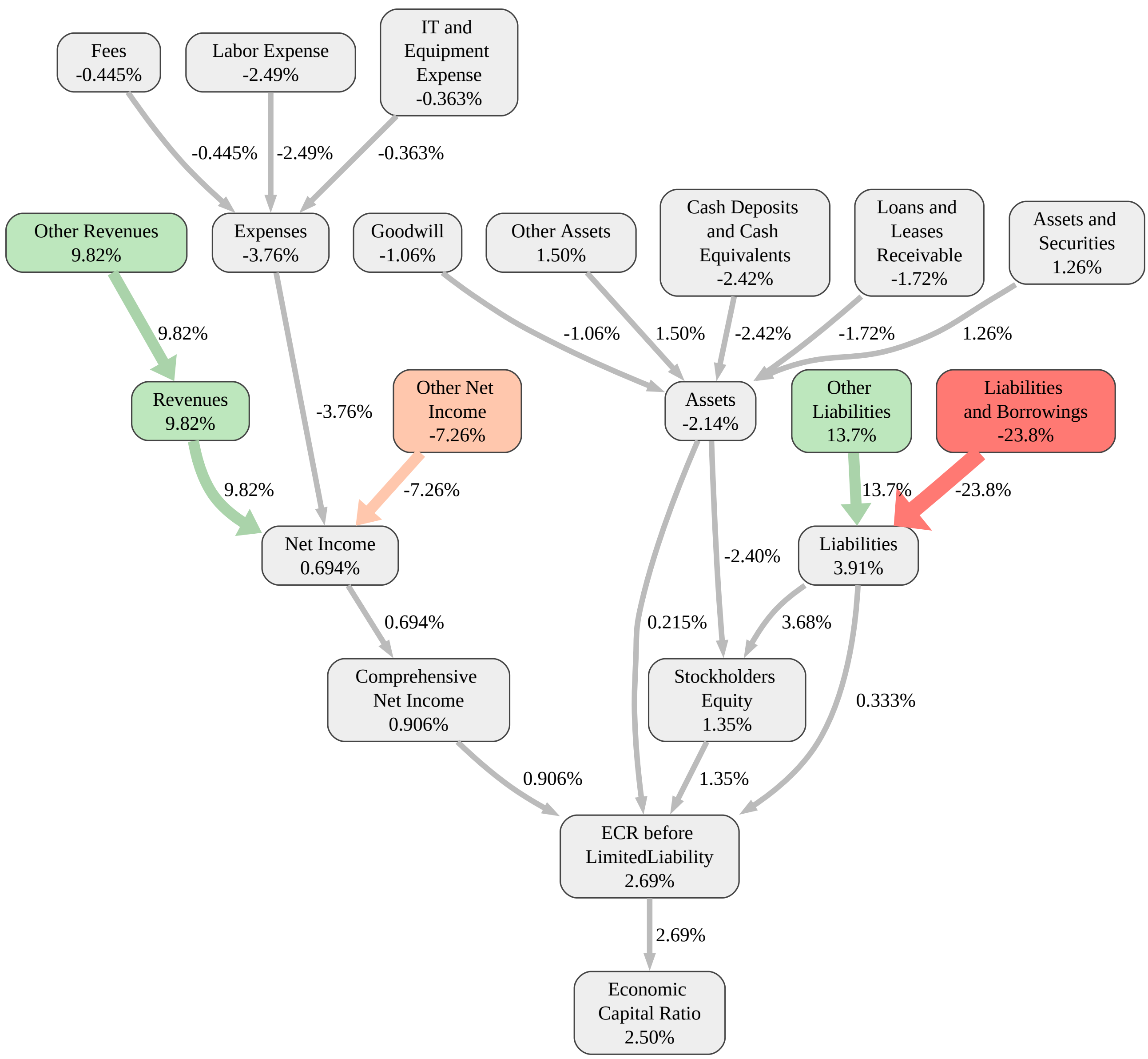
STATE BANKS 2025

United Community Banks INC
Rank 20 of 96



TOP RATED 2025 RealRate

STATE BANKS 2025

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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 14% points.The greatest weakness of United Community Banks INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.5% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	4,879,140
Cash Deposits and Cash Equivalents	519,873
Deposits	23,460,975
Fees	45,710
Goodwill	0
IT and Equipment Expense	49,249
Labor Expense	340,043
Liabilities and Borrowings	17,249,793
Loans and Leases Receivable	17,968,982
Long-term Debt	254,152
Occupancy	44,306
Other Assets	3,957,999
Other Compr. Net Income	26,273
Other Expenses	134,323
Other Liabilities	-16,676,789
Other Net Income	0
Other Noninterest Expense	35,145
Other Revenues	901,173
Property, Plant and Equipment	394,264

Output Variable	Value in 1000 USD
Liabilities	24,288,131
Assets	27,720,258
Expenses	648,776
Revenues	901,173
Stockholders Equity	3,432,127
Net Income	252,397
Comprehensive Net Income	278,670
BaseVar	28,865,037
ECR before LimitedLiability	14%
Economic Capital Ratio	14%