



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 26% points. The greatest weakness of United Community Banks INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.3% points above the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	2,445,716
Cash Deposits and Cash Equivalents	515,206
Deposits	10,897,244
Fees	21,929
Goodwill	0
IT and Equipment Expense	24,613
Labor Expense	196,440
Liabilities and Borrowings	7,419,265
Loans and Leases Receivable	8,750,464
Long-term Debt	212,664
Occupancy	23,350
Other Assets	988,654
Other Compr. Net Income	49,983
Other Expenses	93,812
Other Liabilities	-7,248,849
Other Net Income	0
Other Noninterest Expense	15,092
Other Revenues	560,957
Property, Plant and Equipment	215,976

Output Variable	Value in 1000 USD
Liabilities	11,280,324
Assets	12,916,016
Expenses	375,236
Revenues	560,957
Stockholders Equity	1,635,692
Net Income	185,721
Comprehensive Net Income	235,704
Economic Capital Ratio	12%