

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$8,574	\$7,984	-6.9%	
Loans	\$5,725	\$5,267	-8.0%	
<i>Construction & development</i>	\$1,978	\$1,437	-27.4%	
<i>Closed-end 1-4 family residential</i>	\$1,154	\$1,082	-6.2%	
<i>Home equity</i>	\$393	\$387	-1.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$152	\$132	-13.2%	
<i>Commercial & Industrial</i>	\$354	\$338	-4.5%	
<i>Commercial real estate</i>	\$1,508	\$1,708	13.3%	
Unused commitments	\$733	\$569	-22.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,365	\$1,184	-13.3%	
Asset-backed securities	\$0	\$0	-48.1%	
Other securities	\$617	\$473	-23.3%	
Cash & balances due	\$122	\$243	98.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$55	\$72	31.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$52	\$62	19.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$7,513	\$6,941	-7.6%	
Deposits	\$7,051	\$6,660	-5.5%	
Total other borrowings	\$344	\$216	-37.2%	
FHLB advances	\$235	\$115	-51.3%	
Equity				
Equity capital at quarter end	\$1,061	\$1,043	-1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$253	\$211	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.8%	--	
Tier 1 risk based capital ratio	11.4%	13.2%	--	
Total risk based capital ratio	13.2%	15.0%	--	
Return on equity ¹	-18.8%	-14.5%	--	
Return on assets ¹	-2.2%	-1.9%	--	
Net interest margin ¹	2.9%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.1%	51.4%	--	
Loss provision to net charge-offs (qtr)	114.8%	106.4%	--	
Net charge-offs to average loans and leases ¹	5.1%	6.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	7.4%	13.0%	2.9%	3.5%
<i>Closed-end 1-4 family residential</i>	1.9%	5.0%	0.4%	0.9%
<i>Home equity</i>	1.0%	1.6%	0.4%	0.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.1%	1.6%	0.5%	2.5%
<i>Commercial & Industrial</i>	0.5%	1.9%	1.0%	0.2%
<i>Commercial real estate</i>	1.0%	2.7%	0.3%	0.6%
<i>Total loans</i>	3.3%	5.8%	1.3%	1.6%