



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 22% points. The greatest weakness of United Community Banks INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 0.15% points above the market average of 9.6%.

Input Variable	Value in 1000 USD
Assets and Securities	4,708,023
Cash Deposits and Cash Equivalents	2,318,510
Deposits	18,241,179
Fees	27,987
Goodwill	0
IT and Equipment Expense	29,829
Labor Expense	241,443
Liabilities and Borrowings	11,284,198
Loans and Leases Receivable	11,657,814
Long-term Debt	247,360
Occupancy	28,619
Other Assets	2,017,128
Other Compr. Net Income	-64,186
Other Expenses	129,337
Other Liabilities	-11,048,211
Other Net Income	0
Other Noninterest Expense	17,386
Other Revenues	744,402
Property, Plant and Equipment	245,296

Output Variable	Value in 1000 USD
Liabilities	18,724,526
Assets	20,946,771
Expenses	474,601
Revenues	744,402
Stockholders Equity	2,222,245
Net Income	269,801
Comprehensive Net Income	205,615
Economic Capital Ratio	9.8%