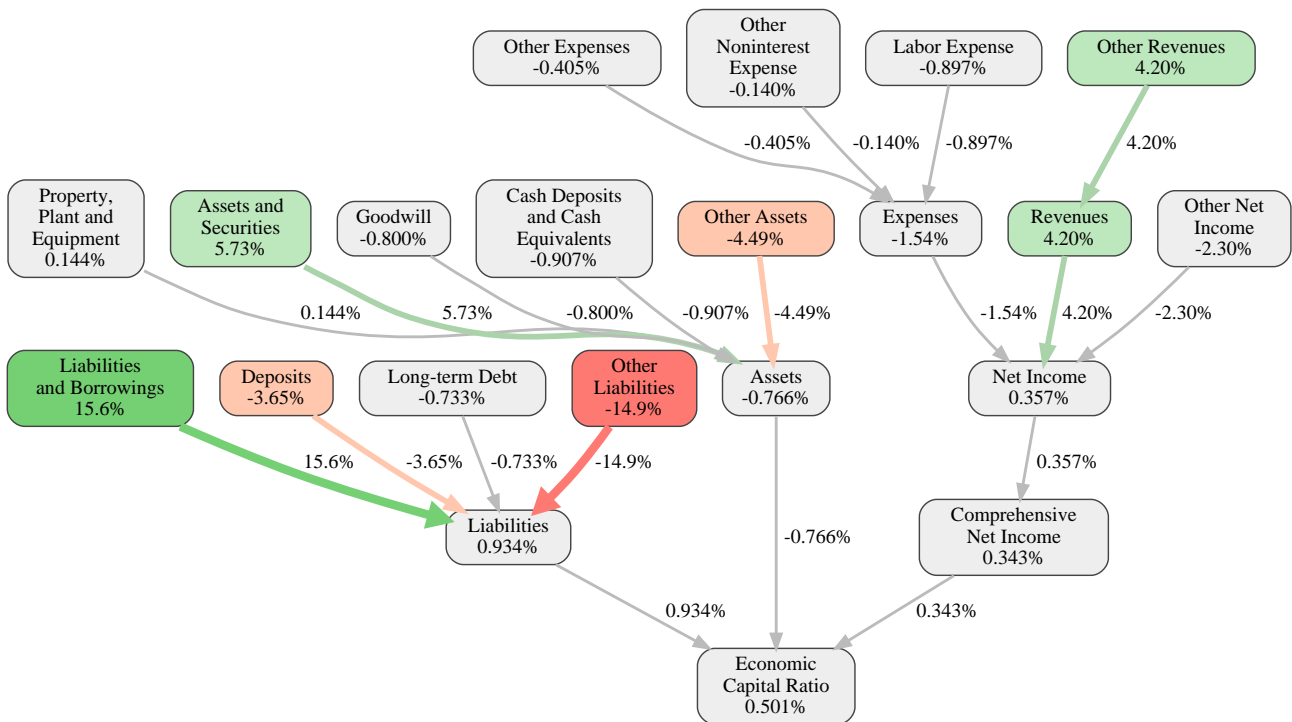




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STATE BANKS 2019

UNITED COMMUNITY BANKS INC Rank 63 of 172





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The relative strengths and weaknesses of UNITED COMMUNITY BANKS 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 UNITED COMMUNITY BANKS INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of UNITED COMMUNITY BANKS INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 0.50% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	2,783,217
Cash Deposits and Cash Equivalents	327,265
Deposits	10,534,513
Fees	15,540
Goodwill	0
IT and Equipment Expense	0
Labor Expense	181,015
Liabilities and Borrowings	0
Loans and Leases Receivable	8,322,198
Long-term Debt	267,189
Occupancy	22,781
Other Assets	934,372
Other Compr. Net Income	-16,348
Other Expenses	104,250
Other Liabilities	313,936
Other Net Income	0
Other Noninterest Expense	32,514
Other Revenues	522,211
Property, Plant and Equipment	206,140

Output Variable	Value in 1000 USD
Liabilities	11,115,638
Assets	12,573,192
Expenses	356,100
Revenues	522,211
Stockholders Equity	1,457,554
Net Income	166,111
Comprehensive Net Income	149,763
Economic Capital Ratio	7.4%