RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050

RealRate

July 15, 2026

To the CEO
United Community Banks
INC
200 E. CAMPERDOWN WAY
GREENVILLE, SC 29601
USA

United Community Banks INC TOP Rated in the US State Banks Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US State Banks ranking. I am happy to inform you that United Community Banks INC has been TOP Rated at rank 16 out of 87.

Overall, 87 US companies were analyzed with respect to their financial strength. The complete rating is published at https://www.realrate.ai/rankings. Your individual rating report, showing your strengths compared to your competitors is attached.

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just $9,900. Simply sign the attached order form and send it back via email.

Please feel free to book a short video call with me: https://calendly.com/holger-bartel

Sincerely,

Dr. Holger Bartel, CEO

holger.bartel@realrate.ai • www.realrate.ai • +49 160 957 90 844

RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the State Banks RealRate rating for United Community Banks INC. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by United Community Banks INC (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	**2026 US State Banks RealRate rating seal for United Community Banks INC**
Amount	**USD 9,900**
Order no.	2026-0000857855

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

Billing address

Company name		Full name	
Street address		Department	
City		Phone number	
State / provice		Email address	
ZIP code			
Country			

Shipping address
The electronic RealRate rating seal and the invoice will be sent to

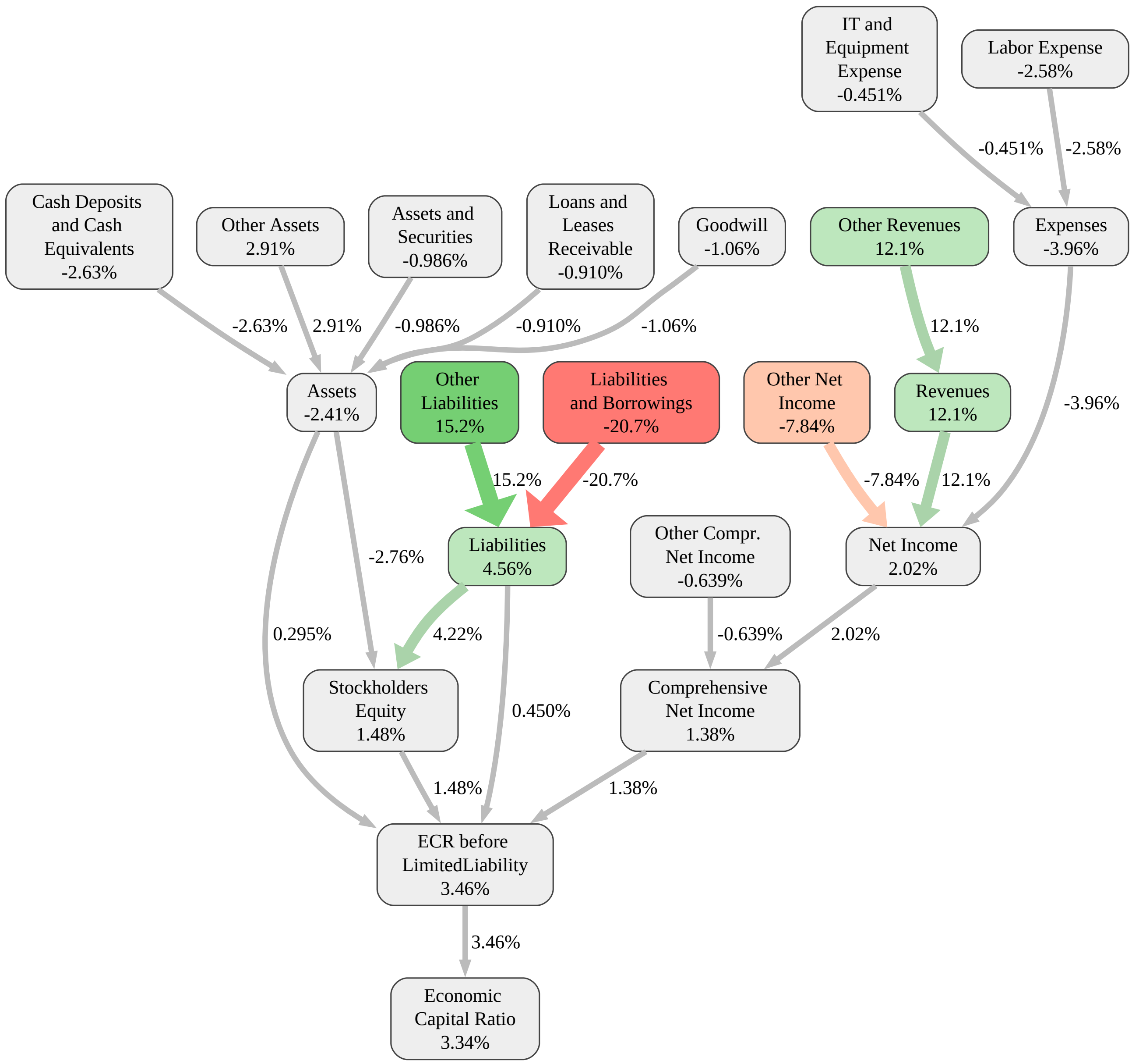
Delivery email	

United Community Banks INC

Date, location, name

STATE BANKS 2026

United Community Banks INC
Rank 16 of 87



STATE BANKS 2026

United Community Banks INC
Rank 16 of 87

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 15% points.The greatest weakness of United Community Banks INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 3.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	4,235,664
Cash Deposits and Cash Equivalents	395,754
Deposits	23,798,430
Fees	43,582
Goodwill	0
IT and Equipment Expense	55,244
Labor Expense	354,451
Liabilities and Borrowings	17,546,178
Loans and Leases Receivable	19,173,888
Long-term Debt	120,400
Occupancy	44,968
Other Assets	3,803,534
Other Compr. Net Income	62,347
Other Expenses	160,055
Other Liabilities	-17,101,140
Other Net Income	0
Other Noninterest Expense	27,951
Other Revenues	1,063,152
Property, Plant and Equipment	393,714

Output Variable	Value in 1000 USD
Liabilities	24,363,868
Assets	28,002,554
Expenses	686,251
Revenues	1,063,152
Stockholders Equity	3,638,686
Net Income	376,901
Comprehensive Net Income	439,248
BaseVar	29,471,537
ECR before LimitedLiability	17%
Economic Capital Ratio	17%