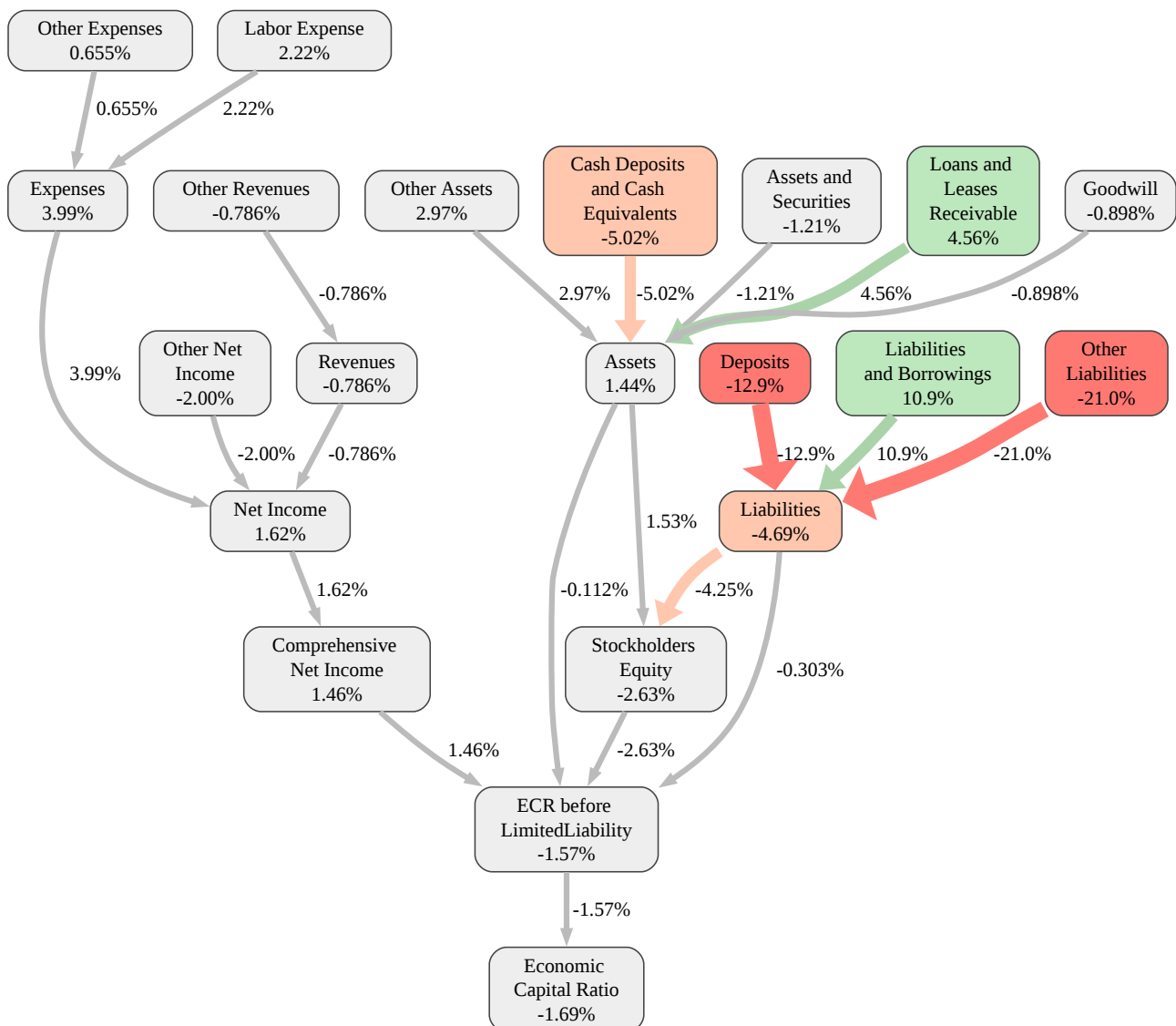




The relative strengths and weaknesses of Union Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 1.7% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	128,242
Cash Deposits and Cash Equivalents	5,413
Deposits	994,302
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,221
Loans and Leases Receivable	771,169
Long-term Debt	0
Occupancy	0
Other Assets	166,468
Other Compr. Net Income	1,650
Other Expenses	2,419
Other Liabilities	7,164
Other Net Income	15,224
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,039

Output Variable	Value in 1000 USD
Liabilities	1,012,687
Assets	1,093,554
Expenses	2,419
Revenues	0
Stockholders Equity	80,867
Net Income	12,805
Comprehensive Net Income	14,455
BaseVar	1,088,137
ECR before Limited Liability	11%
Economic Capital Ratio	11%