

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$7,984	\$7,426	-7.0%	
Loans	\$5,267	\$4,708	-10.6%	
Construction & development	\$1,437	\$1,008	-29.8%	
Closed-end 1-4 family residential	\$1,082	\$984	-9.0%	
Home equity	\$387	\$340	-12.3%	
Credit card	\$0	\$0		
Other consumer	\$132	\$121	-8.3%	
Commercial & Industrial	\$338	\$392	16.1%	
Commercial real estate	\$1,708	\$1,684	-1.4%	
Unused commitments	\$569	\$455	-20.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,184	\$1,171	-1.1%	
Asset-backed securities	\$0	\$0	-29.8%	
Other securities	\$473	\$758	60.1%	
Cash & balances due	\$243	\$207	-14.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$72	\$159	121.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$62	\$145	133.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$6,941	\$6,697	-3.5%	
Deposits	\$6,660	\$6,485	-2.6%	
Total other borrowings	\$216	\$156	-27.7%	
FHLB advances	\$115	\$55	-51.9%	
Equity				
Equity capital at quarter end	\$1,043	\$729	-30.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$211	\$40	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	7.4%	--	
Tier 1 risk based capital ratio	13.2%	10.7%	--	
Total risk based capital ratio	15.0%	12.5%	--	
Return on equity ¹	-14.5%	-8.1%	--	
Return on assets ¹	-1.9%	-0.8%	--	
Net interest margin ¹	3.7%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.4%	95.3%	--	
Loss provision to net charge-offs (qtr)	106.4%	100.2%	--	
Net charge-offs to average loans and leases ¹	6.3%	3.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	13.0%	7.6%	3.5%	2.2%
Closed-end 1-4 family residential	5.0%	4.7%	0.9%	1.4%
Home equity	1.6%	1.6%	0.9%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	1.3%	2.5%	0.8%
Commercial & Industrial	1.9%	1.4%	0.2%	0.9%
Commercial real estate	2.7%	2.6%	0.6%	0.4%
Total loans	5.8%	3.9%	1.6%	1.0%