

UNITED COMMUNITY BANKS, INC.

| | CPP Disbursement Date 12/05/2008 | RSSD (Holding Company) 1249347 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2012 \$ millions | 2013 \$ millions | %chg from prev | |
| Assets | \$6,795 | \$7,392 | 8.8% | |
| Loans | \$4,237 | \$4,360 | 2.9% | |
| <i>Construction & development</i> | \$541 | \$463 | -14.3% | |
| <i>Closed-end 1-4 family residential</i> | \$863 | \$900 | 4.3% | |
| <i>Home equity</i> | \$386 | \$447 | 16.0% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$77 | \$76 | -2.0% | |
| <i>Commercial & Industrial</i> | \$413 | \$410 | -0.8% | |
| <i>Commercial real estate</i> | \$1,718 | \$1,668 | -2.9% | |
| Unused commitments | \$535 | \$747 | 39.7% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$1,621 | \$1,578 | -2.6% | |
| Asset-backed securities | \$211 | \$405 | 92.6% | |
| Other securities | \$245 | \$326 | 33.1% | |
| Cash & balances due | \$189 | \$187 | -1.0% | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | \$107 | \$84 | -21.7% | |
| <i>Open-end HELOC originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | \$109 | \$85 | -21.4% | |
| <i>Open-end HELOC originations sold (quarter)</i> | \$0 | \$0 | | |
| Liabilities | \$6,146 | \$6,531 | 6.3% | |
| Deposits | \$6,009 | \$6,240 | 3.8% | |
| Total other borrowings | \$93 | \$173 | 87.0% | |
| FHLB advances | \$40 | \$120 | 199.4% | |
| Equity | | | | |
| Equity capital at quarter end | \$648 | \$861 | 32.8% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 9.9% | 9.6% | -- | |
| Tier 1 risk based capital ratio | 14.5% | 13.6% | -- | |
| Total risk based capital ratio | 15.7% | 14.8% | -- | |
| Return on equity ¹ | 4.8% | 7.8% | -- | |
| Return on assets ¹ | 0.5% | 0.9% | -- | |
| Net interest margin ¹ | 3.7% | 3.5% | -- | |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans) | 96.7% | 282.1% | -- | |
| Loss provision to net charge-offs (qtr) | 96.5% | 18.8% | -- | |
| Net charge-offs to average loans and leases ¹ | 1.4% | 0.4% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2012 | 2013 | 2012 | 2013 |
| <i>Construction & development</i> | 7.9% | 1.0% | 0.7% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 1.3% | 1.3% | 0.5% | 0.2% |
| <i>Home equity</i> | 0.4% | 0.4% | 0.0% | 0.0% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 0.9% | 0.3% | 0.7% | 0.9% |
| <i>Commercial & Industrial</i> | 7.7% | 0.1% | 0.1% | 0.1% |
| <i>Commercial real estate</i> | 1.2% | 0.5% | 0.4% | 0.1% |
| <i>Total loans</i> | 2.6% | 0.6% | 0.4% | 0.1% |