

# CORPORATE INFORMATION

## FINANCIAL INFORMATION

Analysts and investors seeking financial information should contact:

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This Annual Report contains forward looking statements that involve risk and uncertainty and actual results could differ materially from the anticipated results or other expectations expressed in the forward-looking statements. A discussion of factors that could cause actual results to differ materially from those expressed in the forward-looking statements is included in the Annual Report on Form 10-K filed with the Securities and Exchange Commission.

This Annual Report also contains financial measures that were prepared on a basis different from accounting principles generally accepted in the United States ("GAAP"). References to operating earnings, pre-tax, pre-credit earnings and core earnings are non-GAAP financial measures. Management has included such non-GAAP financial measures because such non-GAAP measures exclude certain non-recurring revenue and expense items and therefore provide a meaningful basis for analyzing financial trends. A reconciliation of these measures to financial measures determined using GAAP is included in the Annual Report on Form 10-K filed with the Securities and Exchange Commission.

## STOCK PRICE

	Quarter	High	Low	Close	Average Daily Volume
2013	4th	\$ 18.56	\$ 14.82	\$ 17.75	421,948
2014	1st	\$ 20.28	\$ 15.74	\$ 19.41	494,205
	2nd	19.87	14.86	16.37	308,486
	3rd	18.42	15.42	16.46	331,109
	4th	19.50	15.16	18.94	262,598

## INVESTOR INFORMATION

Investor information including this report, Form 10-K, quarterly financial results, press releases and various other reports are available at [ir.ucbi.com](http://ir.ucbi.com). Alternatively, shareholders may contact Investor Relations at 866-270-5900 or [investor\\_relations@ucbi.com](mailto:investor_relations@ucbi.com).

## STOCK EXCHANGE

United Community Banks, Inc. (Ticker: UCBI) common stock is listed for trading on the NASDAQ Global Select Market.

## INDEPENDENT REGISTERED PUBLIC ACCOUNTANTS

PricewaterhouseCoopers LLP, Atlanta, GA

## LEGAL COUNSEL

Troutman Sanders LLP, Atlanta, GA

## REGISTRAR TRANSFER AGENT

Continental Stock Transfer & Trust Co.  
17 Battery Park, 8th Floor  
New York, NY 10004  
212-509-4000 | [continentalstock.com](http://continentalstock.com)

## EQUAL OPPORTUNITY EMPLOYER

United Community Banks is an equal opportunity employer. All matters regarding recruiting, hiring, training, compensation, benefits, promotions, transfers and other personnel policies will remain free from discriminatory practices.

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## BOARD OF DIRECTORS

**W.C. Nelson, Jr.**  
Lead Director  
Co-Owner and Operator  
*Nelson Tractor Co.*

**Jimmy C. Tallent**  
Chairman  
Chief Executive Officer

**Robert H. Blalock**  
Chief Executive Officer  
*Blalock Insurance Agency, Inc.*

**Clifford V. Brokaw**  
Managing Director  
*Corsair Capital*

**L. Cathy Cox**  
President  
*Young Harris College*

**Steven J. Goldstein**  
Retired Chief Financial Officer  
*Federal Home Loan Bank of Atlanta*

**H. Lynn Harton**  
President  
Chief Operating Officer

**Thomas A. Richlovsky**  
Retired Chief Financial Officer and Treasurer  
*National City Corporation*

**Tim R. Wallis**  
Owner and President  
*Wallis Printing Company*

**Robert L. Head, Jr.**  
Director Emeritus  
Owner  
*Head Westgate*

## EXECUTIVE OFFICERS

**Jimmy C. Tallent**  
Chairman, Chief Executive Officer

**H. Lynn Harton**  
President, Chief Operating Officer

**Rex S. Schuette**  
Executive Vice President,  
Chief Financial Officer

**Bradley J. Miller**  
Executive Vice President, Chief  
Risk Officer and General Counsel

**Bill M. Gilbert**  
President, Community Banking

**Robert A. Edwards**  
Executive Vice President,  
Chief Credit Officer

**Richard W. Bradshaw**  
President, Specialized Lending