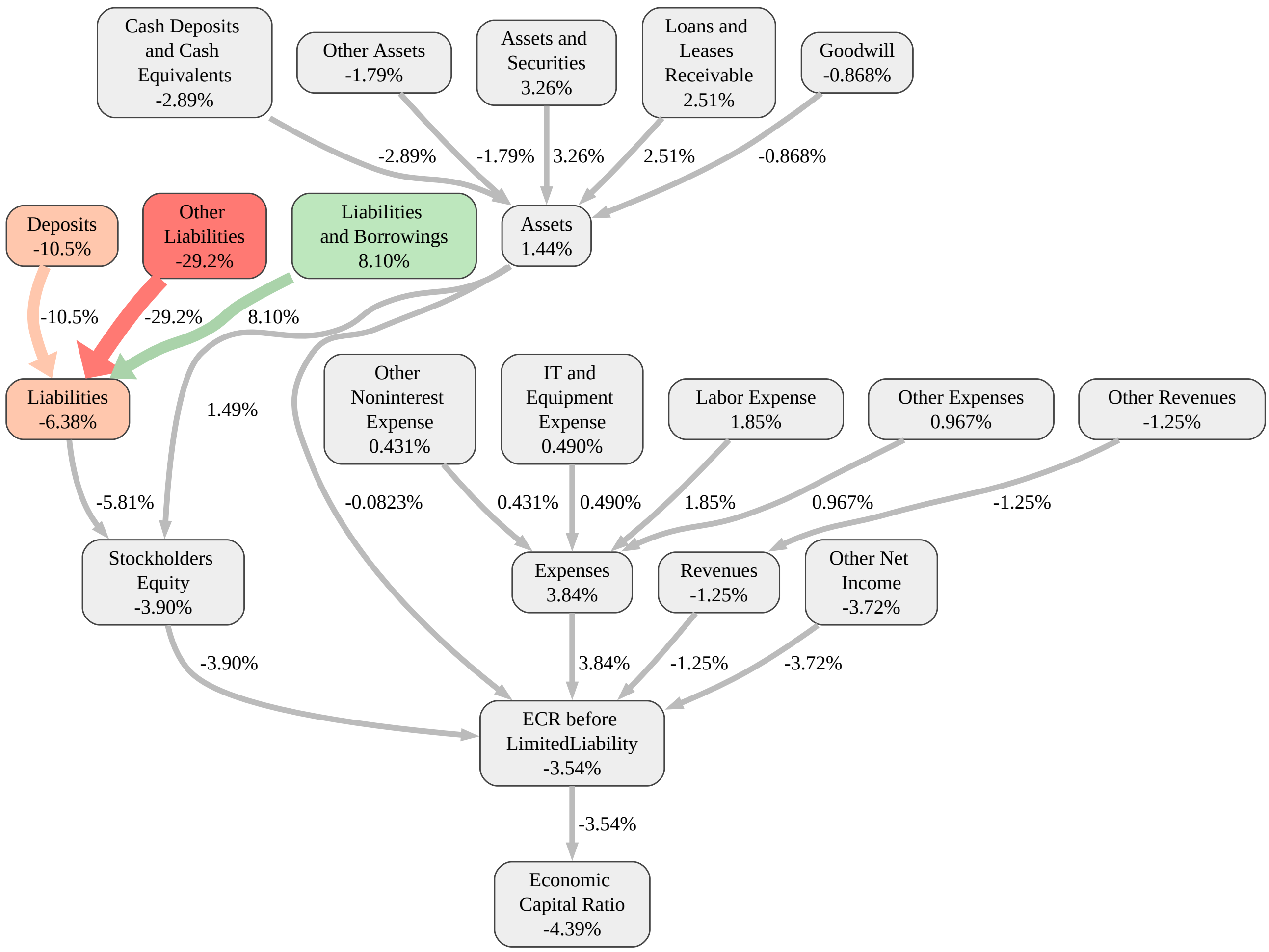
STATE BANKS 2024

Union Bankshares INC
Rank 123 of 134

UnionBank



STATE BANKS 2024

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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 8.1% points.The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 4.4% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	310,261
Cash Deposits and Cash Equivalents	4,429
Deposits	1,305,603
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,534
Loans and Leases Receivable	1,023,456
Long-term Debt	0
Occupancy	0
Other Assets	109,962
Other Compr. Net Income	5,464
Other Expenses	1,620
Other Liabilities	81,935
Other Net Income	12,877
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,771

Output Variable	Value in 1000 USD
Liabilities	1,403,072
Assets	1,468,879
Expenses	1,620
Revenues	0
Stockholders Equity	65,807
Net Income	11,257
Comprehensive Net Income	16,721
BaseVar	1,472,205
ECR before LimitedLiability	7.8%
Economic Capital Ratio	8.1%