



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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 2.5% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	34,954
Cash Deposits and Cash Equivalents	251,149
Deposits	5,952,140
Fees	8,792
Goodwill	0
IT and Equipment Expense	0
Labor Expense	96,026
Liabilities and Borrowings	51,210
Loans and Leases Receivable	4,067,871
Long-term Debt	124,805
Occupancy	14,304
Other Assets	2,279,365
Other Compr. Net Income	-20,331
Other Expenses	48,751
Other Liabilities	92,699
Other Net Income	0
Other Noninterest Expense	19,951
Other Revenues	221,680
Property, Plant and Equipment	168,920

Output Variable	Value in 1000 USD
Liabilities	6,220,854
Assets	6,802,259
Expenses	187,824
Revenues	221,680
Stockholders Equity	581,405
Net Income	33,856
Comprehensive Net Income	13,525
Economic Capital Ratio	7.2%