

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	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$6,977	\$6,795	-2.6%		
Loans	\$4,188	\$4,237	1.2%		
Construction & development	\$624	\$541	-13.3%		
Closed-end 1-4 family residential	\$864	\$863	-0.2%		
Home equity	\$303	\$386	27.5%		
Credit card	\$0	\$0			
Other consumer	\$84	\$77	-8.4%		
Commercial & Industrial	\$374	\$413	10.5%		
Commercial real estate	\$1,727	\$1,718	-0.5%		
Unused commitments	\$433	\$535	23.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,883	\$1,621	-13.9%		
Asset-backed securities	\$0	\$211			
Other securities	\$235	\$245	4.0%		
Cash & balances due	\$190	\$189	-0.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$79	\$107	35.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$77	\$109	40.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$6,353	\$6,142	-3.3%		
Deposits	\$6,170	\$6,009	-2.6%		
Total other borrowings	\$143	\$93	-35.3%		
FHLB advances	\$41	\$40	-1.2%		
Equity					
Equity capital at quarter end	\$624	\$652	4.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$292	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	9.9%	--		
Tier 1 risk based capital ratio	13.6%	14.6%	--		
Total risk based capital ratio	14.9%	15.8%	--		
Return on equity ¹	9.0%	7.3%	--		
Return on assets ¹	0.8%	0.7%	--		
Net interest margin ¹	3.8%	3.7%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	88.7%	96.7%	--		
Loss provision to net charge-offs (qtr)	30.7%	96.5%	--		
Net charge-offs to average loans and leases ¹	4.4%	1.4%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	6.8%	7.9%	2.4%	0.7%	--
Closed-end 1-4 family residential	2.4%	1.3%	0.9%	0.5%	--
Home equity	0.7%	0.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.2%	0.9%	0.6%	0.7%	--
Commercial & Industrial	9.2%	7.7%	5.0%	0.1%	--
Commercial real estate	1.5%	1.2%	0.2%	0.4%	--
Total loans	3.1%	2.6%	1.1%	0.4%	--