
Stockholders Equity	64,491
Net Income	7,072
Comprehensive Net Income	11,145
BaseVar	797,628
ECR before Limited Liability	12%
Economic Capital Ratio	12%