



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 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.5% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	3,693,609
Cash Deposits and Cash Equivalents	1,003,875
Deposits	23,310,611
Fees	54,181
Goodwill	0
IT and Equipment Expense	43,264
Labor Expense	318,464
Liabilities and Borrowings	16,776,304
Loans and Leases Receivable	18,110,684
Long-term Debt	324,823
Occupancy	42,640
Other Assets	4,110,662
Other Compr. Net Income	90,296
Other Expenses	127,625
Other Liabilities	-16,376,012
Other Net Income	0
Other Noninterest Expense	30,100
Other Revenues	803,818
Property, Plant and Equipment	378,421

Output Variable	Value in 1000 USD
Liabilities	24,035,726
Assets	27,297,251
Expenses	616,274
Revenues	803,818
Stockholders Equity	3,261,525
Net Income	187,544
Comprehensive Net Income	277,840
Economic Capital Ratio	11%