

## STATE BANKS 2015

## Union Bankshares INC Rank 147 of 164

## Loans and Cash Deposits Property, Assets and Labor Expense 0.0841% Other Assets -10.3% Leases and Cash Goodwill Plant and Securities Equipment 0.250% Equivalents Receivable -0.448% -2.74% 12.3% 1.73% -2.74% 0.250% 12.3% -10.3% 1.73% -0.448% 0.0841% Liabilities Other Deposits Assets Long-term Debt Other Revenues Expenses and Borrowings 22.2% Liabilities -17.9% -1.06% -12.6% 0.965% -0.0838% 0.207% 22.2% -12.6% 0.965% -17.9% -0.0838% Other Net Liabilities Revenues 0.207% -1.13% Income -1.20% -0.0838% 0.261% 0.0556% -0.0838% 0.261% -1.13% Stockholders Other Compr. Net Income Equity Net Income 0.385% -2.26% -0.414% 0.385% -0.414% -2.26% Economic Capital Ratio -2.30%



**UnionBank** 



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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 22% points. The greatest weakness of Union Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 2.3% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	7,354
Cash Deposits and Cash Equivalents	41,744
Deposits	552,064
Fees	0
Goodwill	2,223
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	475,639
Long-term Debt	0
Occupancy	0
Other Assets	85,250
Other Compr. Net Income	-1,457
Other Expenses	1,973
Other Liabilities	20,565
Other Net Income	9,667
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,853

Output Variable	Value in 1000 USD
Liabilities	572,629
Assets	624,063
Expenses	1,973
Revenues	0
Stockholders Equity	51,434
Net Income	7,694
Comprehensive Net Income	6,237
Economic Capital Ratio	7.7%

