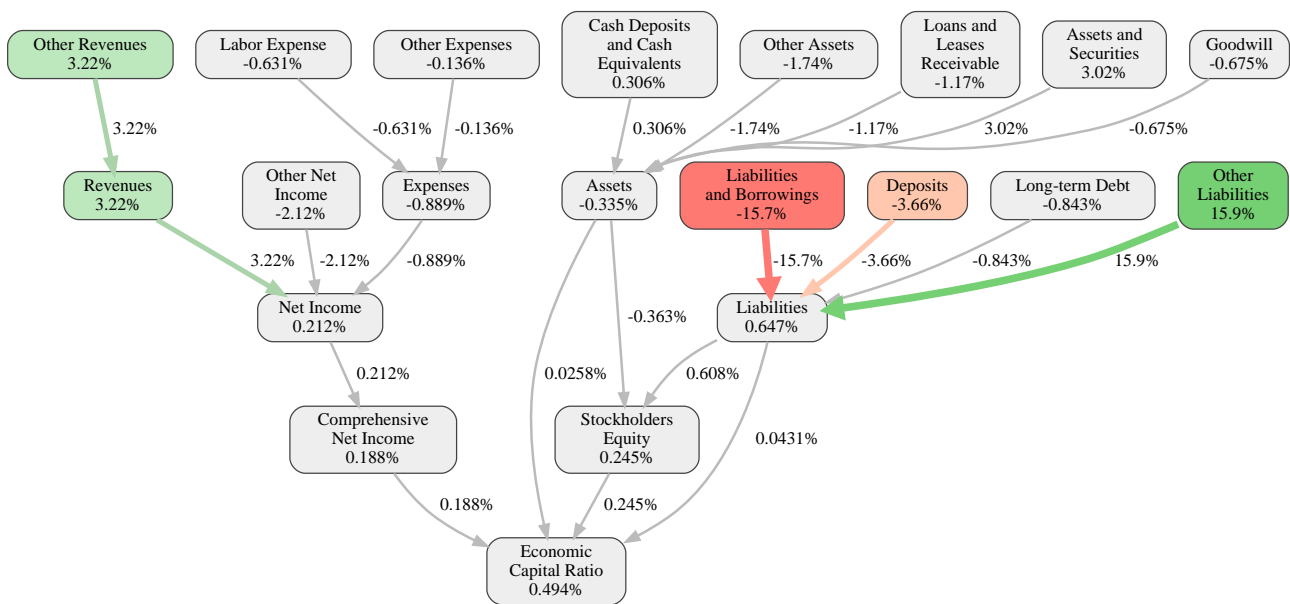




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STATE BANKS 2021

UNITED COMMUNITY BANKS INC Rank 66 of 180





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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 Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of UNITED COMMUNITY BANKS INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 0.49% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	3,451,126
Cash Deposits and Cash Equivalents	1,608,619
Deposits	15,232,358
Fees	24,014
Goodwill	0
IT and Equipment Expense	27,149
Labor Expense	224,060
Liabilities and Borrowings	9,842,067
Loans and Leases Receivable	11,233,805
Long-term Debt	326,956
Occupancy	25,791
Other Assets	1,282,335
Other Compr. Net Income	29,316
Other Expenses	97,030
Other Liabilities	-9,614,537
Other Net Income	0
Other Noninterest Expense	15,301
Other Revenues	577,434
Property, Plant and Equipment	218,489

Output Variable	Value in 1000 USD
Liabilities	15,786,844
Assets	17,794,374
Expenses	413,345
Revenues	577,434
Stockholders Equity	2,007,530
Net Income	164,089
Comprehensive Net Income	193,405
Economic Capital Ratio	7.1%