



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 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 1.1% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	61,889
Cash Deposits and Cash Equivalents	192,655
Deposits	6,326,512
Fees	7,907
Goodwill	0
IT and Equipment Expense	0
Labor Expense	100,941
Liabilities and Borrowings	5,425
Loans and Leases Receivable	4,600,500
Long-term Debt	129,865
Occupancy	13,513
Other Assets	2,552,552
Other Compr. Net Income	1,054
Other Expenses	65,750
Other Liabilities	365,607
Other Net Income	0
Other Noninterest Expense	14,204
Other Revenues	269,935
Property, Plant and Equipment	159,390

Output Variable	Value in 1000 USD
Liabilities	6,827,409
Assets	7,566,986
Expenses	202,315
Revenues	269,935
Stockholders Equity	739,577
Net Income	67,620
Comprehensive Net Income	68,674
Economic Capital Ratio	9.0%