



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 23% points. The greatest weakness of United Community Banks INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.3%, being 6.8% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	150,514
Cash Deposits and Cash Equivalents	378,416
Deposits	6,097,983
Fees	9,727
Goodwill	0
IT and Equipment Expense	0
Labor Expense	100,095
Liabilities and Borrowings	46,524
Loans and Leases Receivable	3,995,146
Long-term Debt	120,225
Occupancy	15,645
Other Assets	2,284,256
Other Compr. Net Income	0
Other Expenses	113,879
Other Liabilities	143,202
Other Net Income	0
Other Noninterest Expense	18,270
Other Revenues	30,870
Property, Plant and Equipment	175,088

Output Variable	Value in 1000 USD
Liabilities	6,407,934
Assets	6,983,420
Expenses	257,616
Revenues	30,870
Stockholders Equity	575,486
Net Income	-226,746
Comprehensive Net Income	-226,746
Economic Capital Ratio	3.3%