

TOTAL EMPLOYEES¹

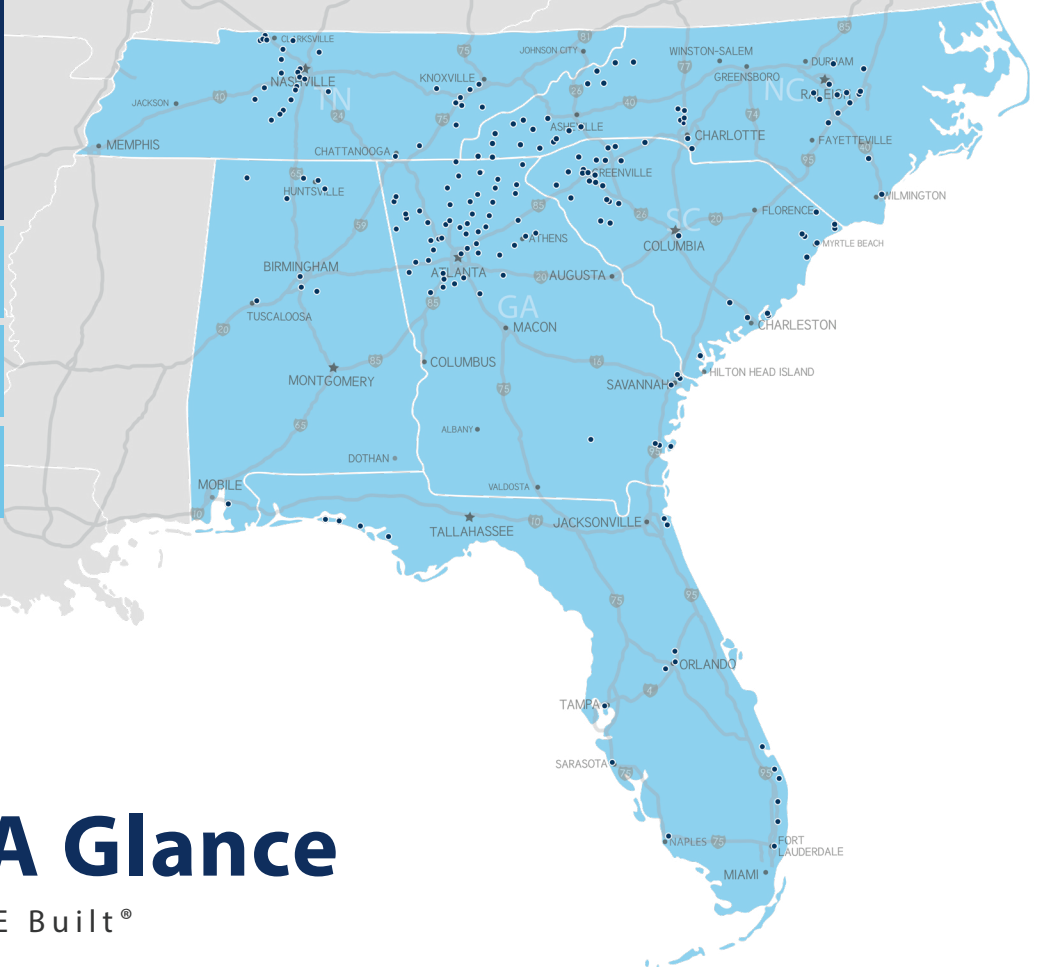
3,082

NUMBER OF STATES¹

6

TOTAL BANKING OFFICES¹

206



United At A Glance

The Bank That SERVICE Built[®]

With more than 70 years of proven performance and the best bankers in the industry, United Community Bank is one of the strongest and most secure banks in the Southeast. We operate on the philosophy of providing exceptional banking service while caring deeply for the communities we serve.

Overview

- Proudly serving customers in Alabama, Florida, Georgia, North Carolina, South Carolina, and Tennessee, along with a national SBA lending franchise and a national equipment lending subsidiary (Navitas)
- Offers a full range of banking, wealth management, and mortgage services for consumers and businesses
- \$24.0 billion in assets, \$15.3 billion in total loans, and \$19.9 billion in total deposits²
- Publicly traded on Nasdaq (UCBI)

4Q22 Financial Highlights²

- GAAP net income of \$81.5 million
- Operating net income of \$82.6 million³
- GAAP ROA of 1.33%; Operating ROA of 1.35%^{2,3}
- Loan growth of 12%, annualized for the quarter
- Common dividend of \$0.22 per share; up 10% YOY
- Tier 1 risk-based capital 12.8% (Holding Company)

Accolades

#1 in Customer Satisfaction

with Consumer Banking in the Southeast, 8 out of the last 9 years⁴

- J.D. Power

100 Best Banks in America

in 2022 for the ninth consecutive year

- Forbes

Best Banks to Work For

in 2022 for the sixth consecutive year

- American Banker

Award-Winning in Small Business and Middle Market Banking

Received ten Greenwich Excellence Awards in 2021

- Greenwich