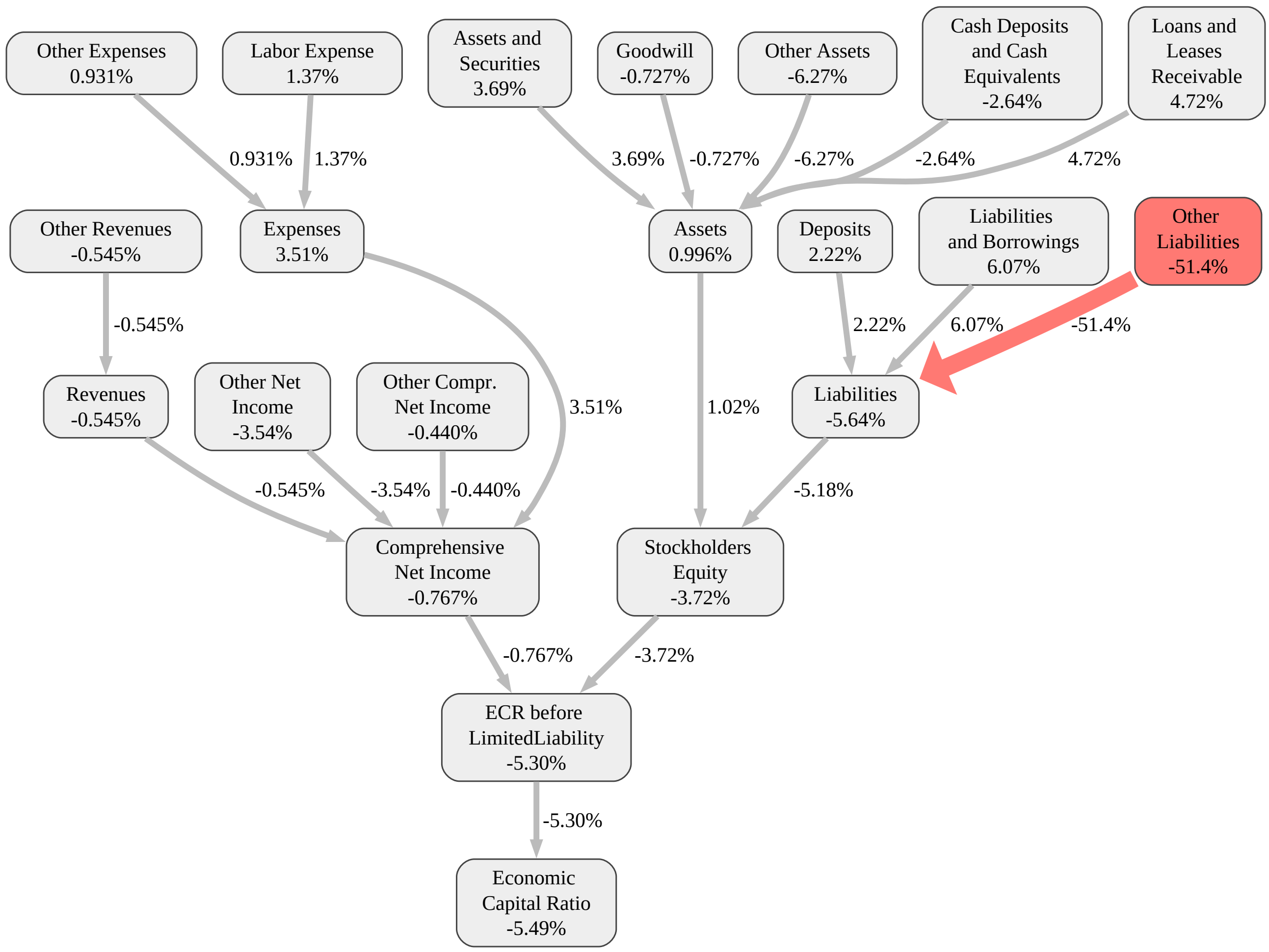
STATE BANKS 2025

Union Bankshares INC
Rank 94 of 96



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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 6.1% points.The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 5.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	327,411
Cash Deposits and Cash Equivalents	5,168
Deposits	1,168,894
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	17,015
Loans and Leases Receivable	1,150,218
Long-term Debt	0
Occupancy	0
Other Assets	25,336
Other Compr. Net Income	-2,042
Other Expenses	369
Other Liabilities	275,969
Other Net Income	9,130
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,225

Output Variable	Value in 1000 USD
Liabilities	1,461,878
Assets	1,528,358
Expenses	369
Revenues	0
Stockholders Equity	66,480
Net Income	8,761
Comprehensive Net Income	6,719
BaseVar	1,516,065
ECR before LimitedLiability	5.1%
Economic Capital Ratio	6.1%