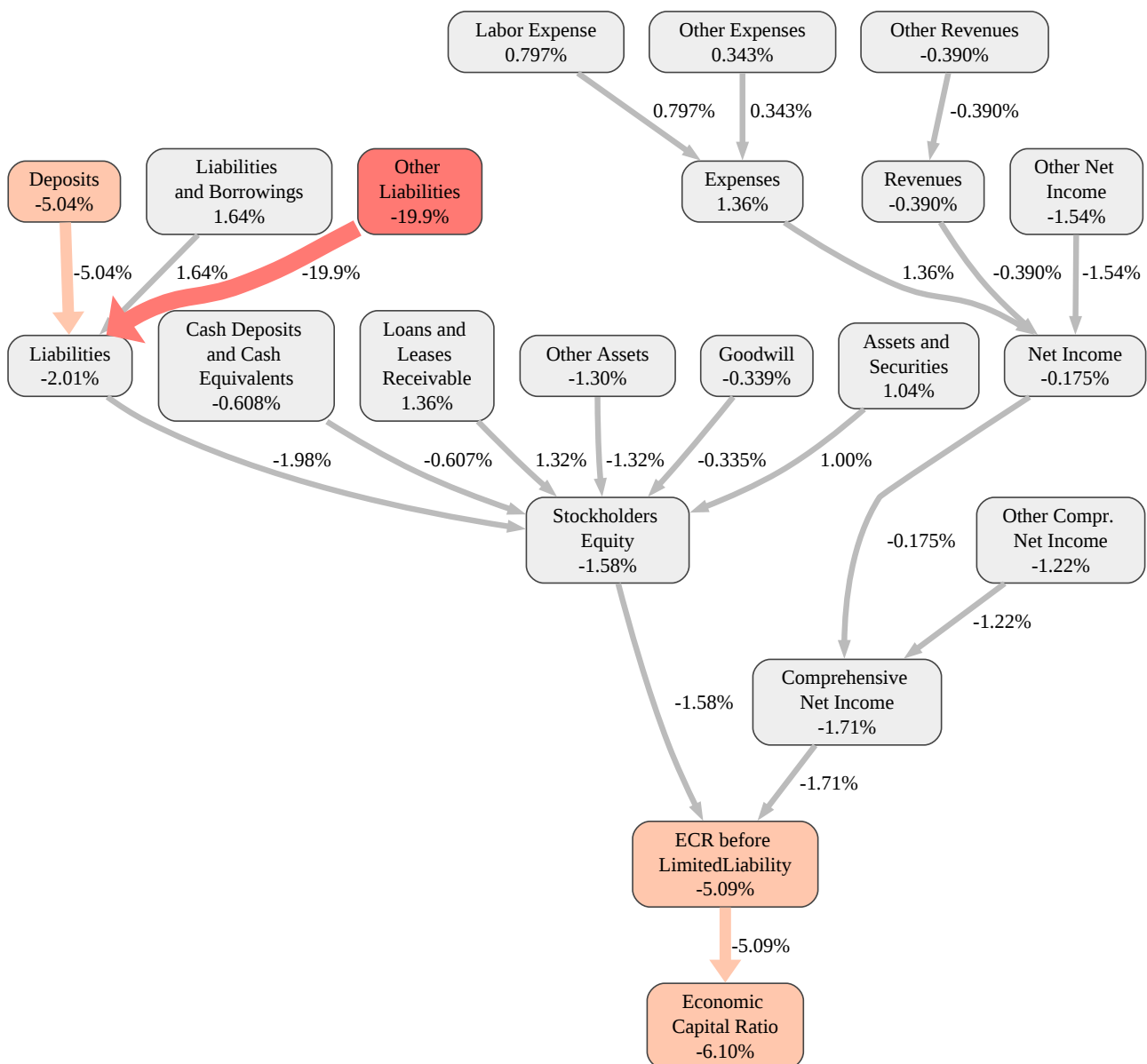




The relative strengths and weaknesses of Union Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Union Bankshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 1.6% points. The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 1.6%, being 6.1% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	290,847
Cash Deposits and Cash Equivalents	4,504
Deposits	1,201,912
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,152
Loans and Leases Receivable	951,154
Long-term Debt	0
Occupancy	0
Other Assets	69,505
Other Compr. Net Income	-35,867
Other Expenses	2,632
Other Liabilities	66,205
Other Net Income	15,247
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,479

Output Variable	Value in 1000 USD
Liabilities	1,281,269
Assets	1,336,489
Expenses	2,632
Revenues	0
Stockholders Equity	55,220
Net Income	12,615
Comprehensive Net Income	-23,252
BaseVar	1,406,428
ECR before Limited Liability	-3.2%
Economic Capital Ratio	1.6%