UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL								
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subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). Form 3 Holdings Reported

Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES | hours per response

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address NEAL JOHN C	of Reporting Person*		2. Issuer Name and UNION BANKS	~	•	.]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner					
(Last)	(First)		3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2005					X Officer (give title below) Other (specify below) EVP				
(Street)			4. If Amendment, Da	ate Original Filed	(Month/Day	Year)	6. Individual or Joint/Group Reporting (check applicable line) X_Form Filed by One Reporting PersonForm Filed by More than One Reporting Person					
(City)	(State)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	(Instr. 8)	(A) or Disposed of (D)		of (D)	(Instr. 3 and 4)	Ownership Form:	Beneficial Ownership		
Common stock, \$2	2 par value							9,663	D			
Common stock, \$2 par value								428		Custodian for children		

owned directly or indirectly.

Reminder: Report on a separate line for each class of securities beneficially Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Derivative Security	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	4. Transaction Code	5.	ber vative	6. Date Exercis Expiration Dat (Month/Day/Y	Exercisable and ion Date 7. Title and Amount of Underlying Securities		8. Price of Derivative Security (Instr. 5)	of Derivative Securities	10. Ownership Form of Derivative Security: Direct (D)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
					(A) o Dispo of (D (Instr 4, and	osed) : 3,					End of Issuer's Fiscal Year (Instr. 4)	or Indirect (I) (Instr. 4)		
					(A)		Date Exercisable	Expiration Date		Amount or Number of Shares				
Employee stock options vest @800 shares/year	\$ 20.125						01/22/1999	01/22/2008	Common stock, \$2 par value			4,000	D	
Employee stock options vest @ 234 shares/year	\$ 13						02/20/2001		Common stock, \$2 par value			5,170	D	
rroat @	\$ 12.8125						01/25/2002		Common stock, \$2 par value			6,670	D	

Employee stock options vest @ 500 shares/year	\$ 16			01/02/2003	01/02/2012	Common stock, \$2 par value	2,500	9,170	D	
Employee stock options vest @ 500 shares/year	\$ 27.87			01/23/2004	01/23/2013	Common stock, \$2 par value	2,500	11,670	D	
Employee stock options vest @ 500 shares/year	\$ 33.98			01/29/2005	01/29/2014	Common stock, \$2 par value	2,500	14,170	D	

Reporting Owners

Banarting Owner Name /	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
NEAL JOHN C			EVP					

Signatures

John C. Neal	02/15/2006
Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.