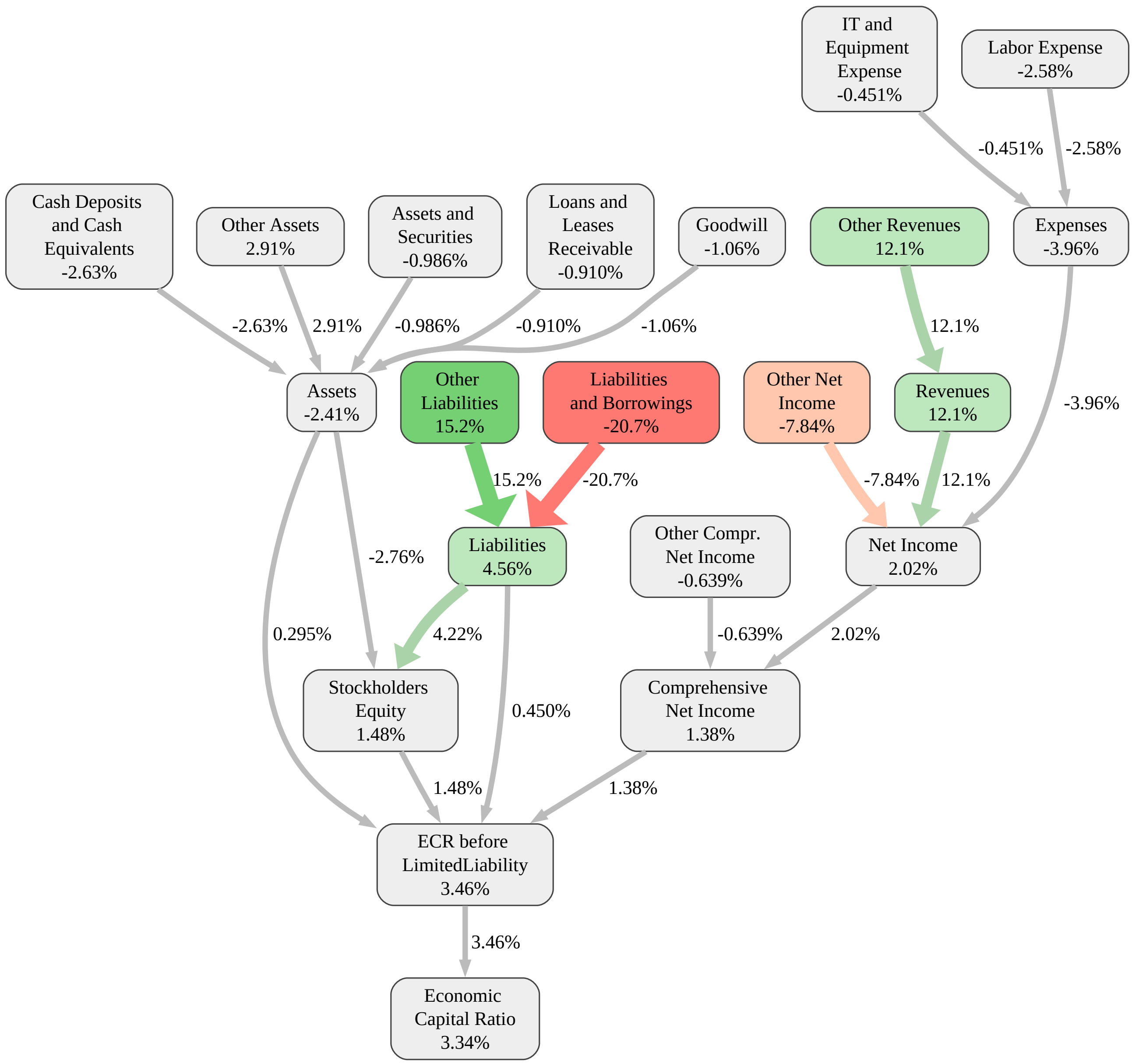
STATE BANKS 2026

United Community Banks INC
Rank 16 of 87



STATE BANKS 2026

United Community Banks INC
Rank 16 of 87

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 15% points.The greatest weakness of United Community Banks INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 3.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	4,235,664
Cash Deposits and Cash Equivalents	395,754
Deposits	23,798,430
Fees	43,582
Goodwill	0
IT and Equipment Expense	55,244
Labor Expense	354,451
Liabilities and Borrowings	17,546,178
Loans and Leases Receivable	19,173,888
Long-term Debt	120,400
Occupancy	44,968
Other Assets	3,803,534
Other Compr. Net Income	62,347
Other Expenses	160,055
Other Liabilities	-17,101,140
Other Net Income	0
Other Noninterest Expense	27,951
Other Revenues	1,063,152
Property, Plant and Equipment	393,714

Output Variable	Value in 1000 USD
Liabilities	24,363,868
Assets	28,002,554
Expenses	686,251
Revenues	1,063,152
Stockholders Equity	3,638,686
Net Income	376,901
Comprehensive Net Income	439,248
BaseVar	29,471,537
ECR before LimitedLiability	17%
Economic Capital Ratio	17%