



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 24% points. The greatest weakness of United Community Banks INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 0.13% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	169,401
Cash Deposits and Cash Equivalents	314,275
Deposits	9,807,697
Fees	12,074
Goodwill	0
IT and Equipment Expense	0
Labor Expense	153,098
Liabilities and Borrowings	0
Loans and Leases Receivable	7,676,658
Long-term Debt	120,545
Occupancy	20,344
Other Assets	3,546,274
Other Compr. Net Income	3,269
Other Expenses	161,401
Other Liabilities	683,884
Other Net Income	0
Other Noninterest Expense	25,707
Other Revenues	440,445
Property, Plant and Equipment	208,852

Output Variable	Value in 1000 USD
Liabilities	10,612,126
Assets	11,915,460
Expenses	372,624
Revenues	440,445
Stockholders Equity	1,303,334
Net Income	67,821
Comprehensive Net Income	71,090
Economic Capital Ratio	9.7%