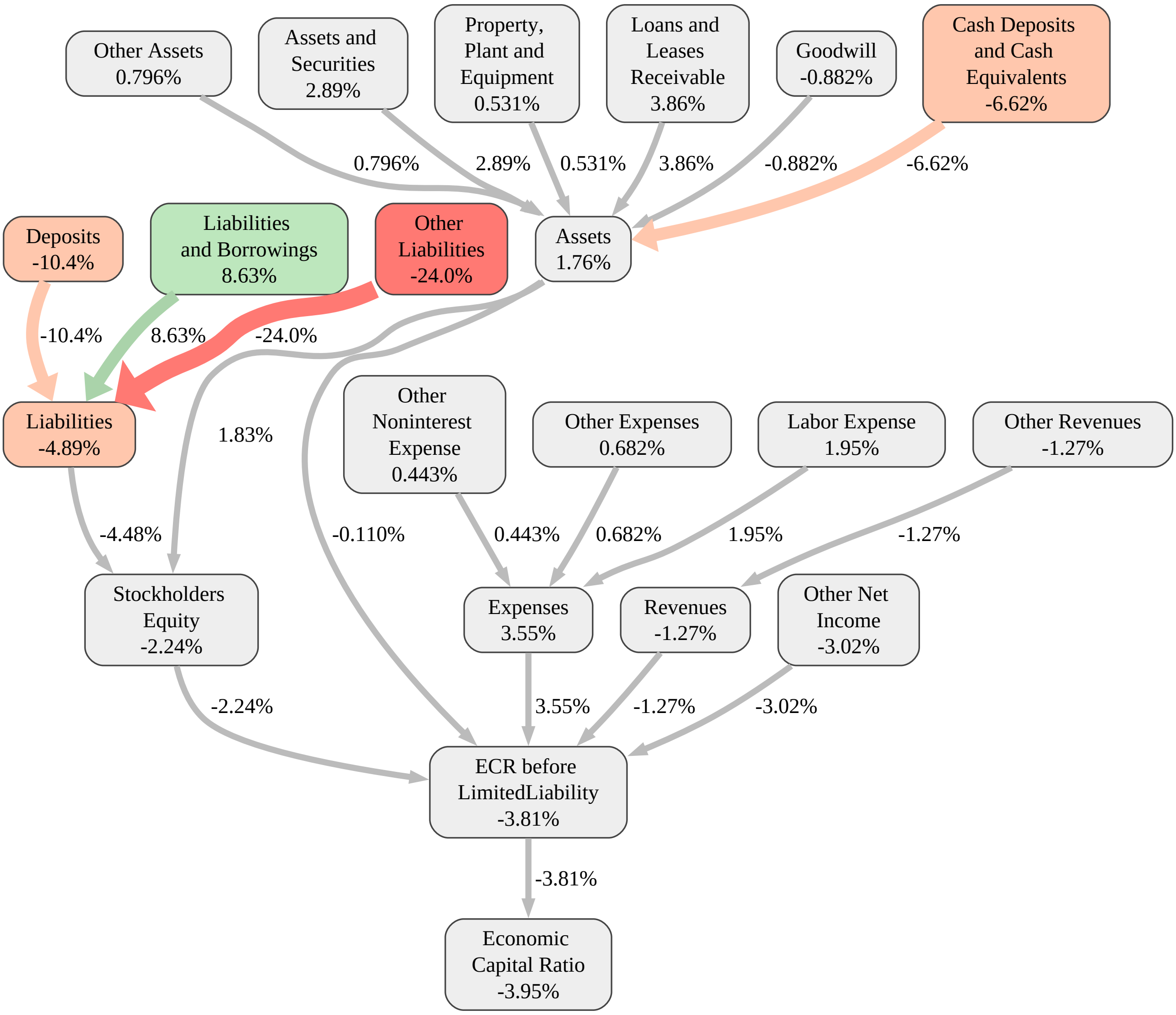
STATE BANKS 2022

Union Bankshares INC
Rank 126 of 152



STATE BANKS 2022

Union Bankshares INC
Rank 126 of 152

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 8.6% points.The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 4.0% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	292,628
Cash Deposits and Cash Equivalents	4,659
Deposits	1,095,082
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,779
Loans and Leases Receivable	779,419
Long-term Debt	0
Occupancy	0
Other Assets	107,052
Other Compr. Net Income	-4,188
Other Expenses	2,646
Other Liabilities	16,171
Other Net Income	15,816
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,615

Output Variable	Value in 1000 USD
Liabilities	1,121,032
Assets	1,205,373
Expenses	2,646
Revenues	0
Stockholders Equity	84,341
Net Income	13,170
Comprehensive Net Income	8,982
BaseVar	1,204,312
ECR before LimitedLiability	8.4%
Economic Capital Ratio	8.6%