



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 12% points. The greatest weakness of UNITED COMMUNITY BANKS INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 1.3% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	3,929,756
Cash Deposits and Cash Equivalents	646,853
Deposits	19,876,507
Fees	30,060
Goodwill	0
IT and Equipment Expense	38,234
Labor Expense	276,205
Liabilities and Borrowings	12,233,426
Loans and Leases Receivable	15,175,270
Long-term Debt	324,663
Occupancy	36,247
Other Assets	3,958,549
Other Compr. Net Income	-303,012
Other Expenses	143,797
Other Liabilities	-11,126,386
Other Net Income	0
Other Noninterest Expense	24,136
Other Revenues	826,151
Property, Plant and Equipment	298,456

Output Variable	Value in 1000 USD
Liabilities	21,308,210
Assets	24,008,884
Expenses	548,679
Revenues	826,151
Stockholders Equity	2,700,674
Net Income	277,472
Comprehensive Net Income	-25,540
Economic Capital Ratio	5.8%