

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): May 7, 2013

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.

The attached handout contains information that the members of Union First Market Bankshares Corporation (the "Company") management will use during visits with investors, analysts, and other interested parties to assist their understanding of the Company through May and June, 2013. Other presentations and related materials will be made available as they are presented during the year. This handout is also available under the Other Documents link in the Investor Relations section of the Company's website at <http://investors.bankatunion.com>.

The handout 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: May 7, 2013

By: /s/ Robert M. Gorman

Robert M. Gorman

Executive Vice President and Chief Financial Officer



Union First Market Bankshares

**Investor Presentation
May/June 2013**

- Overview
- Financial Performance
- Near-Term Outlook

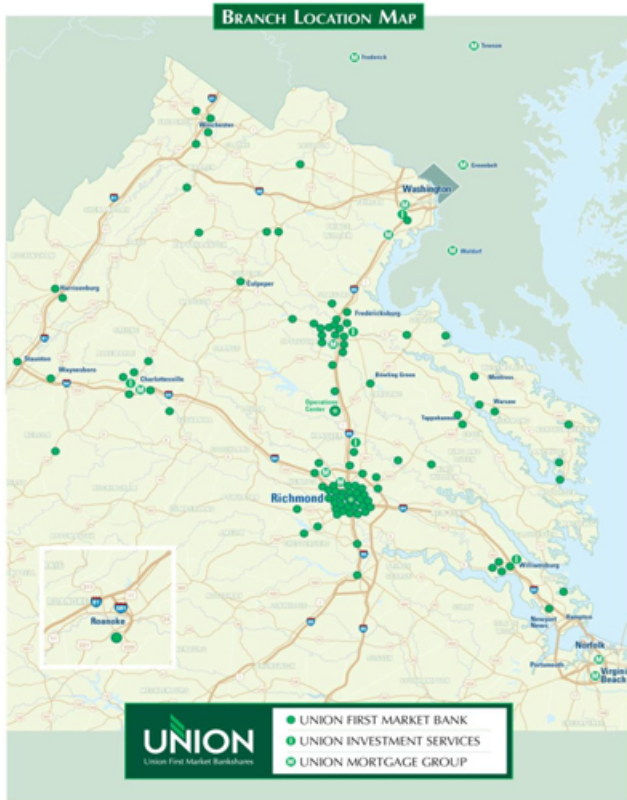
Forward-Looking Statement

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” 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. The Company does not update any forward-looking statements that may be made from time to time by or on behalf of the Company.

- One of the largest financial services organizations headquartered in Virginia
- Holding company formed in 1993 – Banking history in our communities goes back more than 100 years
- Assets of \$4.1 Billion
- Comprehensive financial services provider offering commercial and retail banking, mortgage, investment, trust and insurance products and services

- ✔ Excellent branch network, 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, building depth
- ✔ Successful acquirer and integrator
- ✔ Proven financial performance in both good and bad economic climates

Union First Market Footprint



- 90 branch offices across Virginia
 - Closed 8 branches in 2012
- Only community bank with a presence in top 7 Virginia banking markets
 - Banking market ranking includes deposits, economic and population growth
- Along major corridors (I-95, I-64, I-81)
- Stable/Growing population markets
- Economically diverse markets

Quality Franchise

Company	Ticker	State	Branches	Assets
Cullen/Frost Bankers, Inc.	CFR	TX	134	\$20.9
Pinnacle Financial Partners, Inc	PNFP	TN	32	\$4.9
Union First Market Bankshares Corp.	UBSH	VA	94	\$4.0

Dollars in billions

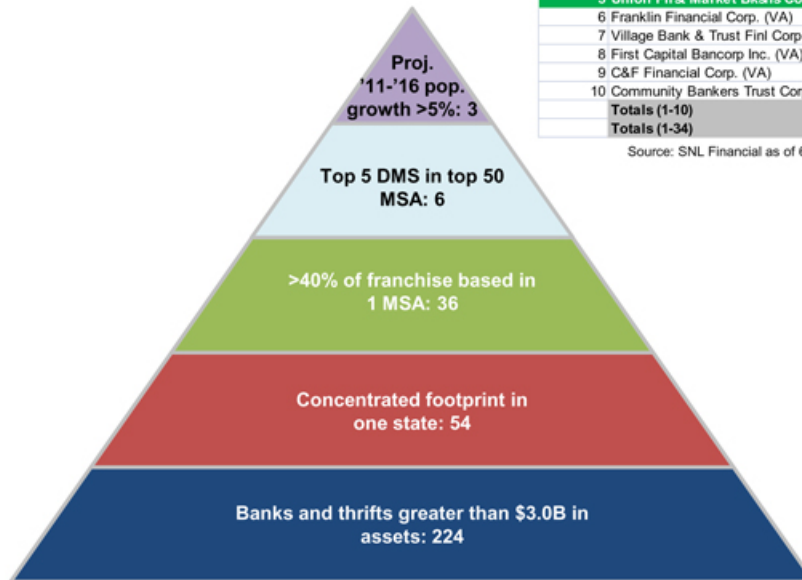
Source: SNL Financial as of 6/30/12

Richmond, VA MSA			
Rank	Institution (ST)	Number of Branches	Deposits in Market (\$000) Market Share (%)
1	Bank of America Corp. (NC)	31	11,558,929 38.10
2	Wells Fargo & Co. (CA)	65	5,930,257 19.54
3	SunTrust Banks Inc. (GA)	46	3,315,135 10.93
4	BB&T Corp. (NC)	46	2,724,154 8.98
5	Union First Market Bkshs Corp. (VA)	42	1,550,994 5.11
6	Franklin Financial Corp. (VA)	8	652,586 2.15
7	Village Bank & Trust Finl Corp (VA)	14	452,544 1.49
8	First Capital Bancorp Inc. (VA)	7	442,090 1.46
9	C&F Financial Corp. (VA)	11	430,596 1.42
10	Community Bankers Trust Corp (VA)	9	359,623 1.19
Totals (1-10)		279	27,416,908 90.37
Totals (1-34)		375	30,341,696 100

Source: SNL Financial as of 6/30/12

Franchise

Scale

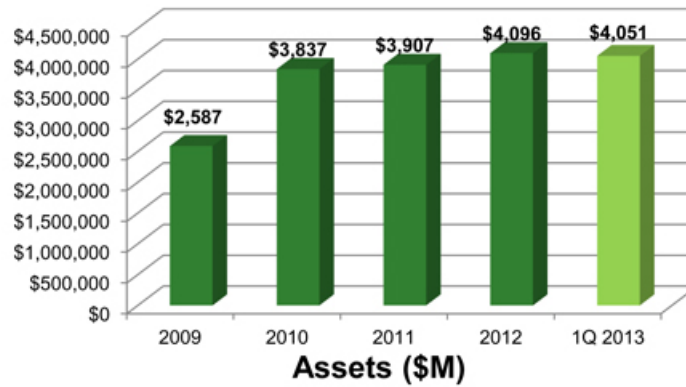
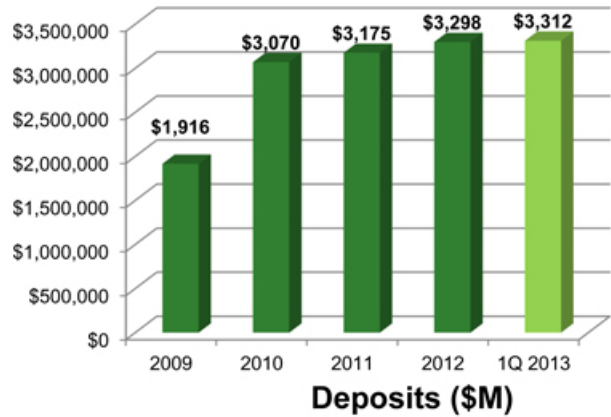
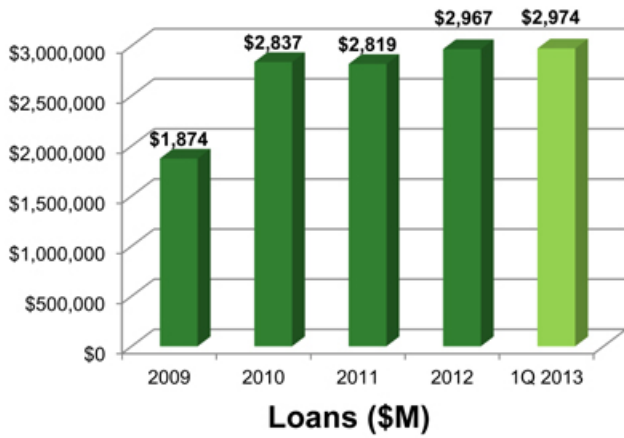


Source: SNL Financial as of 6/30/12

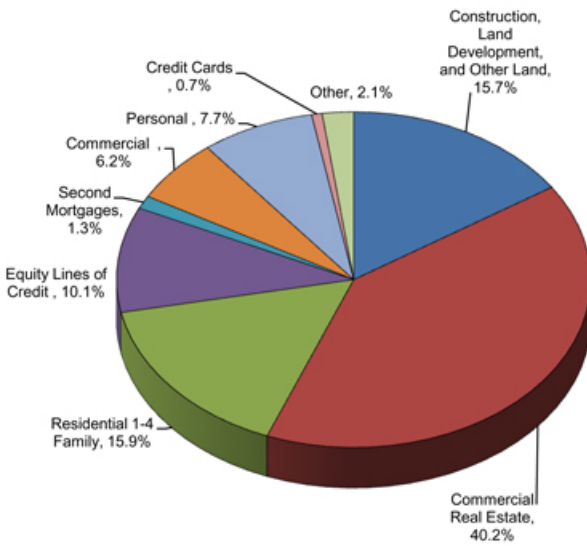
- Net income of \$9.0 million, an increase of \$1.1 million, or 13.4%, from Q1'12; EPS was \$.36/share
- Average loans grew by \$136.0 million, or 4.8% from Q1'12 and increased at an annualized growth rate of 4.2% from Q4'12
- Average deposits increased \$116.8 million, or 3.7% from Q1'12 and at an annualized growth rate of 3.9% from Q4'12
- Core households increased by > 1,000 in the quarter; an annualized growth rate of 4.4% since Q4'12

- Asset Quality continued to improve as nonperforming assets are now at their lowest level since 2008
- Union Mortgage Group's net income of \$177,000 in the first quarter declined year over year and on a linked quarter basis
- Repurchased and retired 500,000 shares (~2%) in the current quarter – remaining repurchase authorization is 250,000 shares
- Current quarterly dividend is \$.13 cents per share – a 63% increase over the prior year

Balance Sheet Performance



Loan Portfolio

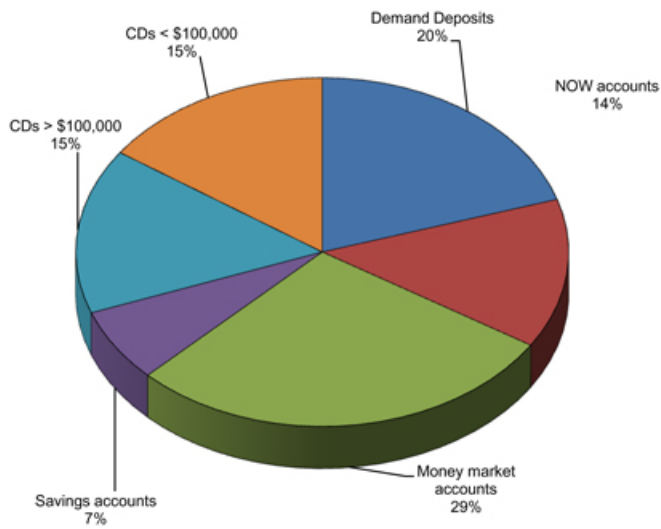


	3/31/2013	
Construction, Land Development, and Other Land	\$467.4	15.7%
Commercial Real Estate	\$1,196.2	40.2%
Residential 1-4 Family	\$473.1	15.9%
Equity Lines of Credit	\$301.7	10.1%
Second Mortgages	\$37.3	1.3%
Commercial	\$182.9	6.2%
Personal	\$230.2	7.7%
Credit Cards	\$21.2	0.7%
Other	\$63.5	2.1%
Gross Loans	\$2,973.5	100.0%

	Change 3/12 to 3/13		
	\$	% of Portfolio	% of Type
Construction, Land Development, and Other Land	\$39.1	0.6%	9.1%
Commercial Real Estate	\$63.3	0.4%	5.6%
Residential 1-4 Family	\$14.9	-0.2%	3.3%
Equity Lines of Credit	\$0.9	-0.4%	0.3%
Second Mortgages	-\$14.8	-0.6%	-28.4%
Commercial	\$8.4	0.0%	4.8%
Personal	-\$3.0	-0.5%	-1.3%
Credit Cards	\$1.9	0.0%	9.8%
Other	\$21.1	0.6%	49.8%
Gross Loans	\$131.8		4.6%

Based on call report filings (\$ in millions)

Deposit Composition

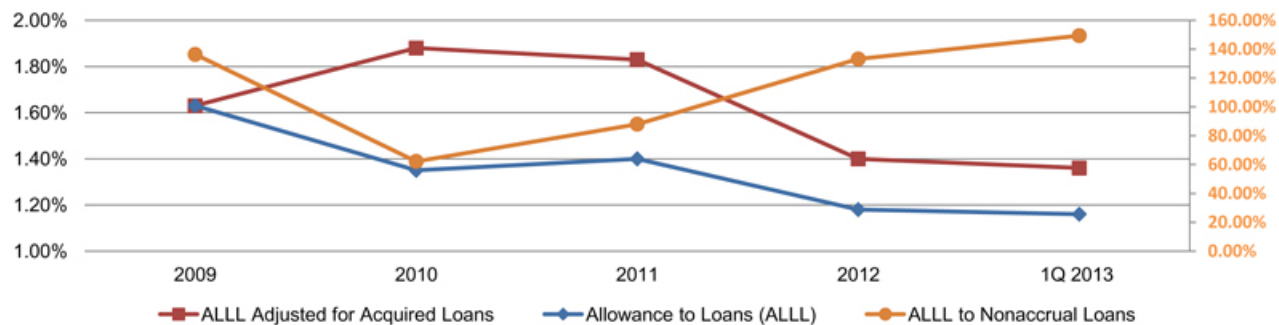


	\$ in Millions	
	3/31/2013	%
Demand Deposits	665,992	20.1%
NOW accounts	459,117	13.9%
Money market accounts	945,273	28.5%
Savings accounts	225,543	6.8%
CDs > \$100,000	507,972	15.3%
CDs < \$100,000	507,852	15.3%
Total deposits	3,311,749	100.0%

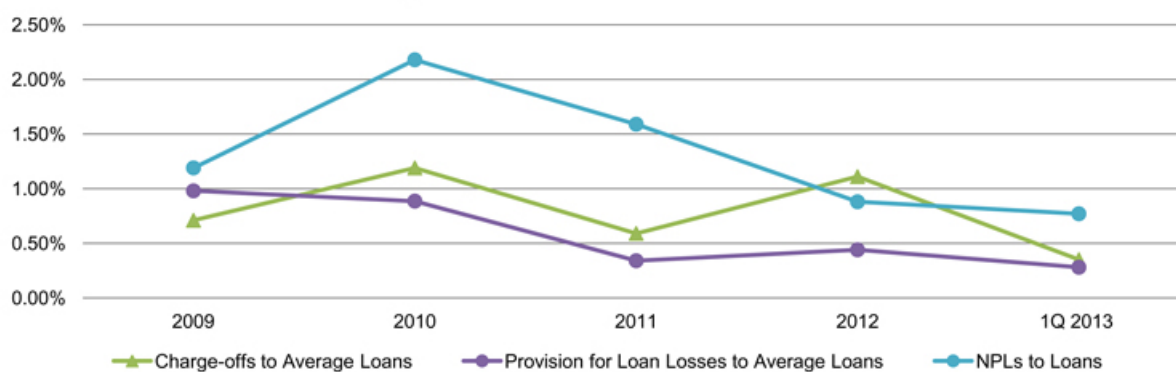
	Change from 3/12 to 3/13	
	\$	%
Demand Deposits	101,181	18%
NOW accounts	24,492	6%
Money market accounts	41,002	5%
Savings accounts	31,069	16%
CDs > \$100,000	(33,689)	-6%
CDs < \$100,000	(68,013)	-12%
Total deposits	96,042	3%

Asset Quality Trends

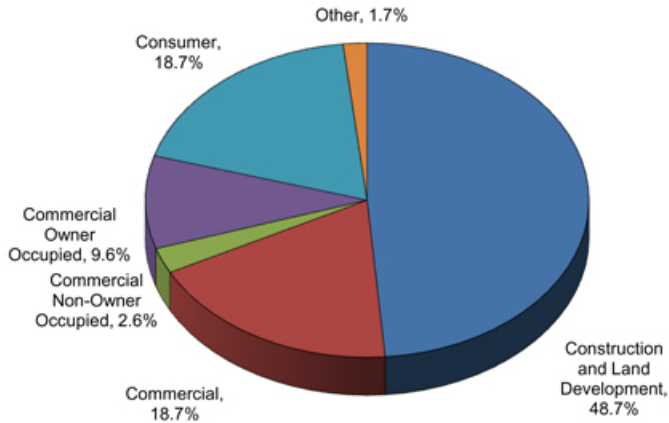
Allowance for Loan Losses



Net Charge-offs and Provision for Loan Losses



Nonperforming Loans by Type



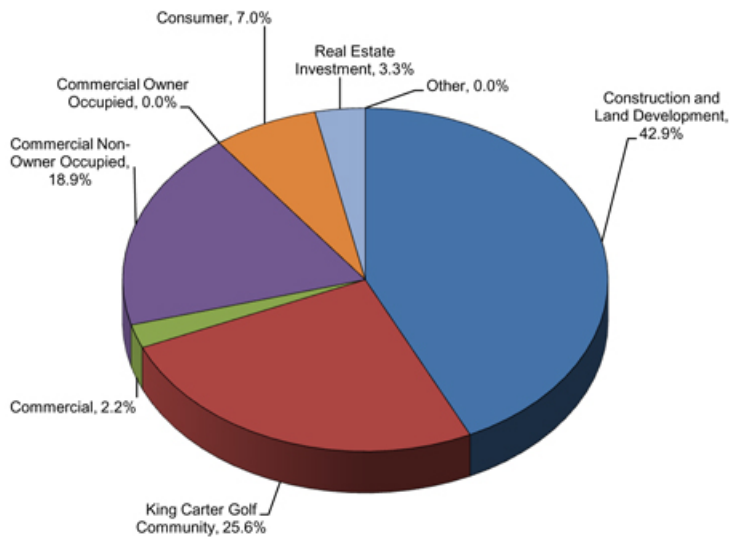
	3/31/2013	
Construction and Land Development	\$11.2	48.7%
Commercial	\$4.3	18.7%
Commercial Non-Owner Occupied	\$0.6	2.6%
Commercial Owner Occupied	\$2.2	9.6%
Consumer	\$4.3	18.7%
Other	\$0.4	1.7%
Total	\$23.0	100.0%

	Change 3/12 to 3/13		
	\$	% of Portfolio	% of Type
Construction and Land Development	-\$11.9	-5.8%	-51.5%
Commercial	-\$5.6	-4.7%	-56.6%
Commercial Non-Owner Occupied	-\$0.5	0.0%	-45.5%
Commercial Owner Occupied	-\$2.5	-1.5%	-53.2%
Consumer	\$1.1	11.1%	34.4%
Other	\$0.0	0.8%	0.0%
Total	-\$19.4		-45.8%

	Change 3/12 to 3/13		
	\$	% of Portfolio	% of Type
Construction and Land Development	-\$11.9	-5.8%	-51.5%
Commercial	-\$5.6	-4.7%	-56.6%
Commercial Non-Owner Occupied	-\$0.5	0.0%	-45.5%
Commercial Owner Occupied	-\$2.5	-1.5%	-53.2%
Consumer	\$1.1	11.1%	34.4%
Other	\$0.0	0.8%	0.0%
Total	-\$19.4		-45.8%

Based on call report filings (\$ in millions)

OREO by Type

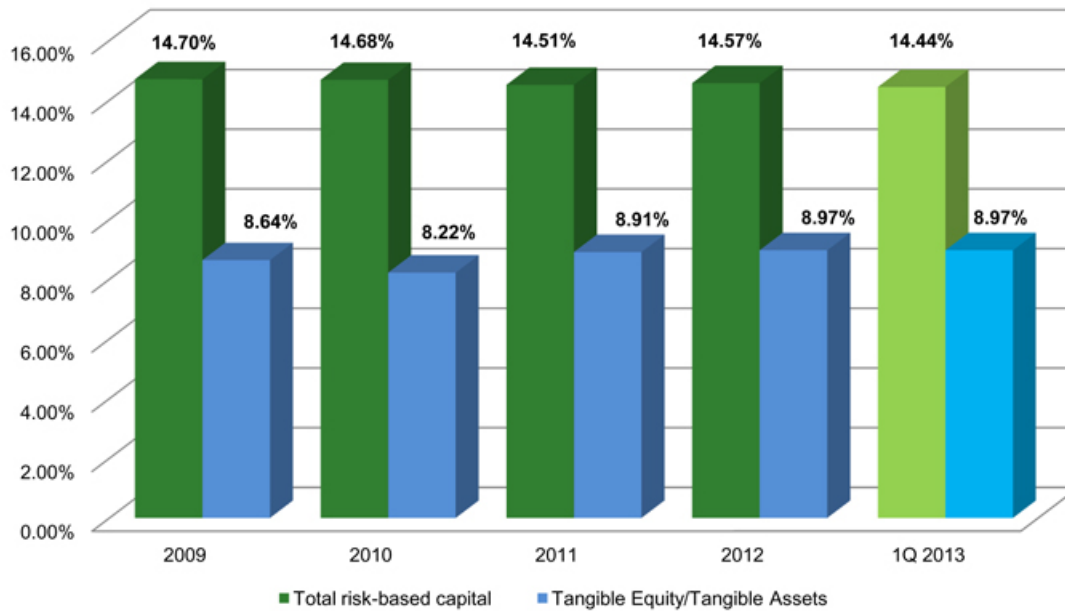


	3/31/2013	
Construction and Land Development	\$15.4	42.9%
King Carter Golf Community	\$9.2	25.6%
Commercial	\$0.8	2.2%
Commercial Non-Owner Occupied	\$6.8	18.9%
Commercial Owner Occupied	\$0.0	0.0%
Consumer	\$2.5	7.0%
Real Estate Investment	\$1.2	3.3%
Other	\$0.0	0.0%
	\$35.9	100.0%

	Change 3/12 to 3/13		
	\$	% of Portfolio	% of Type
Construction and Land Development	\$0.2	2.6%	1.3%
King Carter Golf Community	\$0.1	1.5%	1.1%
Commercial	-\$2.5	-6.5%	0.0%
Commercial Non-Owner Occupied	\$2.9	8.6%	74.4%
Commercial Owner Occupied	\$0.0	0.0%	0.0%
Consumer	-\$2.2	-5.5%	-46.8%
Real Estate Investment	-\$0.3	-0.6%	-20.0%
Other	\$0.0	0.0%	0.0%
	-\$1.8		-4.8%

Based on call report filings (\$ in millions)

Union is Well Capitalized



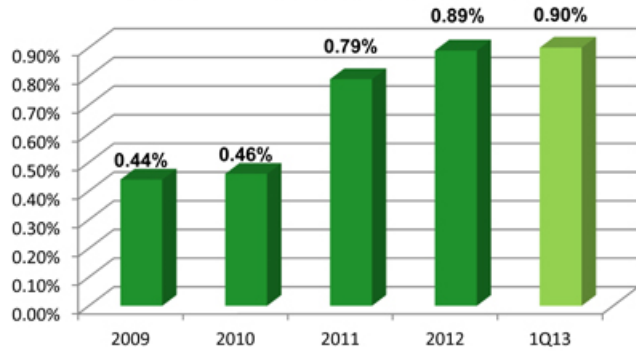
- ✎ In the first quarter, Union repurchased and retired 500,000 shares of its common stock; remaining repurchase authorization is 250,000 shares

Net Income Trends

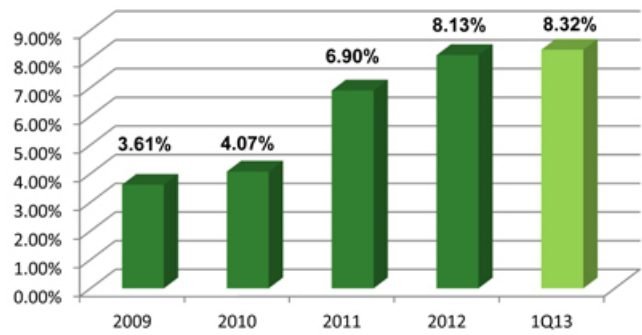


ROA, ROE and Efficiency Ratio Trends

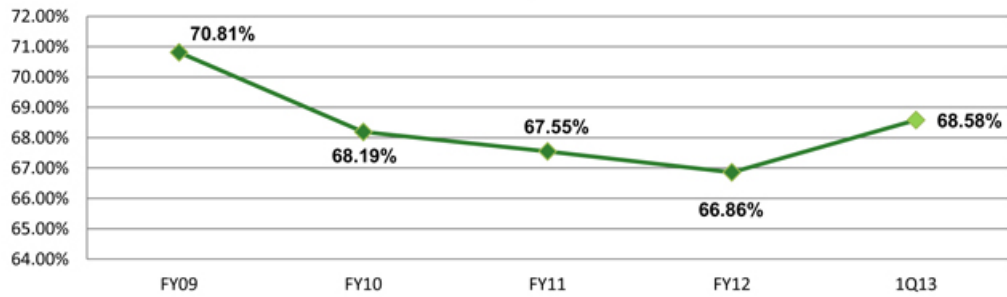
Return on Average Assets (ROA)



ROE

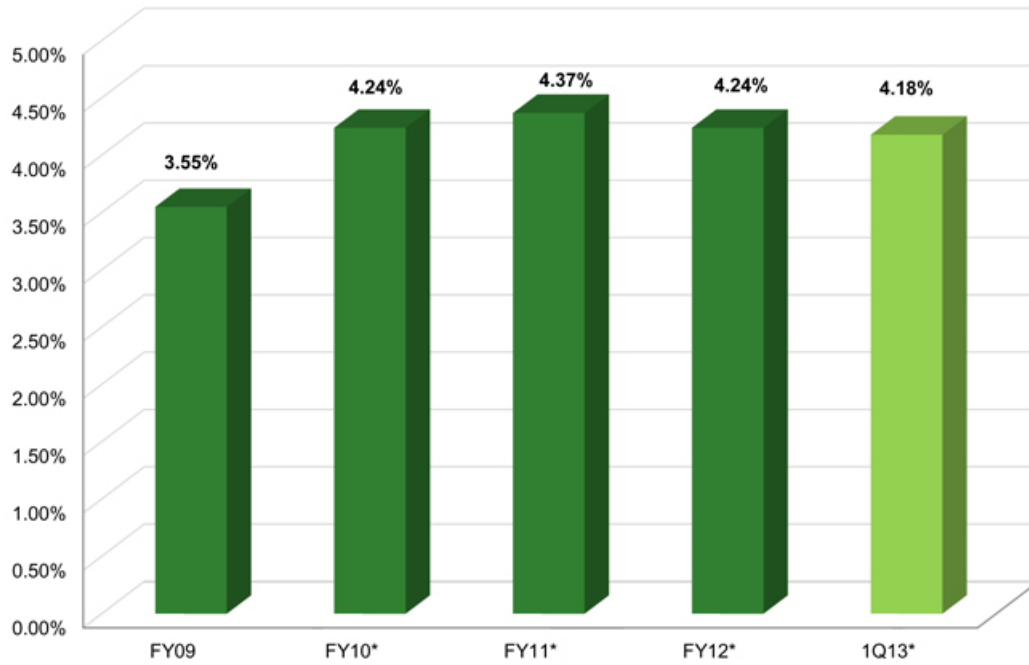


Efficiency Ratio



Core Net Interest Margin

Best in Class Net Interest Margin



* Excludes acquisition accounting impact

- ❖ Union Mortgage Group (UMG) generated net income of \$177,000 in the first quarter - a decrease of \$55,000 from Q1 2012
- ❖ First quarter originations increased by \$84 million, or ~45%, to \$268 million from the prior year's first quarter, but declined by 19% on a linked quarter basis
- ❖ New management team hired in late 2012 and Q1 2013 focused on improving mortgage profitability
 - ❖ For example, UMG is implementing a new loan origination system that will enhance and automate current end to end processes, increase productivity, provide efficiencies and improve information flow for decision-making

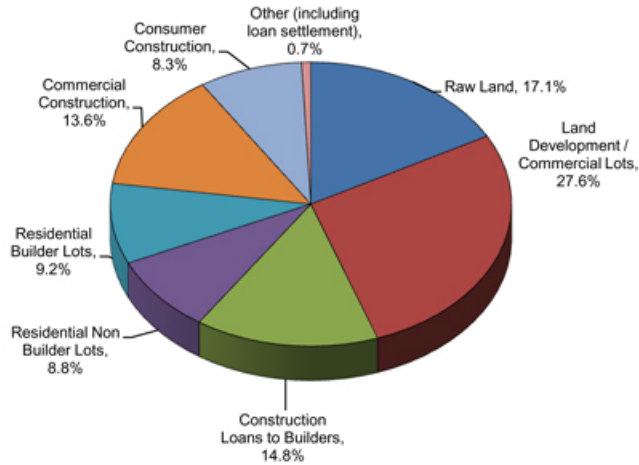
- Union is committed to achieving top tier financial performance and providing our shareholders with above average returns on their investment
- In 2012, Union developed key financial performance metrics benchmarked against top quartile peers
- Minimum targets were set for ROA (>1%), ROE (>10%) and efficiency ratio (<65%)

- ⇒ Stable to growing economy in footprint
- ⇒ Mid-single digit loan growth
- ⇒ Modest margin compression
- ⇒ Continued asset quality improvement
- ⇒ Operational improvements at Union Mortgage Group
- ⇒ Improving ROA, ROE and Efficiency Ratio

- ⇒ 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
- ⇒ Successful acquirer and integrator
- ⇒ Proven financial performance in all market environments
- ⇒ Commitment to top tier financial performance
- ⇒ Focused on shareholder returns
- ⇒ Attractive valuation vs. peer group

APPENDIX

Construction & Development Loans

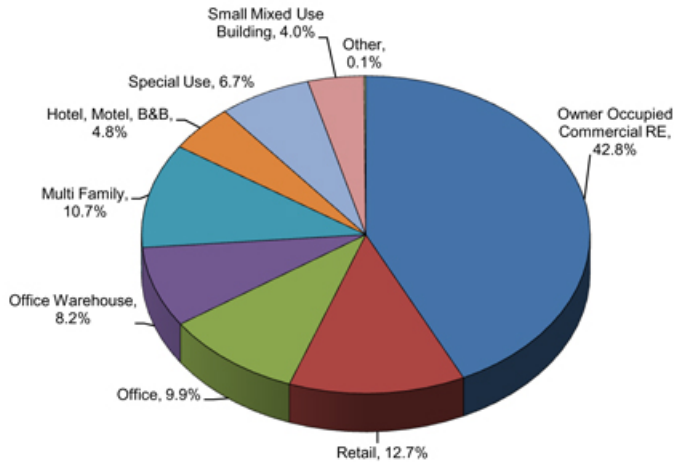


	3/31/2013	
Raw Land	\$79.7	17.1%
Land Development / Commercial Lots	\$128.8	27.6%
Construction Loans to Builders	\$69.1	14.8%
Residential Non Builder Lots	\$41.1	8.8%
Residential Builder Lots	\$42.8	9.2%
Commercial Construction	\$63.4	13.6%
Consumer Construction	\$39.0	8.3%
Other (including loan settlement)	\$3.5	0.7%
Total	\$467.4	100.0%

	Change 3/12 to 3/13		
	\$	% of Portfolio	% of Type
Raw Land	-\$11.9	-4.3%	-13.0%
Land Development / Commercial Lots	\$9.2	-0.4%	7.7%
Construction Loans to Builders	\$3.0	-0.6%	4.5%
Residential Non Builder Lots	\$1.8	-0.4%	4.6%
Residential Builder Lots	-\$5.3	-2.1%	-11.0%
Commercial Construction	\$27.5	5.2%	76.6%
Consumer Construction	\$16.1	3.0%	70.3%
Other (including loan settlement)	-\$1.3	-0.4%	-27.1%
Total	\$39.1		9.1%

\$ in millions

Commercial Real Estate Loans



	3/31/2013	
Owner Occupied Commercial RE	\$512.3	42.8%
Retail	\$152.0	12.7%
Office	\$119.0	9.9%
Office Warehouse	\$98.3	8.2%
Multi Family	\$127.4	10.7%
Hotel, Motel, B&B	\$57.6	4.8%
Special Use	\$79.6	6.7%
Small Mixed Use Building	\$48.4	4.0%
Other	\$1.6	0.1%
	\$1,196.2	100.0%

	Change 3/12 to 3/13		
	\$	% of Portfolio	% of Type
Owner Occupied Commercial RE	\$41.9	1.3%	8.9%
Retail	\$7.0	-0.1%	4.8%
Office	-\$19.3	-2.3%	-14.0%
Office Warehouse	\$1.9	-0.3%	2.0%
Multi Family	\$3.8	-0.3%	3.1%
Hotel, Motel, B&B	\$1.7	-0.1%	3.0%
Special Use	\$12.7	0.7%	19.0%
Small Mixed Use Building	\$16.6	1.2%	52.2%
Other	-\$3.0	-0.3%	-65.2%
	\$63.3		5.6%

\$ in millions