

United States
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): February 26, 2014

UNION FIRST MARKET BANKSHARES CORPORATION
(Exact name of registrant as specified in its charter)

Virginia
(State or other jurisdiction of incorporation)

0-20293
(Commission File Number)

54-1598552
(I.R.S. Employer Identification No.)

1051 East Cary Street
Suite 1200
Richmond, Virginia 23219
(Address of principal executive offices, including Zip Code)

Registrant's telephone number, including area code: (804) 633-5031

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13c-4(c) under the Exchange Act (17 CFR 240.13c-4(c))
-

Item 7.01 Regulation FD Disclosure.

On Wednesday, February 26, 2014, G. William Beale, president and chief executive officer, and Robert M. Gorman, executive vice president and chief financial officer, made an investor presentation at the Keefe, Bruyette & Woods (KBW) 2014 Boston Bank Investor Conference at the Langham Hotel, 250 Franklin Street, Boston on Wednesday, February 26, 2014.

The conference presentation may be viewed via live webcast and may be accessed at: <http://wsw.com/webcast/kbw18/UBSH>

Certain information contained in the investor presentation was previously filed with the Securities and Exchange Commission in other formats and was made publicly available prior to the filing of this report.

This presentation is also available under the Other Documents link in the Investor Relations section of the Company's website at <http://investors.bankatunion.com>.

A copy of the investor presentation is attached as Exhibit 99.1 to this report and is being furnished, not filed, under Item 7.01 of this Form 8-K.

Item 9.01 Financial Statements and Exhibits.

(d) *Exhibits.*

99.1 Union First Market Bankshares Corporation investor presentation.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

UNION FIRST MARKET BANKSHARES CORPORATION

Date: February 26, 2014

By: /s/ Robert M. Gorman
Robert M. Gorman
Executive Vice President and
Chief Financial Officer



UNION

Union First Market Bankshares

**Investor Presentation
February 2014**

Forward-Looking Statement

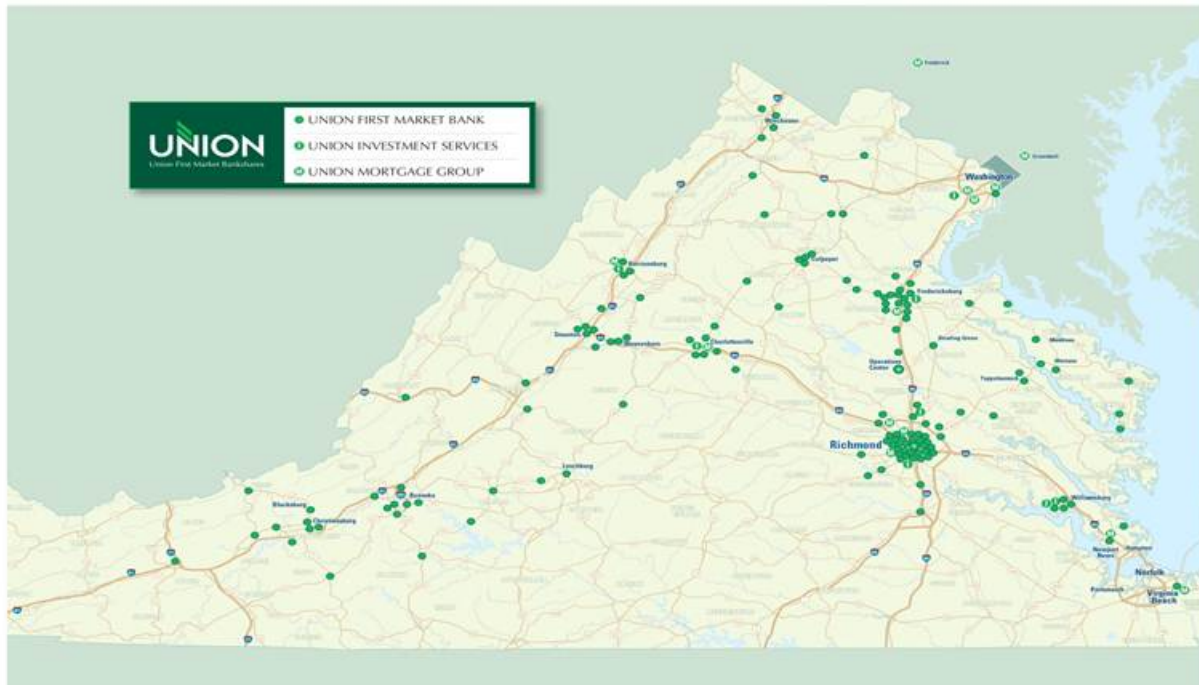


Certain statements in this report may constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are statements that include projections, predictions, expectations, or beliefs about future events or results or otherwise and are not statements of historical fact. Such statements are often characterized by the use of qualified words (and their derivatives) such as “expect,” “believe,” “estimate,” “plan,” “project,” “anticipate,” “intend,” “will,” or words of similar meaning or other statements concerning opinions or judgment of the Company and its management about future events. Although the Company believes that its expectations with respect to forward-looking statements are based upon reasonable assumptions within the bounds of its existing knowledge of its business and operations, there can be no assurance that actual results, performance, or achievements of the Company will not differ materially from any future results, performance, or achievements expressed or implied by such forward-looking statements. Actual future results and trends may differ materially from historical results or those anticipated depending on a variety of factors, including, but not limited to, the effects of and changes in: general economic and bank industry conditions, the interest rate environment, legislative and regulatory requirements, competitive pressures, new products and delivery systems, inflation, changes in the stock and bond markets, accounting standards or interpretations of existing standards, mergers and acquisitions, technology, and consumer spending and savings habits. More information is available on the Company’s website, <http://investors.bankatunion.com> and on the Securities and Exchange Commission’s website, www.sec.gov. The information on the Company’s website is not a part of this press release. The Company does not intend or assume any obligation to update or revise any forward-looking statements that may be made from time to time by or on behalf of the Company.

- The largest community banking organization headquartered in Virginia
- Holding company formed in 1993 – Banking history goes back more than 100 years
- Assets of \$7.2 Billion
- Comprehensive financial services provider offering commercial and retail banking, mortgage, investment, trust and insurance products and services

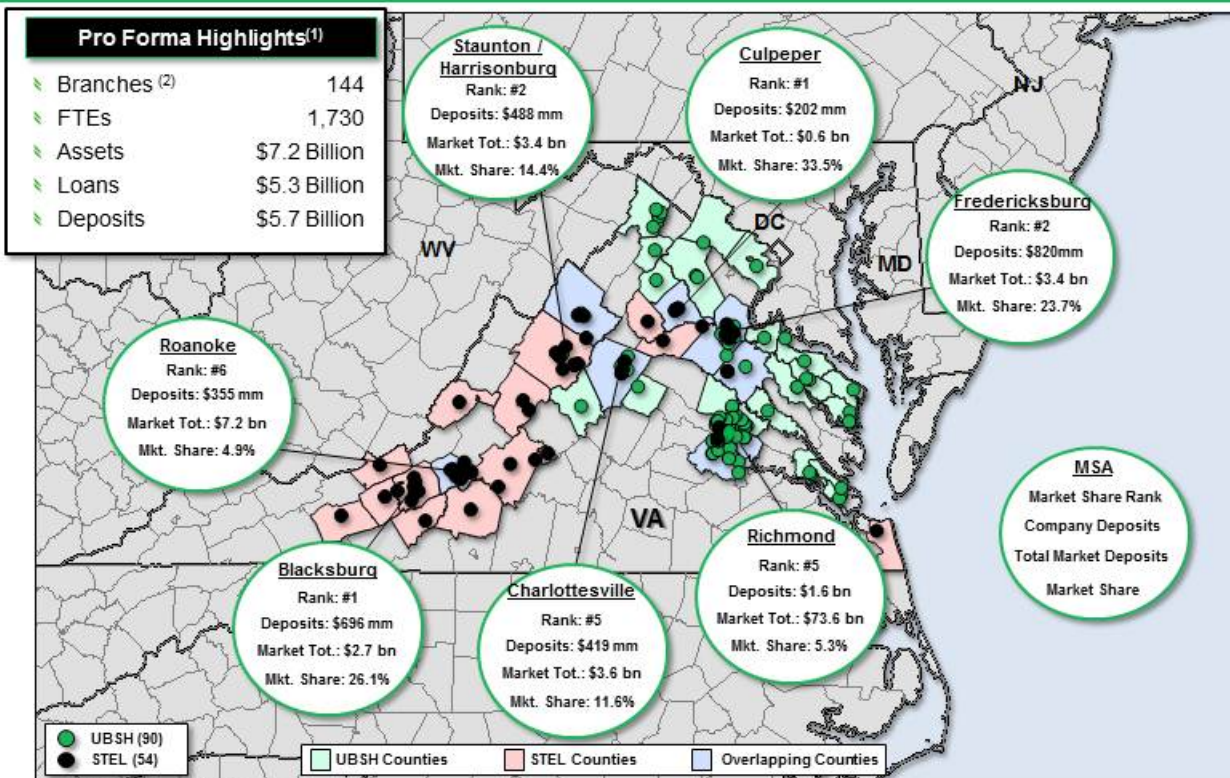
- ❖ Unique branch network across Virginia, competitive banking products and services and a loyal client base
- ❖ Well positioned for organic growth given commercial activity, household income levels and population growth in its footprint
- ❖ Strong balance sheet and solid capital base
- ❖ Conservative lender with improving asset quality metrics
- ❖ Experienced management team
- ❖ Successful acquirer and integrator
- ❖ Proven financial performance in both good and bad economic climates

Union First Market Footprint



- Acquisition of StellarOne Corporation results in statewide footprint
- Currently 144 branch offices across Virginia; will close 13 branches in May 2014
- Only Virginia-based bank with a statewide presence

Branch Franchise



Source: SNL Financial and MapInfo Professional
 Note: Fredericksburg market defined as Caroline, Fredericksburg City, King George, Spotsylvania, & Stafford counties; all other markets per MSA definitions in SNL Financial
 (1) As of 12/31/13 (2) Branches as of 2/1/14 - Union will close 13 branches in May 2014 (3) Deposit market share as of 6/30/13

Competitive Positioning

	Richmond			Charlottesville			Fredericksburg				
Deepening	Population:	1,258,251		Population:	201,559		Population:	327,773			
	Households:	488,330		Households:	78,560		Households:	112,048			
	Small Businesses:	29,814		Small Businesses:	5,449		Small Businesses:	6,326			
	Market Deposits (\$mm):	\$71,754		Market Deposits (\$mm):	\$3,643		Market Deposits (\$mm):	\$3,530			
		<u>UBSH</u>	<u>STEL</u>	<u>Pro Forma</u>	<u>UBSH</u>	<u>STEL</u>	<u>Pro Forma</u>	<u>UBSH</u>	<u>STEL</u>	<u>Pro Forma</u>	
Branches:	42	+ 4	= 46	Branches:	7	+ 3	= 10	Branches:	14	+ 5	= 19
Deposits (\$mm):	\$1,585	+ \$50	= \$1,634	Deposits (\$mm):	\$346	+ \$88	= \$434	Deposits (\$mm):	\$686	+ \$136	= \$822
Market Rank:	5	+ 24	= 5	Market Rank:	6	+ 8	= 4	Market Rank:	2	+ 9	= 2
	Roanoke			Staunton / Harrisonburg			Blacksburg				
Expanding	Population:	308,707		Population:	243,730		Population:	162,958			
	Households:	128,454		Households:	93,064		Households:	63,793			
	Small Businesses:	7,864		Small Businesses:	5,583		Small Businesses:	3,135			
	Market Deposits (\$mm):	\$7,155		Market Deposits (\$mm):	\$3,385		Market Deposits (\$mm):	\$2,767			
		<u>UBSH</u>	<u>STEL</u>	<u>Pro Forma</u>	<u>UBSH</u>	<u>STEL</u>	<u>Pro Forma</u>	<u>UBSH</u>	<u>STEL</u>	<u>Pro Forma</u>	
Branches:	1	+ 9	= 10	Branches:	4	+ 10	= 14	Branches:	-	+ 9	= 9
Deposits (\$mm):	\$15	+ \$338	= \$353	Deposits (\$mm):	\$51	+ \$433	= \$484	Deposits (\$mm):	-	+ \$709	= \$709
Market Rank:	15	+ 6	= 6	Market Rank:	13	+ 2	= 2	Market Rank:	-	+ 1	= 1

Source: SNL Financial and U.S. Census Bureau; Deposit data as of 6/30/2013
 Note: Small businesses have less than 100 employees; Fredericksburg market defined as Caroline, Fredericksburg City, King George, Spotsylvania, & Stafford counties; all other markets per MSA definitions in SNL Financial

Virginia Deposit Market Share

Rank	Institution (ST)	Number of Branches	Deposits in Market (\$mm)	Market Share (%)
1	Wells Fargo & Co. (CA)	295	30,197	18.1
2	Bank of America Corp. (NC)	176	23,291	13.9
3	BB&T Corp. (NC)	366	21,874	13.1
4	SunTrust Banks Inc. (GA)	230	17,233	10.3
5	Capital One Financial Corp. (VA)	86	13,078	7.8
	Pro Forma - Union First Market Bkshs Corp. (VA)	145	5,748	3.4
6	United Bankshares Inc. (WV)	68	3,961	2.4
7	Carter Bank & Trust (VA)	88	3,758	2.2
8	Union First Market Bkshs Corp. (VA)	90	3,271	2.0
9	TowneBank (VA)	22	3,251	1.9
10	PNC Financial Services Group (PA)	101	2,899	1.7
11	StellarOne Corp. (VA)	55	2,476	1.5
12	Burke & Herbert Bank & Trust (VA)	25	2,204	1.3
13	Cardinal Financial Corp. (VA)	33	2,198	1.3
14	Citigroup Inc. (NY)	11	1,964	1.2
15	First Citizens BancShares Inc. (NC)	47	1,347	0.8
	Totals (1-10)	1,522	122,813	73.5
	Totals (1-135)	2,589	167,036	100.0

Source: SNL Financial
 Deposit data as of 6/30/2013; Pro forma for pending and recently completed transactions

- Union is committed to achieving top tier financial performance and providing our shareholders with above average returns on their investment
- Key financial performance metrics benchmarked against top quartile peers
- Minimum targets set for ROA (>1%), ROE (>10%) and efficiency ratio (<60%)
- After cost savings realized, StellarOne acquisition accelerates the achievement of top tier financial metrics

- Focus on integration of StellarOne and achieving cost savings target
- Stable to growing economy in footprint
- Mid-single digit loan growth
- Modest net interest margin compression
- Continued asset quality improvement
- Improving ROA, ROE and Efficiency Ratio
- \$65 million in share repurchases authorized through 2015

- ✔ Statewide Branch footprint is a competitive advantage and brings a unique franchise value
- ✔ Strong balance sheet and capital base
- ✔ Best in class net interest margin
- ✔ Experienced management team
- ✔ Committed to top tier financial performance
- ✔ Shareholder Value Driven

THANK YOU!
