2016 INVESTOR PRESENTATION

Second Quarter 2016
July 27, 2016

United
UNITED
COMMUNITY BANKS, INC.®

Disclosures

CAUTIONARY STATEMENT

This investor presentation may contain forward-looking statements, as defined by federal securities laws, including statements about United's financial outlook and business environment. These statements are based on current expectations and are provided to assist in the understanding of future financial performance. Such performance involves risks and uncertainties that may cause actual results to differ materially from those expressed or implied in any such statements. For a discussion of some of the risks and other factors that may cause such forward-looking statements to differ materially from actual results, please refer to United Community Banks, Inc.'s filings with the Securities and Exchange Commission, including its 2015 Annual Report on Form 10-K and its most recent quarterly report on Form 10-Q under the sections entitled "Forward-Looking Statements." Forward-looking statements speak only as of the date they are made, and we undertake no obligation to update or revise forward-looking statements.

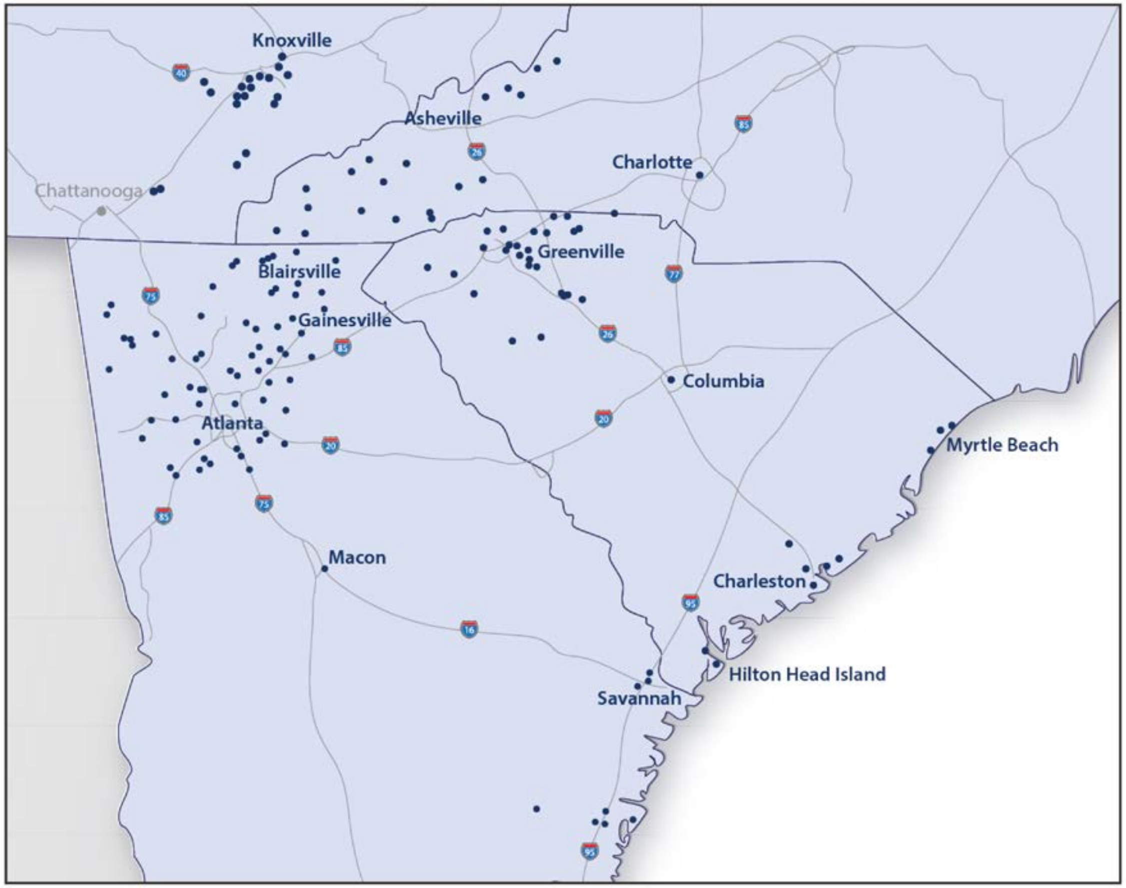
NON-GAAP MEASURES

This presentation also contains financial measures determined by methods other than in accordance with generally accepted accounting principles ("GAAP"). Such non-GAAP financial measures may include: operating net income, operating net income available to common shareholders, operating diluted income per common share, operating ROE, operating ROA, operating efficiency ratio, operating dividend payout ratio, operating expenses, pre-tax, pre-credit earnings, tangible common equity to tangible assets, tangible equity to tangible assets and tangible common equity to risk-weighted assets. The most comparable GAAP measures to these measures are: net income, net income available to common shareholders, diluted income per common share, ROE, ROA, efficiency ratio, dividend payout ratio, expenses, net income, and equity to assets.

Management uses these non-GAAP financial measures because we believe they are useful for evaluating our operations and performance over periods of time, as well as in managing and evaluating our business and in discussions about our operations and performance. Management believes these non-GAAP financial measures provide users of our financial information with a meaningful measure for assessing our financial results and credit trends, as well as for comparison to financial results for prior periods. These non-GAAP financial measures should not be considered as a substitute for financial measures determined in accordance with GAAP and may not be comparable to other similarly titled financial measures used by other companies. For a reconciliation of the differences between our non-GAAP financial measures and the most comparable GAAP measures, please refer to the 'Non-GAAP Reconcilement Tables' included in the exhibits to this presentation.

Snapshot of United Community Banks, Inc.

United COMMUNITY BANKS, INC.



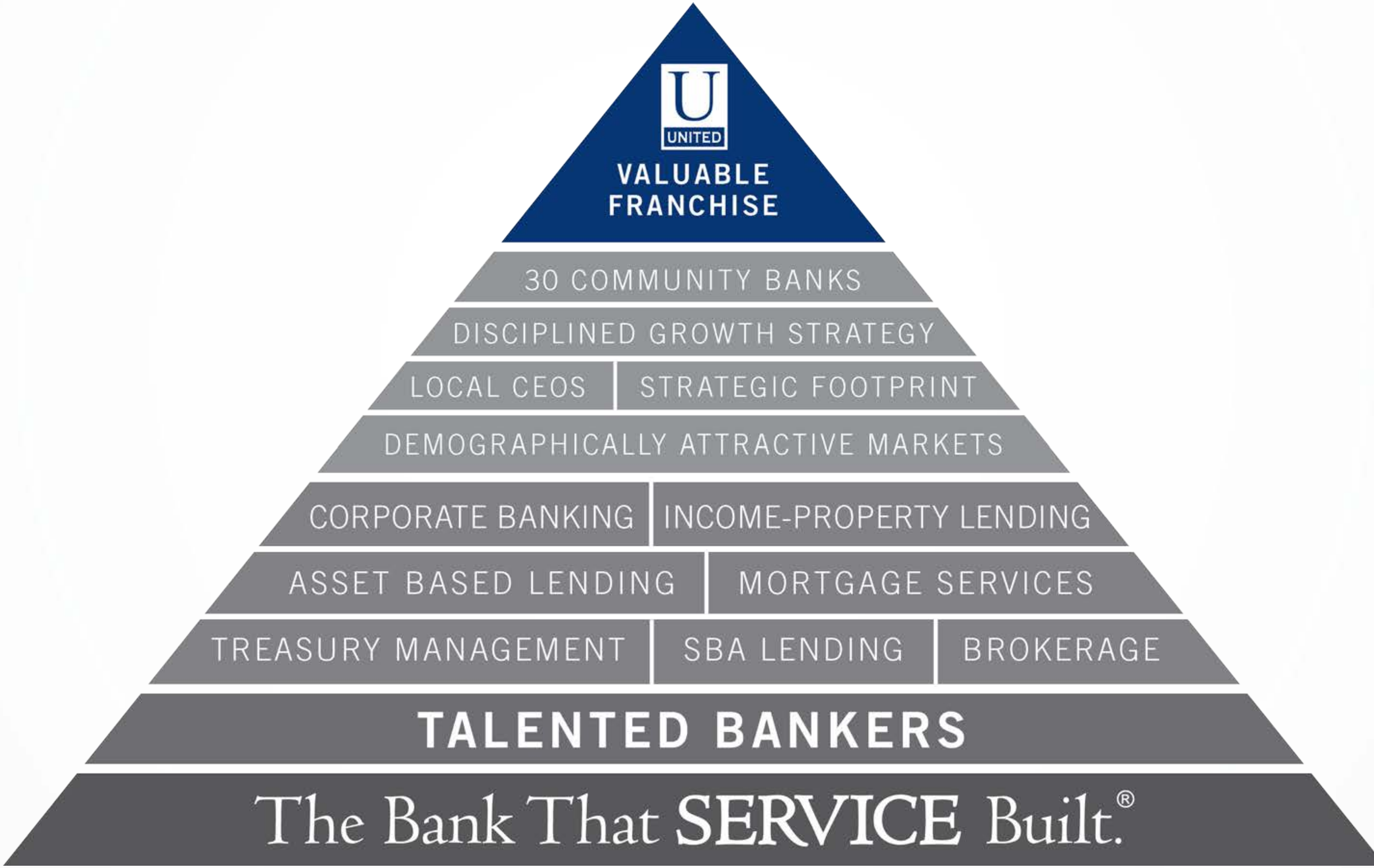
- *Headquartered in Blairsville, GA*
- *Regional Headquarters in Greenville, SC*
- *Four state regional community bank: GA, NC, SC and TN*
- *One of the largest community banks in the Southeast*
- *Established in 1950*
- *140 locations (pro forma including 7 Tidelands locations at July 1)*
- *1,984 employees (pro forma including 77 Tidelands employees at July 1)*

Forbes 2016 BEST BANKS IN AMERICA

Market Data	
Ticker	UCBI
Price (as of 7/22/16)	$19.20
Market Cap	$1.4B
P/E (2016e)	13.43
P/TBV	150%
Avg. Daily Vol. (LTM)	486,000
Institutional Ownership	71.2%
Quarterly Dividend (3Q16)	$0.08

Second Quarter 2016	
Assets	$9.9B
Loans	$6.3B
Deposits	$7.9B
EPS – GAAP	$0.35
EPS – Operating	$0.36
Total RBC	12.4%
CET1	11.4%
NPAs/Assets	0.28%
ROA – GAAP	1.04%
ROA – Operating	1.07%
ROCE – GAAP	9.54%
ROTCE – Operating	11.56%

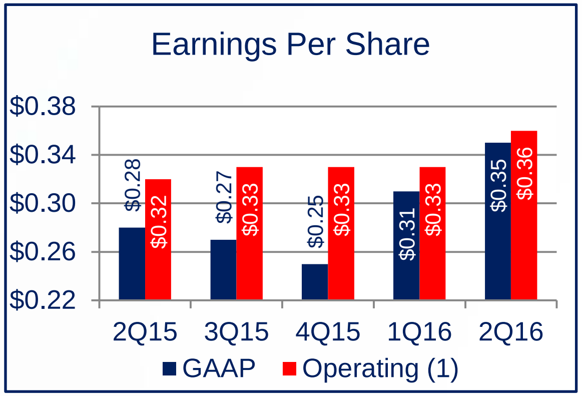
United Foundation – The Bank that SERVICE Built

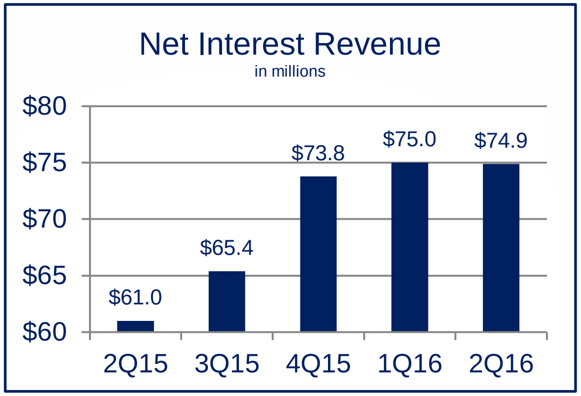


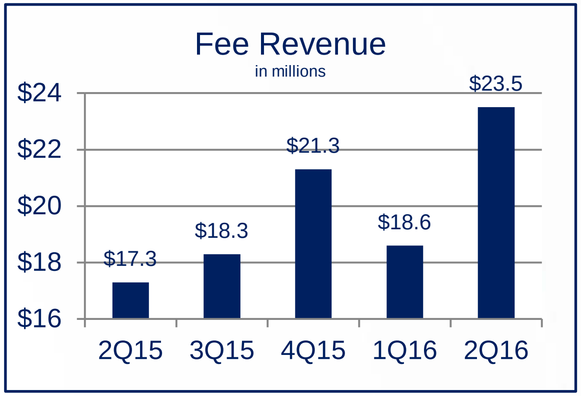
United COMMUNITY BANKS, INC.

Second Quarter 2016 Highlights

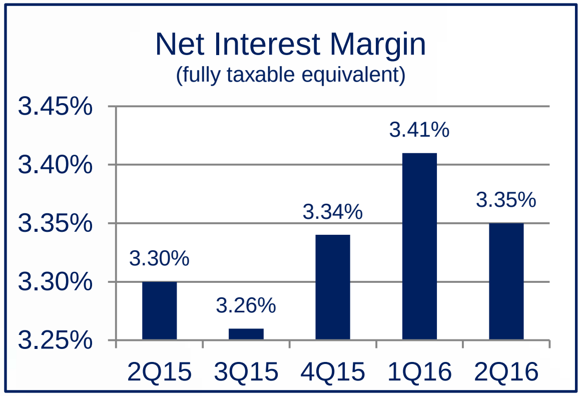
EARNINGS

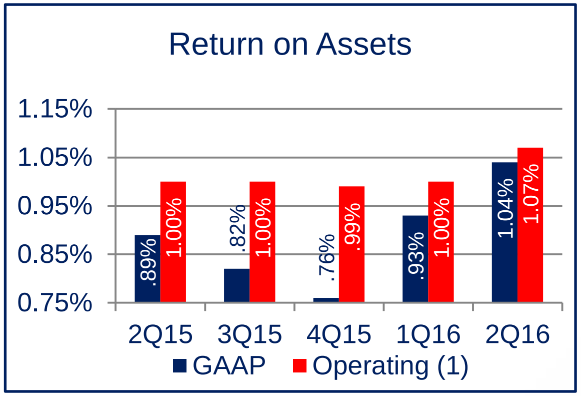


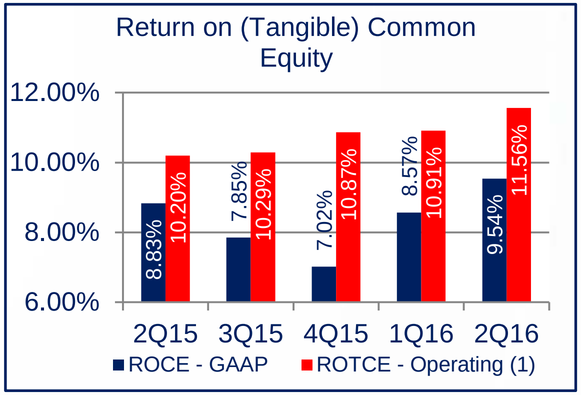




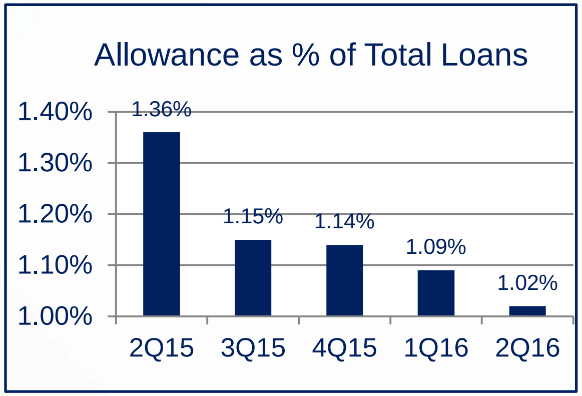
PROFITABILITY

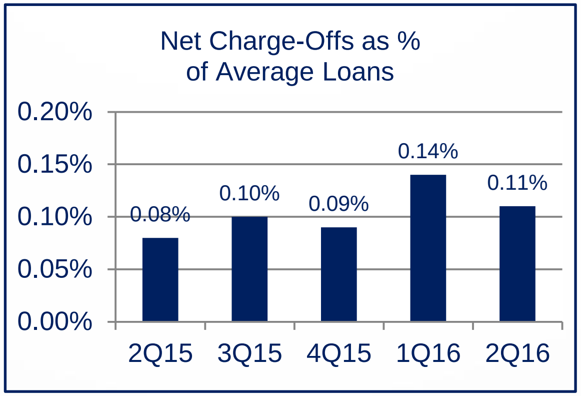


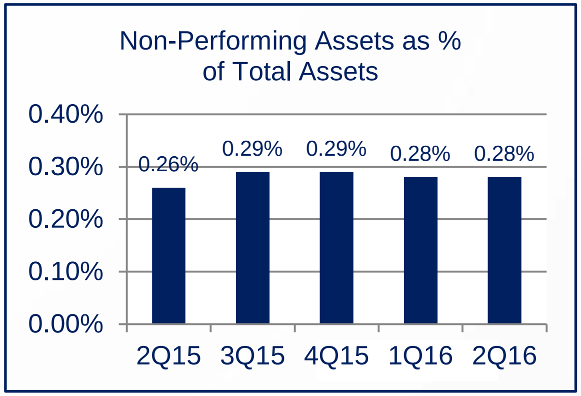




ASSET QUALITY







(1) See non-GAAP reconciliation table slides at the end of the exhibits for a reconciliation of operating performance measures to GAAP performance measures

Second Quarter 2016 Highlights

	2015			2016		Variance - Incr / (Decr)	
	2Q (2)	3Q (3)	4Q	1Q	2Q	1Q16	2Q15
EARNINGS SUMMARY ($ in thousands)							
Net Income - GAAP	$17,796	$17,862	$18,183	$22,274	$25,266	$ 2,992	$ 7,470
Net Income - Operating [1]	19,989	21,726	23,800	23,944	25,997	2,053	6,008
Net Interest Revenue	60,991	65,426	73,764	74,952	74,918	(34)	13,927
Fee Revenue	17,266	18,297	21,284	18,606	23,497	4,891	6,231
Expenses - GAAP	48,420	54,269	65,488	57,885	58,060	175	9,640
Expenses - Operating [1]	45,247	48,525	56,410	55,232	56,884	1,652	11,637
PER SHARE DATA							
Diluted EPS - GAAP	$ 0.28	$ 0.27	$ 0.25	$ 0.31	$ 0.35	$ 0.04	$ 0.07
Diluted EPS - Operating [1]	0.32	0.33	0.33	0.33	0.36	0.03	0.04
Book Value per Share	12.95	13.95	14.02	14.35	14.80	0.45	14.52
Tangible Book Value per Share	12.66	12.08	12.06	12.40	12.84	0.44	0.18
KEY OPERATING PERFORMANCE MEASURES							
Return on Assets - GAAP	0.89 %	0.82 %	0.76 %	0.93 %	1.04 %	0.11	0.15
Return on Assets - Operating [1]	1.00	1.00	0.99	1.00	1.07	0.07	0.07
Return on Common Equity - GAAP	8.83	7.85	7.02	8.57	9.54	0.97	0.71
Return on Tangible Common Equity - Operating [1]	10.20	10.29	10.87	10.91	11.56	0.65	1.36
Net Interest Margin (fully taxable equivalent)	3.30	3.26	3.34	3.41	3.35	(0.06)	0.05
Efficiency Ratio - GAAP	61.63	64.65	68.97	61.94	59.02	(2.92)	(2.61)
Efficiency Ratio - Operating [1]	57.59	57.81	59.41	59.10	57.82	(1.28)	0.23
ASSET QUALITY							
Allowance for Loan Losses to Loans	1.36 %	1.15 %	1.14 %	1.09 %	1.02 %	(0.07)	(0.34)
NPAs to Loans and Foreclosed Properties	0.41	0.46	0.46	0.45	0.44	(0.01)	0.03
NPAs to Total Assets	0.26	0.29	0.29	0.28	0.28	-	0.02
AT PERIOD END ($ in millions)							
Loans	$ 5,174	$ 6,024	$ 5,995	$ 6,106	$ 6,287	$ 181	$ 1,113
Investment Securities	2,322	2,457	2,656	2,757	2,677	(80)	355
Total Assets	8,237	9,404	9,616	9,781	9,928	147	1,691
Deposits	6,808	7,905	7,881	7,960	7,857	(103)	1,049

[1] See non-GAAP reconciliation table slides at the end of the exhibits [2] Includes First National Bank as of the acquisition date of May 1, 2015 [3] Includes Palmetto as of the acquisition date of September 1, 2015

Second Quarter 2016 Highlights

		2Q16	1Q16	2Q15
Net Income ($ in millions)	GAAP	$ 25.3	$ 22.3	$ 17.8
	Operating[1]	26.0	23.9	20.0
EPS	GAAP	.35	.31	.28
	Operating[1]	.36	.33	.32
ROA	GAAP	1.04%	.93%	.89%
	Operating[1]	1.07	1.00	1.00
ROCE	GAAP	9.54	8.57	8.83
ROTCE	Operating[1]	11.56	10.91	10.20

Protecting High-Quality Balance Sheet [1]

Asset Quality

- Top-Quartile Credit Quality Performance
  - Provision recovery of $300 thousand compared with a recovery of $200 thousand in 1Q16 and provision of $900 thousand in 2Q15
  - Net charge-offs to loans of 0.11% - decreased 3bp from 1Q16 and increased 3bp from 2Q15
  - NPAs were 0.28% of total assets compared with 0.28% in 1Q16 and 0.26% in 2Q15
  - Allowance 1.02% of total loans compared with 1.09% at 1Q16 and 1.36% at 2Q15

Capital Management

- Solid and Well-Capitalized Regulatory Capital Ratios
  - Tier I Common to Risk Weighted Assets of 11.4% and Tier I Leverage of 8.5%
  - Tier I Risk Based Capital of 11.4% and Total Risk Based Capital of 12.4%
- Committed to Returning Value to Shareholders While Balancing Reinvestment in United
  - Quarterly dividend of $0.07 per share in each 2Q16 and 1Q16 compared with $0.06 in each 4Q15 and 3Q15 and $0.05 in 2Q15 (increased to $0.08 for 3Q16)
  - Dividend payout ratio of 20.0% in 2Q16 compared with 22.6% in 1Q16 and 17.9% in 2Q15; on an operating basis, the dividend payout ratio was 19.4%, 21.2% and 15.6%, respectively
  - Stock repurchases to-date of $13.6 million (764,000 shares / average price of $17.85 per share)

[1] See non-GAAP reconciliation table slides at the end of the exhibits for a reconciliation of operating performance measures to GAAP performance measures

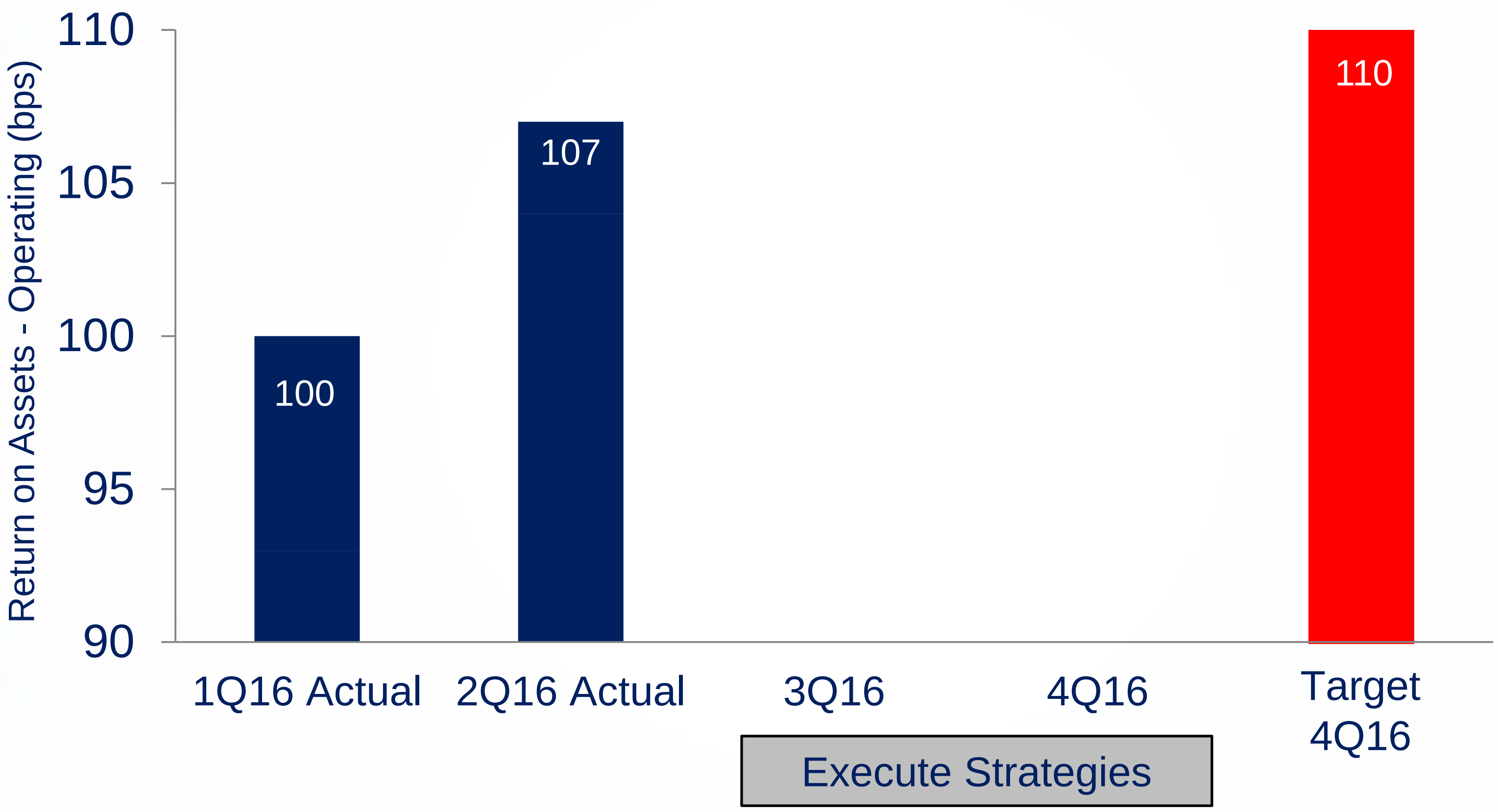
Second Quarter 2016 Highlights

Increasing Profitability	
Net Interest Revenue	► $74.9 Million – Unchanged from 1Q16 ● Decreased $34 thousand from 1Q16 and increased $13.9 million from 2Q15 ● Average loans increased to $6.15 billion in 2Q16 up from $6.00 billion in 1Q16 and $5.02 billion in 2Q15 ● Average investment securities increased to $2.75 billion in 2Q16 up from $2.72 billion in 1Q16 and $2.26 billion in 2Q15
Taxable Equivalent Net Interest Margin	► 3.35% - Decreased Following Two Consecutive Quarterly Increases ● Decreased from 3.41% in 1Q16 and increased from 3.30% in 2Q15 ● Loan yield decreased to 4.15% in 2Q16 from 4.29% in 1Q16 and 4.24% in 2Q15 o Decline due to pricing pressures and higher mix of floating-rate loans – 3bp o Decline in accretable purchased interest to normalized levels – 3 bps ● Investment securities yield increased to 2.46% in 2Q16 up from 2.34% in 1Q16 and 2.15% in 2Q15 ● Funding costs increased slightly to 0.39% in 2Q16, a 2 bp increase from 1Q16 and a 3 bp increase from 2Q15
Fee Revenue	► $23.5 Million – Fee Revenue Expansion Focus Through Targeted Growth Initiatives ● Increased $4.9 million from 1Q16 and increased $6.2 million from 2Q15 ● Linked quarter growth in mortgage loan and related fees of $1.2 million, gains from sales of SBA government guaranteed loans of $1.6 million and other fee revenue of $1.8 million ● Year-over-year increases also impacted by acquisitions with growth in service charges and fees of $2.1 million, mortgage loan and other related fees of $741 thousand, gains from sales of SBA loans of $1.3 million, and other fee revenue of $1.9 million

Second Quarter 2016 Highlights

Generating Growth	
Loan Growth	▶ Well-Diversified Loan Portfolio ● Increased $181 million from 1Q16, or 12% annualized, and $233 million from 2Q15, or 5%, excluding mergers and healthcare portfolio loan sale ● Strong loan production of $662 million vs. $562 million in 1Q16 and $526 million in 2Q15
Core Transaction Deposits	▶ $5.4 Billion – Solid Low-Cost Core Transaction Deposits ● Increased $59 million from 1Q16, or 4% annualized, and $381 million from 2Q15, or 9%, excluding deposits acquired in mergers
Acquisitions	▶ 2016 - Tidelands Bancshares, Inc. ● Announced merger with Tidelands Bancshares, Inc., headquartered in Mt. Pleasant, South Carolina, on April 4, 2016 ● Closed July 1, 2016 ● Strategic purchase completes a two-step plan, accelerating growth in attractive coastal South Carolina markets, providing additional organic growth from the lift-out of an experienced lending team and will be immediately accretive to operating earnings

Path to 1.10% ROA (Operating) by Q416



Protecting High-Quality Balance Sheet

Credit Quality

$ in millions

	2Q15	3Q15	4Q15	1Q16	2Q16
Net Charge-offs	$ 1.0	$ 1.4	$ 1.3	$ 2.1	$ 1.7
as % of Average Loans	0.08 %	0.10 %	0.09 %	0.14 %	0.11 %
Allowance for Loan Losses	$ 70.1	$ 69.1	$ 68.4	$ 66.3	$ 64.3
as % of Total Loans	1.36 %	1.15 %	1.14 %	1.09 %	1.02 %
as % of NPLs	373	344	302	296	301
Past Due Loans (30 - 89 Days)	0.24 %	0.27 %	0.26 %	0.21 %	0.22 %
Non-Performing Loans	$ 18.8	$ 20.0	$ 22.6	$ 22.4	$ 21.3
OREO	2.4	7.7	4.9	5.2	6.2
Total NPAs	21.2	27.7	27.5	27.6	27.5
Performing Classified Loans	115.7	136.0	127.5	121.1	118.5
Total Classified Assets	$ 136.9	$ 163.7	$ 155.0	$ 148.7	$ 146.0
as % of Tier 1 / Allowance	18 %	18 %	17 %	16 %	15 %
Accruing TDRs	$ 86.1	$ 84.6	$ 83.0	$ 72.8	$ 73.3
As % of Original Principal Balance					
Non-Performing Loans	64.9 %	70.3 %	71.4 %	69.3 %	69.6 %
OREO	46.6	45.8	34.2	38.2	40.2
Total NPAs					
as % of Total Assets	0.26	0.29	0.29	0.28	0.28
as % of Loans & OREO	0.41	0.46	0.46	0.45	0.44

Protecting High-Quality Balance Sheet

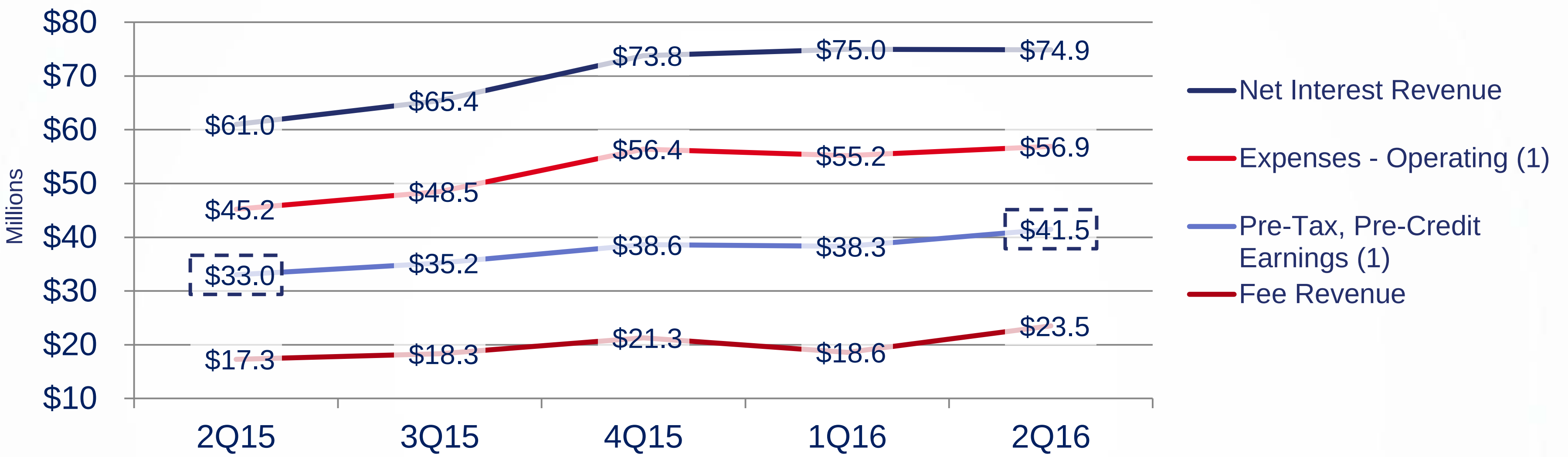
Prudent Capital Management

Holding Company	2Q16	1Q16	4Q15	3Q15	2Q15
Tier I Risk-Based Capital	11.4%	11.3%	11.5%	11.4%	11.9%
Total Risk-Based Capital	12.4	12.3	12.5	12.5	13.1
Leverage	8.5	8.4	8.3	9.1	9.1
Tier I Common Risk-Based Capital	11.4	11.3	11.5	11.4	11.9
Tangible Common Equity to Risk-Weighted Assets	12.9	12.8	12.8	13.1	13.2
Average Tangible Equity to Average Assets	9.4	9.4	9.4	9.9	9.9

- All regulatory capital ratios above "well-capitalized"
- Stock repurchases of $8.2 million through June 30, 2016 (460,000 shares / average price of $17.80 per share)
- Paid quarterly shareholder dividend of $0.07 per share on July 1, 2016 to shareholders of record on June 15, 2016
- Tidelands acquisition completed on July 1, 2016. No shares issued and all ratios are expected to be 12 to 46 basis points lower for 3Q16
- Palmetto acquisition lowered all ratios (as expected) in 3Q15 and lowered Leverage ratio further in 4Q15 (full quarter impact of average assets)
- Continued strong earnings and $116 million of future DTA recovery driving regulatory capital growth

Increasing Profitability

Earnings, Fee Revenue, and Expenses



Earnings
(pre-tax, pre-credit)

$ in thousands

	2Q16	Variance - Incr/(Decr) 1Q16	2Q15
Net Interest Revenue	$ 74,918	$ (34)	$ 13,927
Fee Revenue	23,497	4,891	6,231
Gross Revenue	98,415	4,857	20,158
Expenses - Operating [(1)]	56,884	1,652	11,637
Pre-Tax, Pre-Credit Earnings [(1)]	**41,531**	**3,205**	**8,521**
Merger-Related and Other Charges	(1,176)	1,477	1,997
Provision for Credit Losses	300	100	1,200
Income Taxes	(15,389)	(1,811)	(4,265)
Net Income - GAAP	**$ 25,266**	**$ 2,971**	**$ 7,453**
Net Interest Margin (fully taxable equivalent)	3.35 %	(0.06) bp	0.05 bp

Fee Revenue

$ in thousands

	2Q16	Variance - Incr/(Decr) 1Q16	2Q15
Overdraft Fees	$ 3,297	$ (96)	$ 567
Interchange Fees	5,333	360	1,113
Other Service Charges	1,885	125	460
Total Service Charges and Fees	10,515	389	2,140
Mortgage Loan & Related Fees	4,448	1,159	741
Brokerage Fees	1,117	64	(115)
Gains from SBA Loan Sales	2,801	1,564	1,307
Securities Gains, Net	282	(97)	269
Other	4,334	1,812	1,889
Fee Revenue	**$23,497**	**$ 4,891**	**$ 6,231**

Expenses

$ in thousands

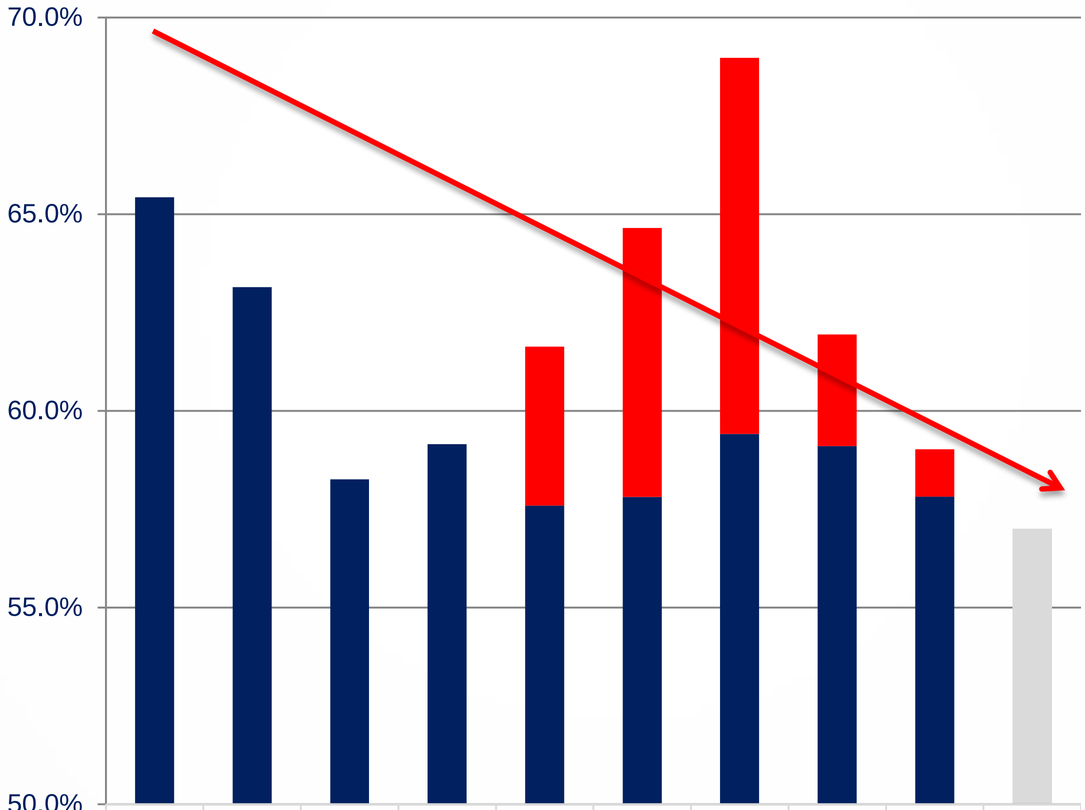
	2Q16	Variance - Incr/(Decr) 1Q16	2Q15
Salaries & Employee Benefits	$ 33,572	$ 510	$ 5,611
Communications & Equipment	4,393	103	1,089
Occupancy	4,538	(185)	1,123
FDIC Assessment	1,517	(7)	219
Advertising & Public Relations	1,323	459	196
Postage, Printing & Supplies	1,298	18	305
Professional Fees	3,189	489	932
Other Expense	7,054	265	2,162
Expenses - Operating [(1)]	**56,884**	**1,652**	**11,637**
Merger-Related and Other Charges	1,176	(1,477)	(1,997)
Expenses - GAAP	**$ 58,060**	**$ 175**	**$ 9,640**

[(1)] See non-GAAP reconciliation table slides at the end of the exhibits for a reconciliation of operating performance measures to GAAP performance measures

Increasing Profitability

Expense Discipline

Efficiency Ratio [1]



	2012	2013	2014	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	Target
GAAP	65.4%	63.1%	58.3%	59.2%	61.6%	64.7%	69.0%	61.9%	59.0%	
Non-GAAP Adjustments	0.0%	0.0%	0.0%	0.0%	4.0%	6.8%	9.6%	2.8%	1.2%	
Operating	65.4%	63.1%	58.3%	59.2%	57.6%	57.8%	59.4%	59.1%	57.8%	57.0%

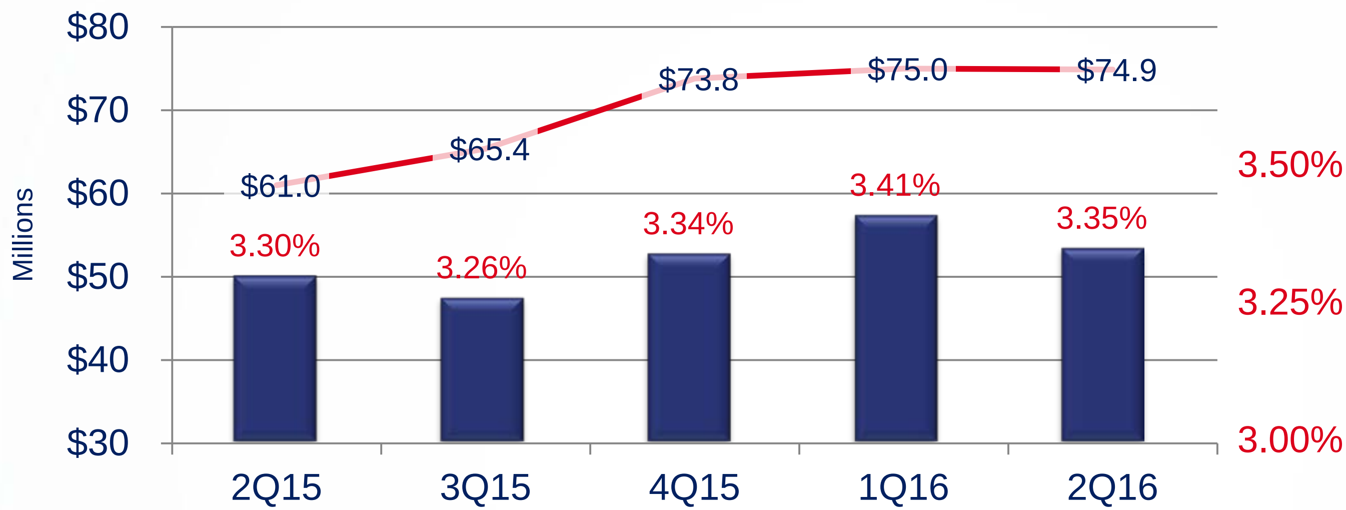
- Efficiency improvements are attributable to various expense reduction initiatives while maintaining high business growth
- Declining trend sustained with substantial investments in growth and infrastructure

[1] See non-GAAP reconciliation table slides at the end of the exhibits for a reconciliation of operating performance measures to GAAP performance measures

Increasing Profitability

Key Drivers of Net Interest Revenue / Margin

Net Interest Revenue & Margin (1)



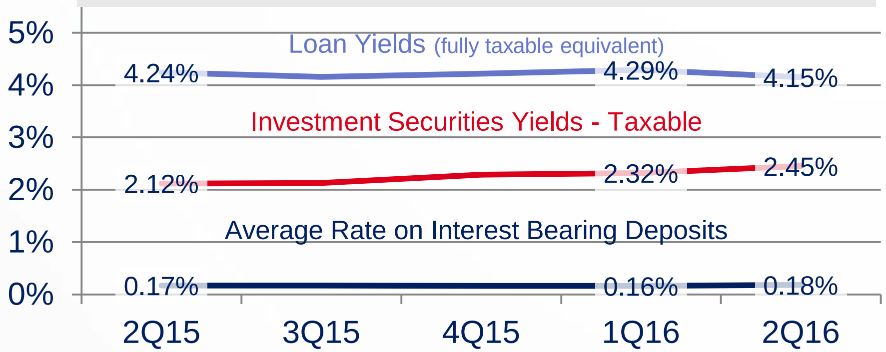
2Q16 Impacted By

NET INTEREST REVENUE

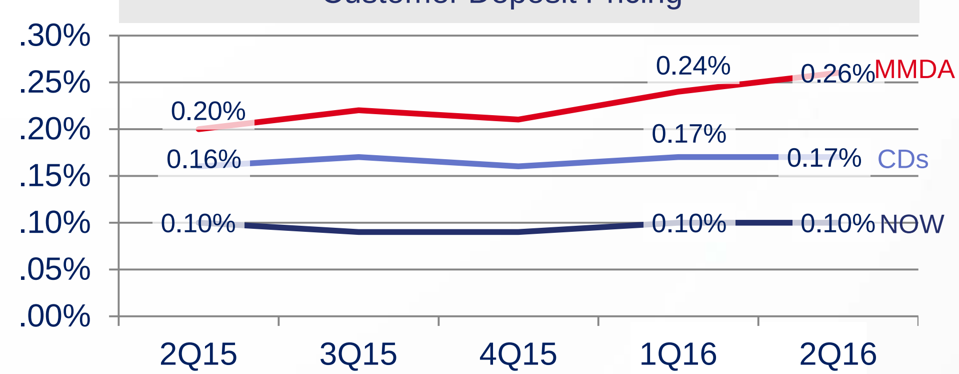
- Strong loan growth offset by margin decline
- Margin compression due to lower accretable interest (3bp) and loan pricing pressures (3bp)

Net Interest Revenue Key Drivers

Loan / Securities / Deposit Pricing



Customer Deposit Pricing (2)

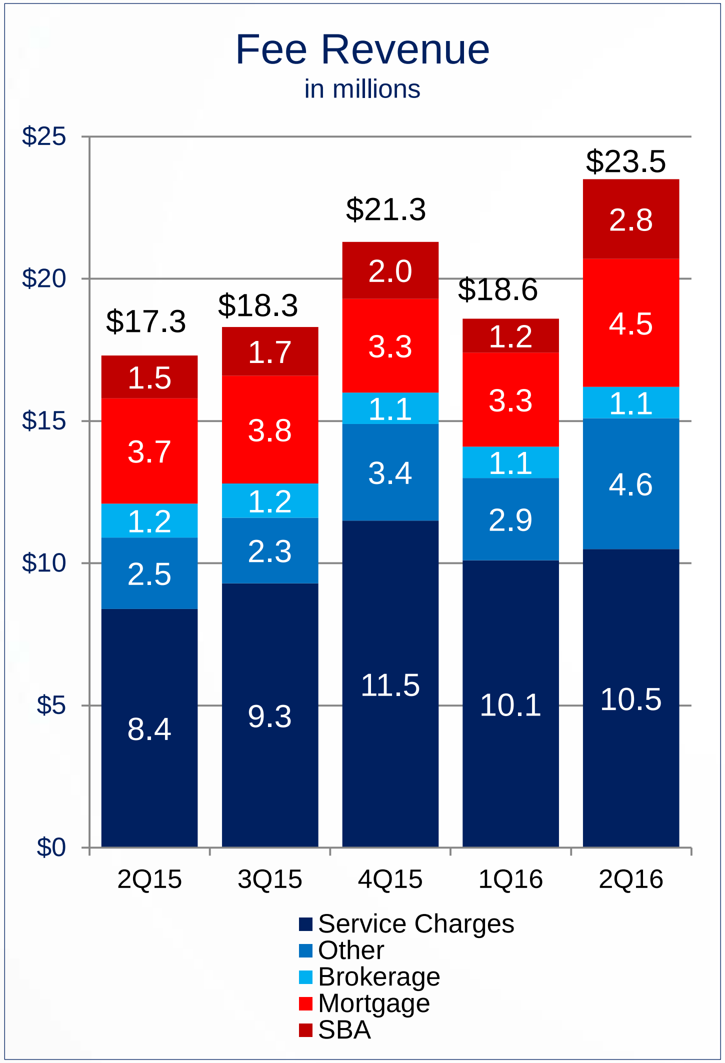


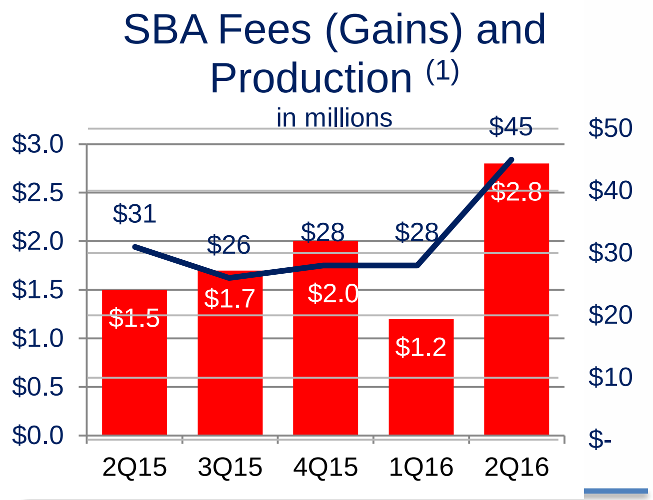
(1) Net interest margin is calculated on a fully taxable equivalent basis (2) Excludes brokered deposits

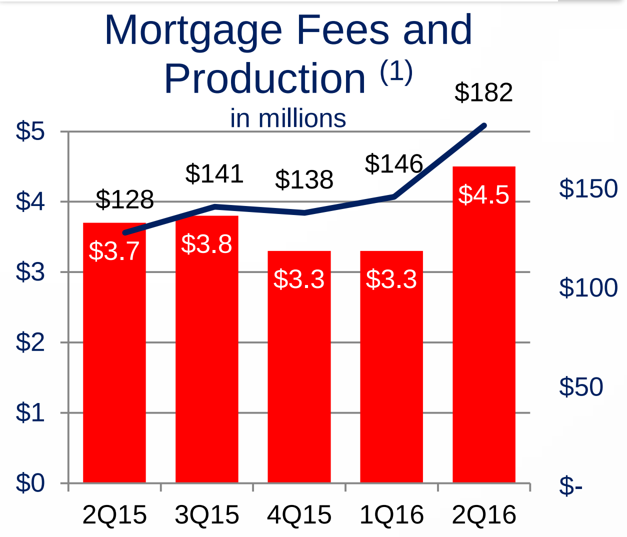
Increasing Profitability

Fee Revenue

Driving Fee Revenue Through Core Banking Infrastructure







SBA

- 2Q16 Sales $33 million
- 2015 Sales $71 million
- Target market: small businesses with revenue between $1 million and $25 million
- Two Channels
  - Footprint
  - National Verticals

Mortgage

- Growth Strategy
  - Building on proven strengths in legacy markets of capturing business from a large percentage of United customers
  - Increase sales capacity in metro area growth markets
  - Compete favorably on product and service with banks and non-banks of all sizes

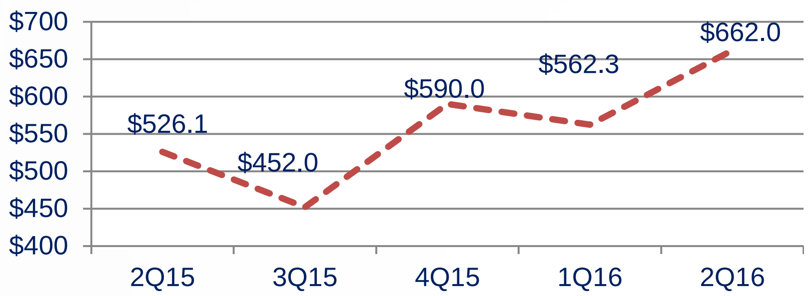
(1) Applicable periods include Palmetto and FNB production since respective acquisition dates

Generating Growth

New Loans Funded and Advances(1)

$ in millions

New Loans Funded and Advances



New Loans Funded and Advances by Category

				Variance-Incr(Decr)	
	2Q16	1Q16	2Q15	1Q16	2Q15
Commercial & Industrial	$ 168.4	$ 133.9	$ 143.1	$ 34.5	$ 25.3
Owner-Occupied CRE	80.9	74.3	79.3	6.6	1.6
Income-Producing CRE	132.3	86.3	73.5	46.0	58.8
Commercial Constr.	11.0	11.0	4.6	-	6.4
Total Commercial	392.6	305.5	300.5	87.1	92.1
Residential Mortgage	54.5	41.4	37.3	13.1	17.2
Residential HELOC	68.2	51.1	43.6	17.1	24.6
Residential Construction	79.3	72.6	50.9	6.7	28.4
Consumer	67.4	91.7	93.8	(24.3)	(26.4)
Total	$ 662.0	$ 562.3	$ 526.1	$ 99.7	$ 135.9

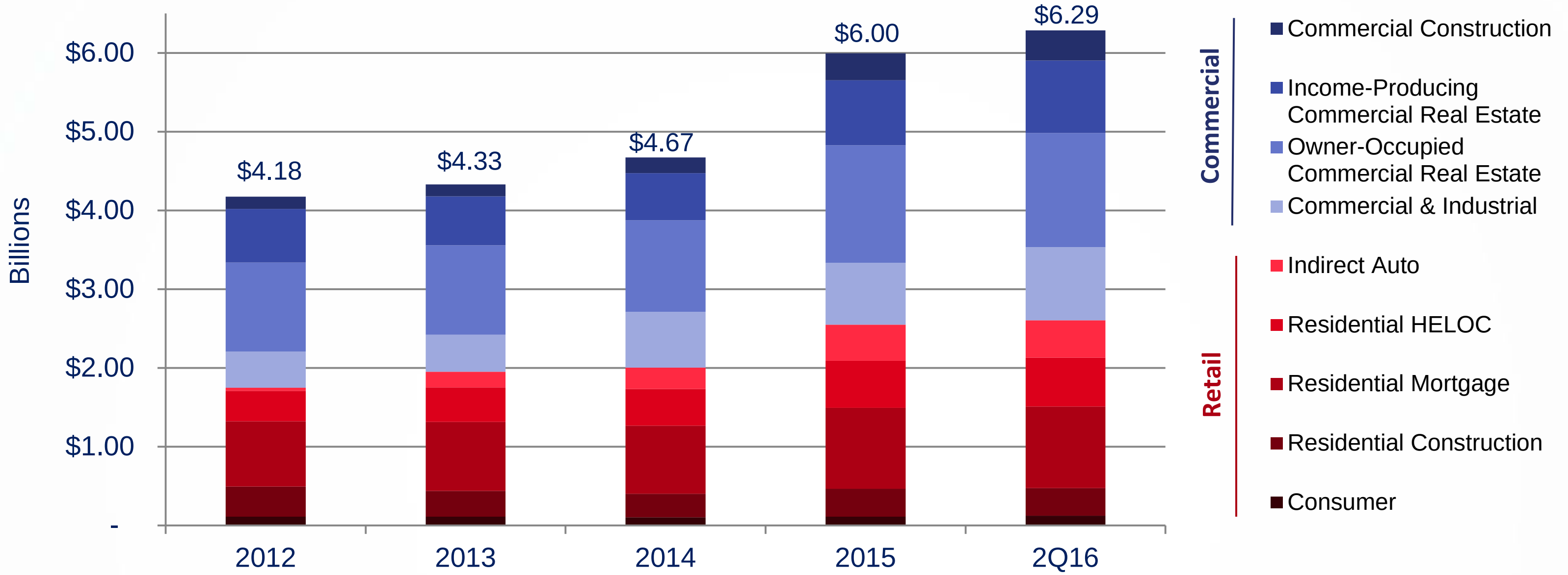
New Loans Funded and Advances by Region

				Variance-Incr(Decr)	
	2Q16	1Q16	2Q15	1Q16	2Q15
Atlanta	$ 141.6	$ 89.0	$ 116.9	$ 52.6	$ 24.7
Coastal Georgia	42.7	39.2	48.9	3.5	(6.2)
North Georgia	59.8	51.3	66.7	8.5	(6.9)
North Carolina	27.6	30.4	27.6	(2.8)	-
Tennessee	45.8	27.7	17.7	18.1	28.1
Gainesville	12.5	12.5	12.4	-	0.1
South Carolina	103.0	97.5	6.2	5.5	96.8
Total Community Bank	433.0	347.6	296.4	85.4	136.6
Asset-based Lending	10.8	30.0	4.2	(19.2)	6.6
Commercial RE	44.8	22.8	16.3	22.0	28.5
Healthcare	-	-	55.4	-	(55.4)
Middle Market	56.7	32.8	22.7	23.9	34.0
SBA	44.6	28.0	31.2	16.6	13.4
Builder Finance	31.2	31.4	22.6	(0.2)	8.6
Total Specialized Lend	188.1	145.0	152.4	43.1	35.7
Indirect Auto	40.9	69.7	77.3	(28.8)	(36.4)
Total	$ 662.0	$ 562.3	$ 526.1	$ 99.7	$ 135.9

(1) Represents new loans funded and net loan advances (net of payments on lines of credit)

Generating Growth

Loan Mix



Loans by Category
in millions

	2012	2013	2014	2015	2Q16
Commercial & Industrial	$ 458	$ 472	$ 710	$ 785	$ 926
Owner-Occupied CRE	1,131	1,134	1,163	1,494	1,450
Income-Producing CRE	682	623	599	824	919
Commercial Constr.	155	149	196	342	384
Total Commercial	2,426	2,378	2,668	3,445	3,679
Residential Mortgage	829	875	866	1,029	1,035
Residential HELOC	385	441	466	598	623
Residential Construction	382	328	299	352	351
Consumer	115	111	104	115	124
Indirect Auto	38	196	269	456	475
Total Loans	$ 4,175	$ 4,329	$ 4,672	$ 5,995	$ 6,287

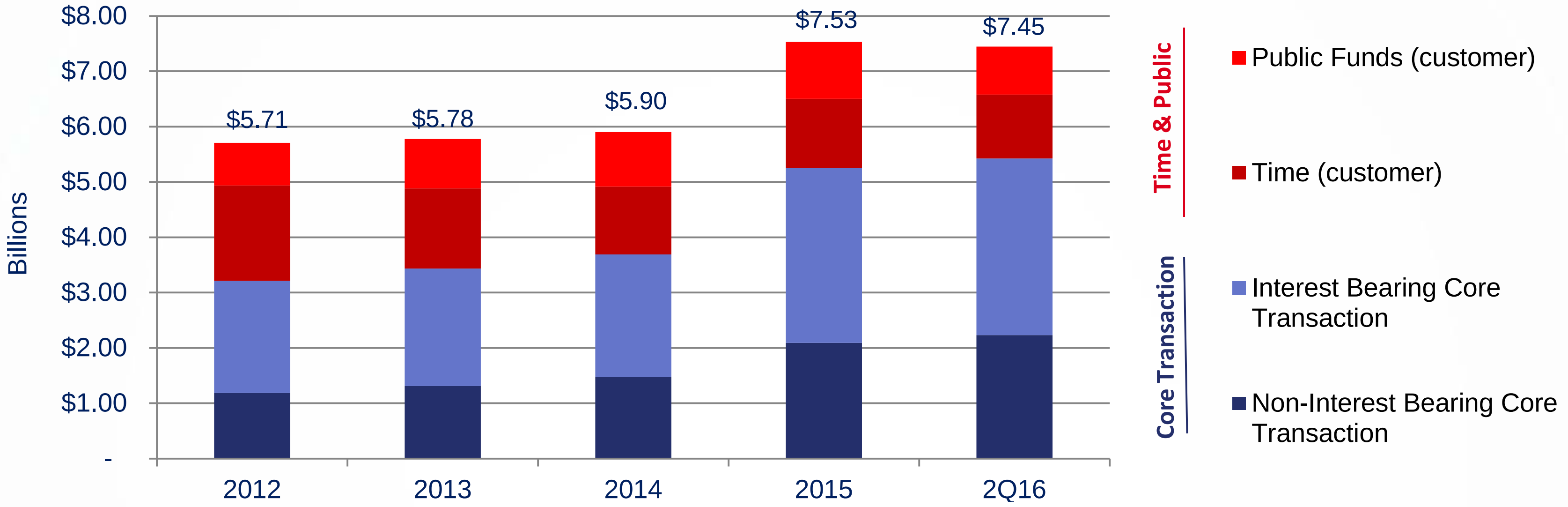
Loans by Region
in millions

	2012	2013	2014	2015	2Q16
North Georgia	$ 1,364	$ 1,240	$ 1,163	$ 1,125	$ 1,097
Atlanta MSA	1,204	1,235	1,243	1,259	1,314
North Carolina	579	572	553	549	543
Coastal Georgia	400	423	456	537	541
Gainesville MSA	261	255	257	254	240
East Tennessee (1)	283	280	280	504	509
South Carolina (2)	-	4	30	819	862
Total Community Banks	4,091	4,009	3,982	5,047	5,106
Specialized Lending	46	124	421	492	706
Indirect Auto (3)	38	196	269	456	475
Total Loans	$ 4,175	$ 4,329	$ 4,672	$ 5,995	$ 6,287

(1) Includes $244 million from the acquisition of FNB on May 1, 2015
(2) Includes $733 million from the acquisition of Palmetto on September 1, 2015
(3) Includes $63 million from the acquisition of Palmetto on September 1, 2015

Generating Growth

Customer Deposit Mix



Deposits
by Category
in millions

	2012	2013	2014	2015	2Q16
Non-Interest Bearing Core					
Demand Deposit	$ 1,188	$ 1,311	$ 1,471	$ 2,089	$ 2,231
Interest Bearing Core					
NOW	654	659	668	1,109	1,066
MMDA	1,145	1,218	1,259	1,584	1,626
Savings	226	250	292	469	500
Total Interest Bearing Core	2,025	2,127	2,219	3,162	3,192
Total Core Trans Deposits	3,213	3,438	3,690	5,251	5,423
Time (Customer)	1,724	1,445	1,223	1,251	1,154
Public Funds (Customer)	770	894	989	1,032	868
Brokered	245	412	425	347	412
Total Deposits	$ 5,952	$ 6,189	$ 6,327	$ 7,881	$ 7,857

Core Transaction Deposit Growth
by Category & Region
in millions

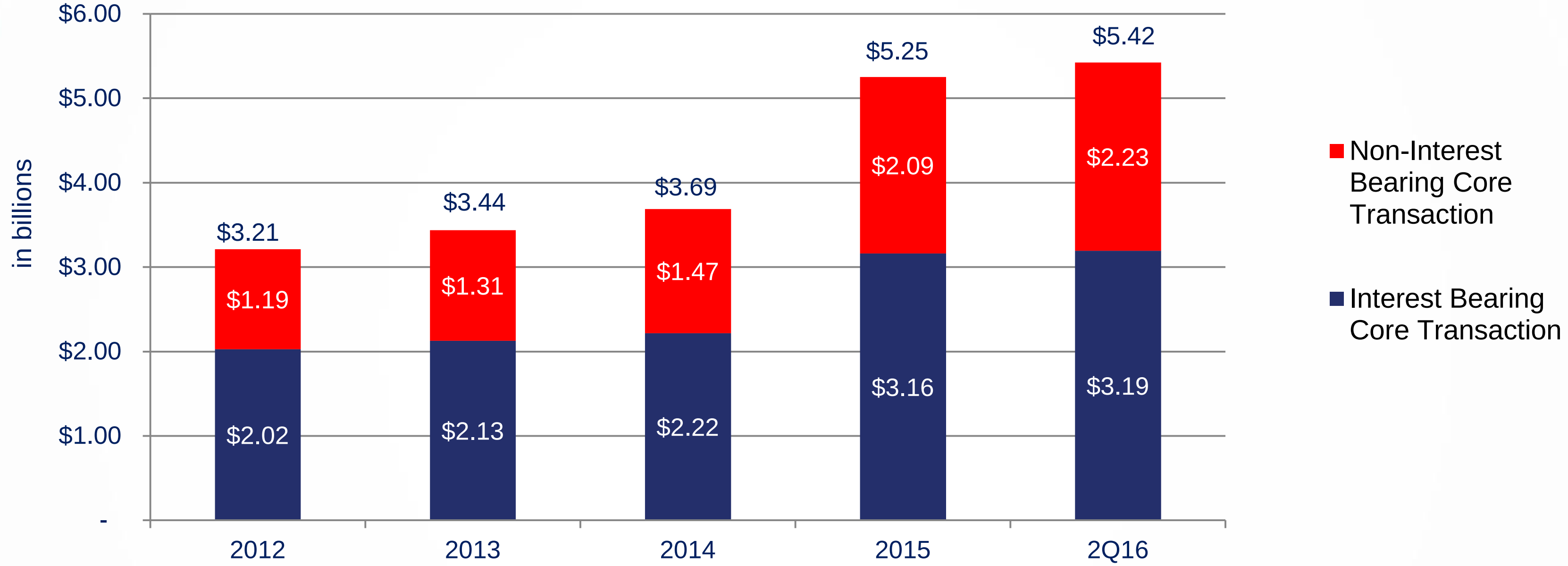
	2012	2013	2014	2015	2Q16
Demand Deposit	$ 232	$ 123	$ 161	$ 618	$ 142
NOW	(65)	4	9	441	(43)
MMDA	115	73	41	325	42
Savings	29	24	41	177	31
Growth by Category	$ 311	$ 224	$ 252	$ 1,561	$ 172
Atlanta MSA	$ 160	$ 75	$ 84	$ 223	$ 70
North Georgia	41	62	90	158	65
North Carolina	47	42	35	63	25
Coastal Georgia	38	2	22	24	1
East Tennessee (1)	9	4	8	234	(34)
Gainesville MSA	16	19	10	34	13
South Carolina (2)	-	20	3	825	32
Growth by Region	$ 311	$ 224	$ 252	$ 1,561	$ 172

(1)Includes $247 million from the acquisition of FNB on May 1, 2015
(2)Includes $790 million from the acquisition of Palmetto on September 1, 2015

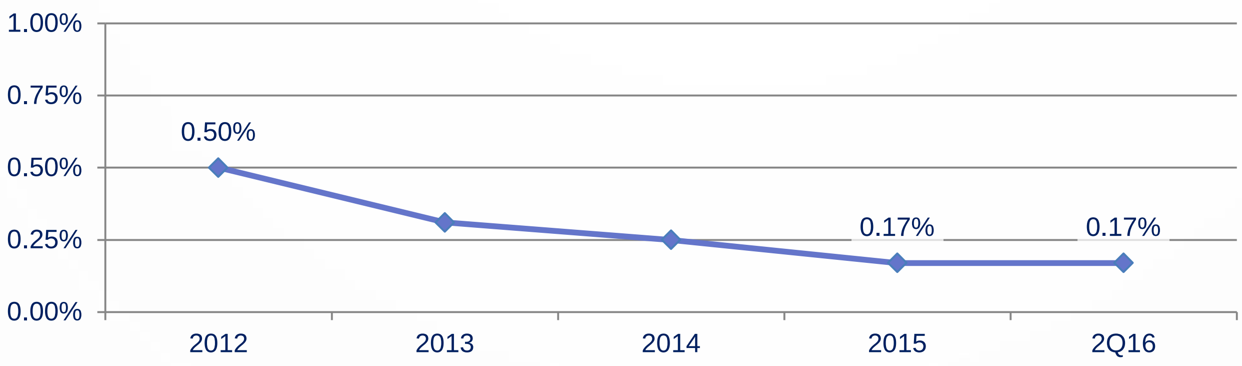
Generating Growth

Customer Deposit Mix

High-Quality, Low-Cost Core Transaction Deposit Base



Cost of Interest Bearing Deposits



Generating Growth

Acquisition of Tidelands Bancshares, Inc.

Transaction Summary

- Announced on April 4, 2016 and closed on July 1, 2016
- $11.2 million aggregate transaction value; 100% cash consideration
  - $2.2 million value to common, or $0.52 per common share
  - $9.0 million to redeem TARP, which represents a 56% discount
- Target cost savings: approximately $5.0 million
- Total credit mark: $22.7 million
  - Loan mark of $16.3 million gross or 5.0% of gross loans
  - OREO mark of $6.4 million or 50% of year-end 2015 balances
  - Covers nonaccrual loans and OREO of $20.5 million
- Estimated $0.09 to $0.10 EPS accretive in 2017
- Tangible book value dilution of approximately 1.5% with expected earn-back in just over two years
- Pro forma Tier 1 common of 11.5%+
- Anticipated internal rate of return in excess of 20%

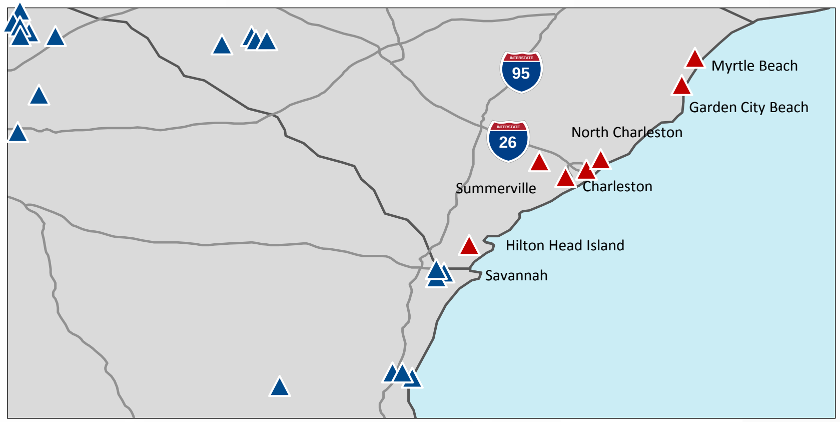
Company Overview

Headquarters	Mt. Pleasant, SC
Established	2003
Branches (7)	Charleston (4) Myrtle Beach (2) Hilton Head (1)
Assets ($MM)	$446
Total Gross Loans ($MM)	$321
Deposits ($MM)	$398
NPAs / Assets [(1)]	4.40%

Transaction Rationale

- Significantly accelerates UCBI's Coastal South Carolina expansion and leverages existing lift-out team of experienced bankers and in-market resources, fully executing the two-step Coastal SC growth plan
- Tidelands' markets are in the top 10 fastest growing in the U.S
- Significant cost synergies enhance already compelling deal economics
- Consistent with UCBI's Southeastern expansion strategy
- Projected earnings accretion offsets the estimated earnings reduction associated with crossing the $10 billion threshold
- Integration risk is offset by merger experience / preparedness and local management already in place

Combined Branch Map



United Community Banks, Inc. (134) Tidelands Bancshares, Inc. (7)

Source: SNL Financial - Financial Metrics as of December 31, 2015

(1) NPAs / Assets = (Nonaccrual Loans + OREO) / Total Assets

EXHIBITS

United Community Banks, Inc.

Who We Are	
Protecting High-Quality Balance Sheet	► Underwriting conservatism and portfolio diversification ► Top quartile credit quality performance ► Prudent capital, liquidity and interest-rate risk management ► Focused on improving return to shareholders with increasing return on tangible common equity and dividend growth
Increasing Profitability	► Announced 1.10% ROA (operating) target by 4Q16, up from current 1.07% level ► Managing a steady margin with minimal accretion income ► Fee revenue expansion through focused growth initiatives ► Continued operating expense discipline while investing in growth opportunities ► Executing on M&A cost savings ► High-quality, low-cost core deposit base
Generating Growth	► Entered into and continue to target new markets with team lift-outs (Charleston, Greenville, Atlanta) ► Continuous emphasis on and enhancement of Mortgage product offerings to drive loan and revenue growth ► Addition of Specialized Lending platforms (income-property lending, asset-based lending, SBA lending, builder finance) and actively pursuing additional platforms ► Acquisitions that fit our footprint and culture and deliver desired financial returns

Protecting High-Quality Balance Sheet

Disciplined Credit Processes

Granular Portfolio – Exposure and Industry Limits

•Legal Lending Limit	$ 251M
•House Lending Limit	28M
•Project Lending Limit	17M
•Top 25 Relationships	378M

Concentration limits set for all segments of the portfolio

Consistent Underwriting

STRUCTURE

- Centralized underwriting and approval process for consumer credit
- Distributed Regional Credit Officers (reporting to Credit) for commercial
- Dedicated Special Assets team
- Eight of the top twelve credit leaders recruited post-crisis

PROCESS

- Weekly Senior Credit Committee
- Continuous external loan review
- Monthly commercial asset quality review
- Monthly retail asset quality review meetings
- Centralized consumer collections
- Bi-weekly Potential NAL and NAL/ORE meetings
- Quarterly criticized watch loan review meetings
- Quarterly portfolio review meetings

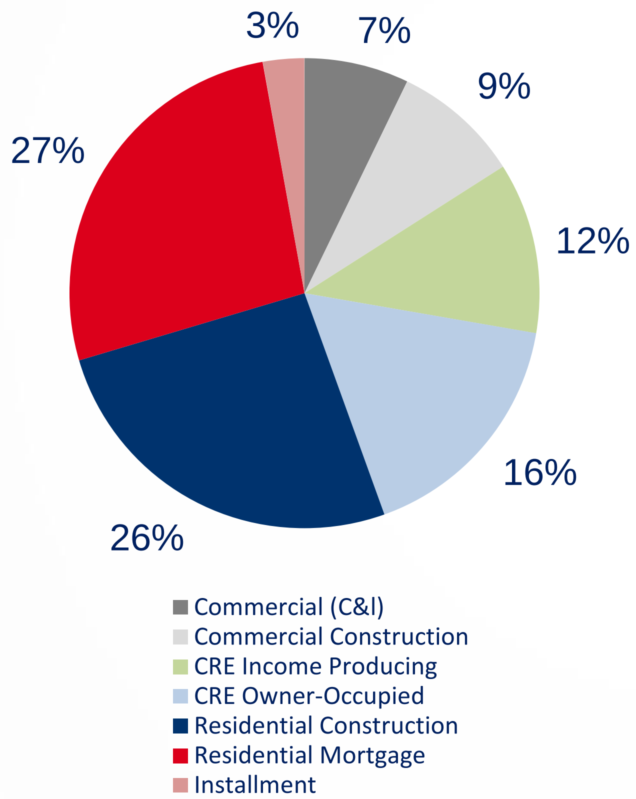
POLICY

- Continuous review and enhancements to credit policy
- Quarterly reviews of portfolio limits and concentrations

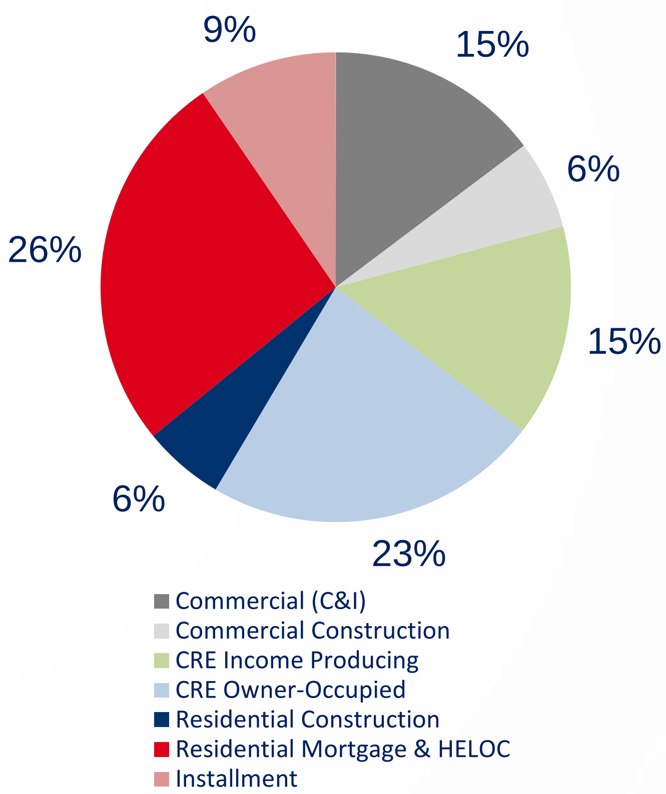
Protecting High-Quality Balance Sheet

Loan Portfolio Transformation and Diversification

Portfolio as of 12/31/2008



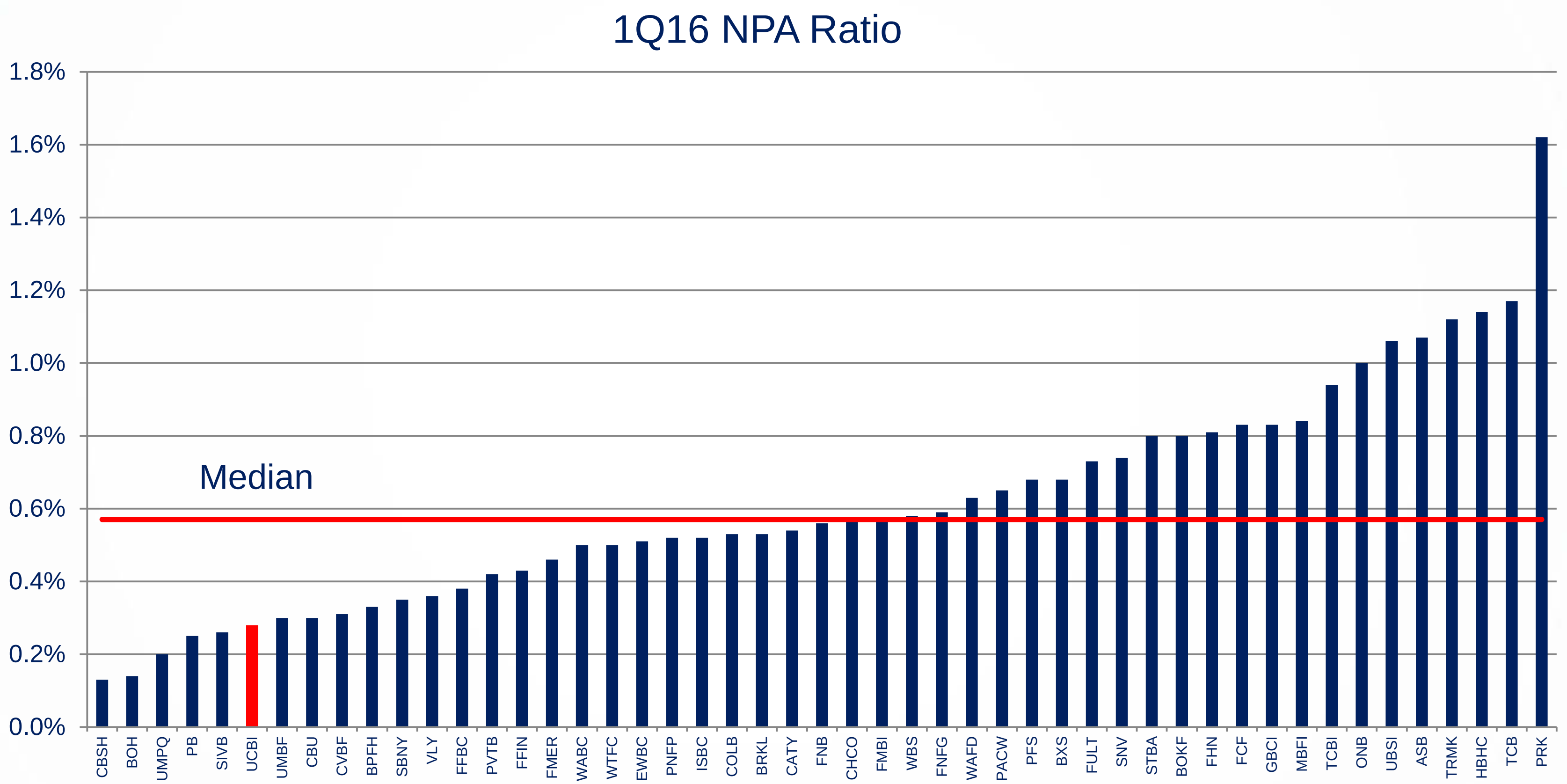
Portfolio as of 6/30/2016



- Specialized Lending, which began in 2013, had loans totaling $706 million at June 30, 2016 (11% of the loan portfolio).

Protecting High-Quality Balance Sheet

Excellent Credit Performance and Management



- Eight of the top twelve credit leaders recruited post-crisis
- Centralization of special assets
- Centralization of consumer loan underwriting and approval
- Changed commercial approval process, including a Senior Credit Committee for visibility and culture building
- Instituted highly-disciplined concentration management process
- Dedicated credit officers for all specialty businesses and community markets

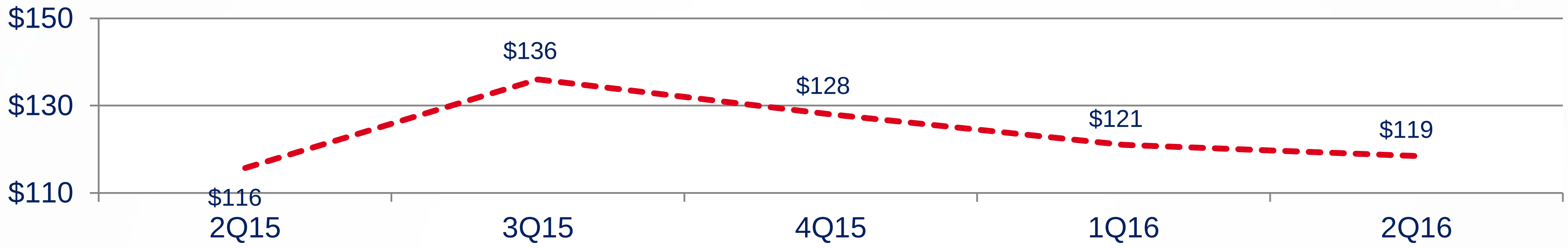
Source: SNL Financial LC

Note: Peer comparison banks comprise the KBW Regional Bank Index (ticker: KRX)

Protecting High-Quality Balance Sheet

Performing Classified Loans

$ in millions



By Category

	2Q15	3Q15	4Q15	1Q16	2Q16
Commercial & Industrial	$ 6	$ 6	$ 6	$ 9	$ 9
Owner-Occupied CRE	40	42	40	33	33
Total Commercial & Industrial	46	48	46	42	42
Income-Producing CRE	19	30	30	30	28
Commercial Construction	3	3	1	1	2
Total Commercial	68	81	77	73	72
Residential Mortgage	30	36	31	33	32
Residential HELOC	6	7	7	6	6
Residential Construction	10	10	11	7	7
Consumer / Installment	2	2	2	2	2
Total Performing Classified	$ 116	$ 136	$ 128	$ 121	$ 119
Classified to Tier 1 + ALL	18 %	18 %	17 %	16 %	15 %

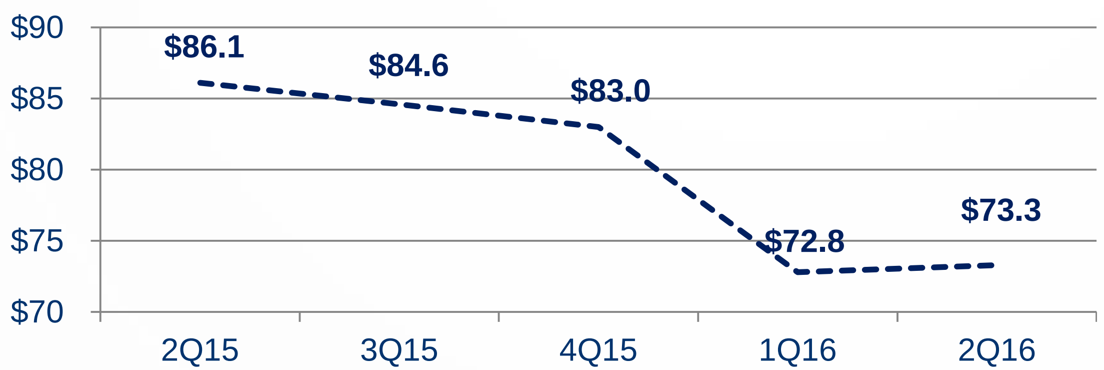
Protecting High-Quality Balance Sheet

TDRs

$ in millions

LOAN TYPE	Accruing 2Q16[1]	Accruing 1Q16	Accruing 2Q15	Non-Accruing 2Q16[1]	Non-Accruing 1Q16	Non-Accruing 2Q15	Total TDRs 2Q16[1]	Total TDRs 1Q16	Total TDRs 2Q15
Commercial & Industrial	$ 2.1	$ 2.2	$ 3.6	$ -	$ -	$ -	$ 2.1	$ 2.2	$ 3.6
Owner-Occupied CRE	24.7	24.7	31.9	1.4	2.6	1.5	26.1	27.3	33.4
Income-Producing CRE	20.7	20.5	15.6	-	.2	.1	20.7	20.7	15.7
Commercial Construction	1.3	1.4	11.1	.1	.1	-	1.4	1.5	11.1
Total Commercial	48.8	48.8	62.2	1.5	2.9	1.6	50.3	51.7	63.8
Residential Mortgage	18.2	17.9	17.5	1.3	1.2	1.6	19.5	19.1	19.1
Residential HELOC	.1	-	.5	-	-	.1	0.1	-	0.6
Residential Construction	5.2	5.2	5.8	.3	.1	.5	5.5	5.3	6.3
Consumer / Installment	1.0	.9	.1	.2	.2	-	1.2	1.1	0.1
Total TDRs	$ 73.3	$ 72.8	$ 86.1	$ 3.3	$ 4.4	$ 3.8	$ 76.6	$ 77.2	$ 89.9

Accruing TDRs



- 2.2% of accruing TDRs are past due 30 – 89 days
- 57% of accruing TDRs are pass credits

(1) 83% of accruing TDR loans have an interest rate of 4% or greater

Protecting High-Quality Balance Sheet

Commercial Real Estate Diversification

Commercial Construction
in millions

	Committed		Outstanding	
Multi-Residential	$ 155	22.9 %	$ 83	21.6 %
Retail Building	108	16.0	59	15.4
Other Properties	68	10.0	38	9.9
Land Develop - Vacant (Improved)	60	8.9	50	13.0
Office Buildings	51	7.5	19	5.0
Commercial Land Development	45	6.6	38	9.9
Raw Land - Vacant (Unimproved)	40	5.9	31	8.1
Warehouse	38	5.6	23	6.0
Hotels / Motels	37	5.5	27	7.0
Assisted Living/Nursing Home/Rehab	28	4.1	8	2.1
Churches	21	3.1	2	0.5
Leasehold Property	18	2.7	2	0.5
Restaurants / Franchise	8	1.2	4	1.0
Total Commercial Construction	$ 677	100.0 %	$ 384	100.0 %

Commercial Real Estate – Income Producing
in millions

	Committed		Outstanding	
Retail Building	$ 260	27.3 %	$ 250	27.2 %
Office Buildings	254	26.6	248	27.0
Warehouse	102	10.7	95	10.3
Hotels / Motels	84	8.8	82	8.9
Multi-Residential	70	7.3	68	7.4
Other Properties	62	6.5	54	5.9
Convenience Stores	45	4.7	44	4.8
Restaurants / Franchise Fast Food	34	3.6	34	3.7
Manufacturing Facility	16	1.7	17	1.9
Leasehold Property	8	0.9	7	0.8
Automotive Service	7	0.7	7	0.8
Daycare Facility	5	0.5	5	0.5
Mobile Home Parks	4	0.4	5	0.5
Automotive Dealership	3	0.3	3	0.3
Total Commercial Real Estate - Income Producing	$ 954	100.0 %	$ 919	100.0 %

Committed Average Loan Size
(in thousands)

- Commercial Construction $1,277
- Commercial RE:
  - Composite CRE 520
  - Owner-Occupied 438
  - Income-Producing 744

Outstanding Average Loan Size
(in thousands)

- Commercial Construction $731
- Commercial RE:
  - Composite CRE 498
  - Owner-Occupied 417
  - Income-Producing 721

Protecting High-Quality Balance Sheet

Liquidity

$ in millions

	Capacity	2Q16	1Q16	2Q15	vs 1Q16	vs 2Q15
WHOLESALE BORROWINGS						
Brokered Deposits [1]	$ 993	$ 412	$ 440	$ 530	$ (28)	$ (118)
FHLB	1,062	735	510	385	225	350
Holding Company LOC	50	-	-	-	-	-
Fed Funds	675	-	-	25	-	(25)
Other Wholesale	1,190	-	-	-	-	-
Total	$ 3,970	$ 1,147	$ 950	$ 940	$ 197	$ 207
LONG-TERM DEBT						
Senior Debt		$ 160	$ 160	$ 75	$ -	$ 85
Trust Preferred Securities		6	6	39	-	(33)
Total Long-Term Debt		$ 166	$ 166	$ 114	$ -	$ 52
Cash		$ 62	$ 71	$ 40	$ (9)	$ 22

		2Q16	1Q16	2Q15	vs 1Q16	vs 2Q15
Loans / Deposits						
Loans		$ 6,287	$ 6,106	$ 5,174	$ 181	$ 1,113
Core (DDA, MMDA, Savings)		$ 5,423	$ 5,364	$ 4,253	$ 59	$ 1,170
Public Funds		868	952	803	(84)	65
CD's		1,154	1,204	1,222	(50)	(68)
Total Customer Deposits (excl Brokered)		$ 7,445	$ 7,520	$ 6,278	$ (75)	$ 1,167
Loan to Customer Deposit Ratio		84%	81%	82%		
Investment Securities						
Available for Sale	-Fixed	$ 1,714	$ 1,783	$ 1,282	$ (69)	$ 432
	-Floating	622	622	660	-	(38)
Held to Maturity	-Fixed	338	348	376	(10)	(38)
	-Floating	4	4	4	-	-
Total Investment Securities		$ 2,678	$ 2,757	$ 2,322	$ (79)	$ 356
Floating as % of Total Securities		23%	23%	29%		

Wholesale Borrowings

Holding Company Long-Term Debt / Cash

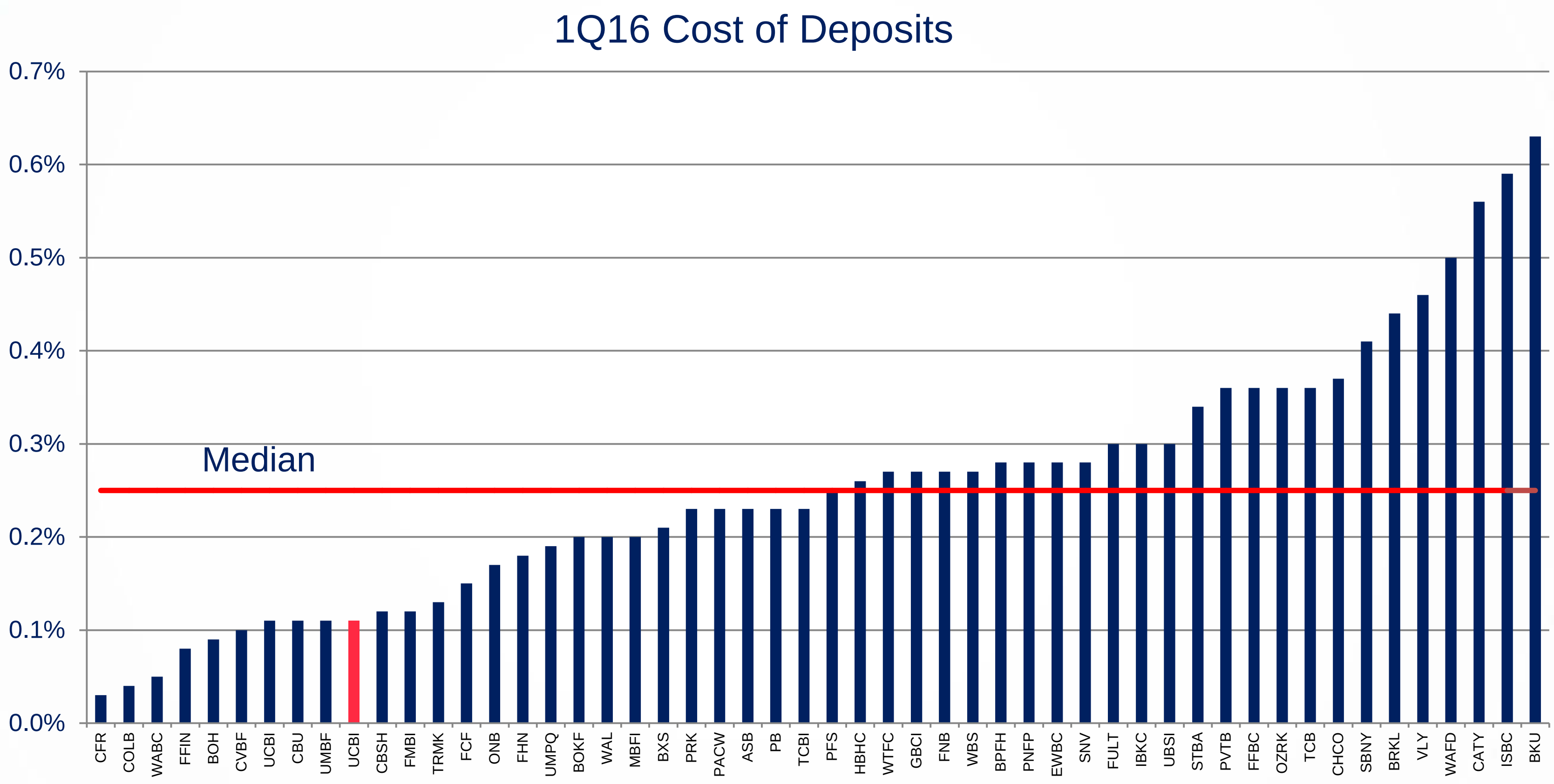
Loans / Customer Deposits

Investment Securities

[1] Estimated brokered deposit total capacity at 10% of assets

Increasing Profitability

High-Quality, Low-Cost Core Deposit Base



- Core deposits (excludes non-Jumbo CDs / Brokered) comprised approximately 90% of our total deposits at March 31, 2016
- Our first quarter 2016 total cost of deposits was 11 basis points, which compared favorably to peers with a median of 25 basis points

Source: SNL Financial LC

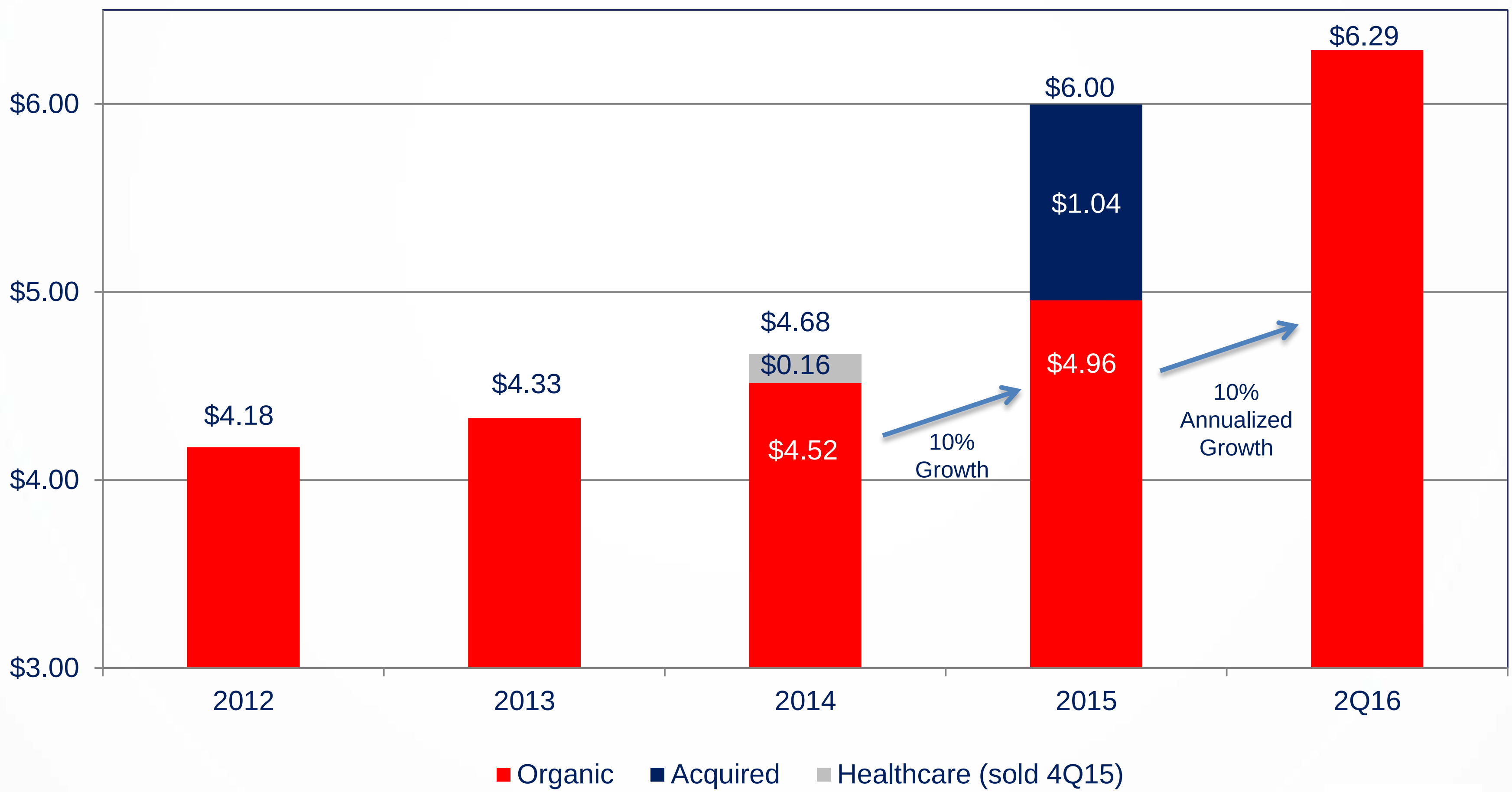
Note: Peer comparison banks comprise the KBW Regional Bank Index (ticker: KRX)

Generating Growth

United COMMUNITY BANKS, INC.

Steady Loan Growth

Total Loans
in billions



Generating Growth
Market Share Opportunities

$ in billions

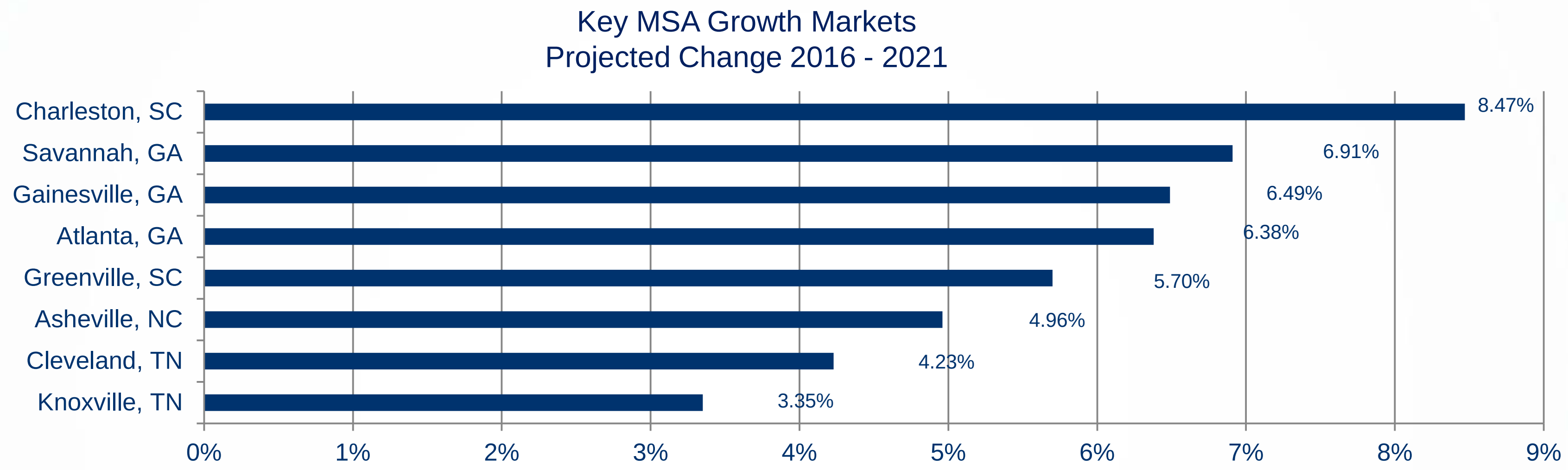
Excellent Growth Opportunities

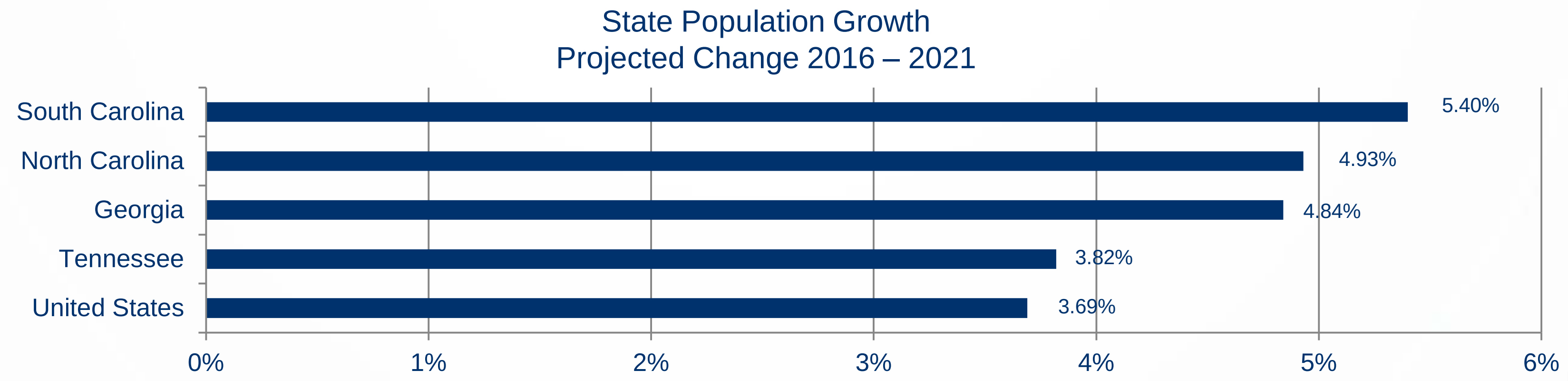
	Market Deposits (1)	United Deposits (2)	Banks	Offices (3)	Deposit Share (1)	Rank (1)
North Georgia	$ 6.6	$ 2.3	9	22	37 %	1
Atlanta, Georgia	60.8	2.3	10	36	4	6
Gainesville, Georgia	3.0	0.4	1	5	12	4
Coastal Georgia	8.0	0.3	2	7	3	9
Western North Carolina	11.8	1.0	1	19	8	4
East Tennessee	16.3	0.5	2	12	4	5
Upstate South Carolina	21.0	1.1	4	25	5	7
Total Markets, June 30, 2016	$ 127.5	$ 7.9	29	126		
Coastal South Carolina	20.0	0.4	1	7	2	13
Total Markets, June 30, 2016 (pro forma)	$ 147.5	$ 8.3	30	133		

(1) FDIC deposit market share and rank as of June 30, 2015 for markets where United takes deposits. Data Source: FDIC.
(2) Based on current quarter.
(3) Excludes seven loan production offices

Generating Growth

Market Share Demographics





Source: SNL Financial

Generating Growth

Mergers & Acquisitions Strategy

- M&A accelerates our growth strategy in new and existing markets and can be accomplished more efficiently than with a de novo plan; we seek to pair M&A with organic growth opportunities, including adding teams of local bankers to quickly increase growth.

- We are interested in pursuing transactions in our target markets including:
  - Coastal South Carolina – Charleston, Myrtle Beach, Hilton Head;
  - East Tennessee – Knoxville to Chattanooga and Cleveland;
  - Atlanta – Northern region; and
  - North Carolina – Western (Asheville area) to Eastern (Raleigh/Cary area).

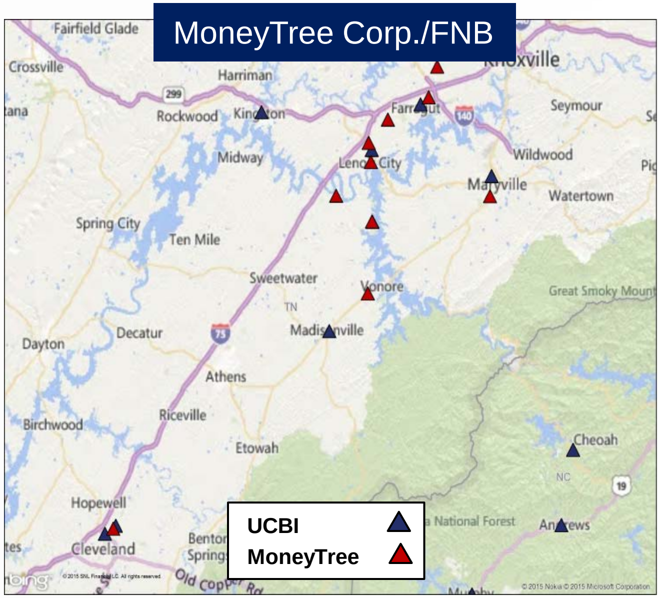
- While larger transformational deals are not out of the question, we have decided to focus on roll-up targets, as we believe there are more actionable opportunities with a shorter time to complete and less risk.

- We carefully evaluate and price potential acquisitions with specific financial return targets in mind, including:
  - Year one EPS accretion, not including transaction expenses;
  - TBV dilution threshold in the low single digits and earnback within three years; and
  - IRR of 20%+.

Generating Growth

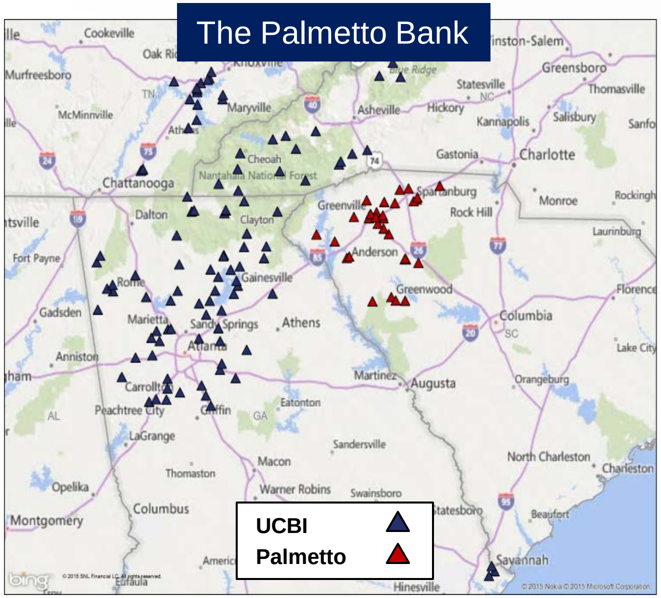
2015 Acquisitions

MoneyTree Corp./FNB



- Closed on May 1 with successful operational conversion on July 18-19; <u>business has remained stable</u>
- Added a $425 million, 107 year old community bank
- Doubled UCBI's East TN presence in key markets – Knoxville, Lenoir City and Cleveland
- Consolidated six branches – three UCBI and three MoneyTree / FNB branches and now have 12 branches
- Executed on cost savings, which exceeded original estimates due mainly to branch overlap and back office redundancies
- Expect EPS accretion of 3% in 2016 and 2017
- TBV dilution of <1% and breakeven in < 3 years

The Palmetto Bank



- Closed on September 1 with successful operational conversion on February 21-22
- Added a $1.2 billion,109 year old community bank with 25 branches covering Upstate SC
- United had previously established a regional headquarters in Greenville, including several members of Executive Management; however, only one existing branch
- Retained Senior Management positions in Banking, Mortgage, Finance and Ops/IT for business continuity and to lead growth
- Targeted cost savings will be fully realized in 2Q16
- Double-digit EPS accretion in 2017 with TBV earnback < 5 years and IRR > 20%

United Community Banks, Inc.

$10 Billion and Beyond

Primary Regulatory Implications	▶ Durbin Amendment under the Dodd-Frank Act (“DFA”) (debit card interchange revenue) – EPS impact of $.02 per quarter ▶ FDIC insurance premiums ▶ Stress testing ▶ Oversight by Consumer Financial Protection Bureau (CFPB)
Effective Dates	▶ Measurement date of Durbin Amendment is a snapshot of total assets as of every December 31 ▶ Other DFA requirements triggered after maintaining $10 billion+ in assets for four consecutive quarters
Plan to Offset Projected Financial Impact	▶ Company-wide project led by Chief Strategy Officer • Comprehensive approach covering all areas of the Company • Project management discipline and methodology ▶ Currently identifying both operating revenue and expense reduction opportunities ▶ M&A will also be a factor • One larger or several smaller acquisitions could be accomplished in the available timeframe ▶ Capital management levers also available
Summary	▶ Planning based upon assumption that we will exceed $10 billion as of December 31, 2016 • Absent M&A, may exceed in early 2017 (have the ability to reduce securities and wholesale funding) ▶ Earliest financial impact begins July 1, 2017 ▶ We have time to prepare based on current asset projections and DFA effective dates ▶ We are proactively working to increase revenues and decrease expenses to offset the projected impact, using a disciplined approach and defined project plan ▶ We have a proven track record of executing on initiatives to improve efficiency and financial results

6/30/2016

< $10 billion Assets

12/31/2016

Anticipated > $10 billion Assets

9/30/2017

If triggered in 2016,
3Q17 will be first full quarter of
decreased interchange income

Experienced Proven Leadership

- Over 40 years in banking
- Led company from $42 million in assets in 1989 to $9.9 billion today
- Trustee of Young Harris College
- Georgia Power Company Board Member
- GA Economic Developers Association Spirit of Georgia Award recipient

Jimmy C. Tallent
Chairman & CEO
Joined 1984

- Over 30 years in banking
- Responsible for overall banking, credit and operations
- Former Consultant and Special Assistant to the CEO and EVP of Commercial Banking for TD Bank Financial Group; and President & CEO of The South Financial Group

H. Lynn Harton
Board, President & COO
Joined 2012

- Over 35 years in banking
- Responsible for accounting, finance and reporting activities, M&A and investor relations
- Former CAO and Controller for State Street Corporation
- Former ABA Accounting Committee Chairman

Rex S. Schuette
EVP & CFO
Joined 2001

- Over 35 years in banking
- Responsible for 30 community banks with 133 branch offices
- Formerly of Riegel Textile Credit Union; President of Farmers and Merchants Bank
- Former Georgia Board of Natural Resources Board Chairman

Bill M. Gilbert
President,
Community Banking
Joined 2000

- Over 20 years experience in consumer and banking law
- Responsible for legal, enterprise risk management, and compliance
- Chairman of the Georgia Bankers Association Bank Counsel Section
- Member of the American Bankers Association Regional General Counsels

Bradley J. Miller
EVP, CRO &
General Counsel
Joined 2007

- Over 25 years in banking
- Responsible for credit risk including credit underwriting, policy and special assets
- Former EVP & Executive Credit Officer for TD Bank, NA and Chief Credit Officer of The South Financial Group.

Robert A. Edwards
EVP & CCO
Joined 2015

- Over 25 years in lending
- Responsible for specialized lending
- Former SBA head: TD Bank and Carolina First's SBA programs; President of UPS Capital Business Credit
- Highly decorated Commander in the U.S. Naval Reserve Intelligence Program (retired)

Richard W. Bradshaw
President,
Specialized Lending
Joined 2014

Non-GAAP Reconciliation Tables

$ in thousands, except per share data

	2Q15	3Q15	4Q15	1Q16	2Q16
Net Income					
Net income - GAAP	$ 17,813	$ 17,887	$ 18,208	$ 22,295	$ 25,266
Merger-related and other charges	3,173	5,744	9,078	2,653	1,176
Tax benefit on merger-related and other charges	(997)	(1,905)	(3,486)	(1,004)	(445)
Net income - Operating	$ 19,989	$ 21,726	$ 23,800	$ 23,944	$ 25,997
Diluted Earnings per share					
Diluted earnings per share - GAAP	$ 0.28	$ 0.27	$ 0.25	$ 0.31	$ 0.35
Merger-related and other charges	0.04	0.06	0.08	0.02	0.01
Diluted earnings per share - Operating	$ 0.32	$ 0.33	$ 0.33	$ 0.33	$ 0.36
Return on Assets					
Return on assets - GAAP	0.89 %	0.82 %	0.76 %	0.93 %	1.04 %
Merger-related and other charges	0.11	0.18	0.23	0.07	0.03
Return on assets - Operating	1.00 %	1.00 %	0.99 %	1.00 %	1.07 %
Return on Tangible Common Equity					
Return on common equity - GAAP	8.83 %	7.85 %	7.02 %	8.57 %	9.54 %
Effect of merger-related charges	1.07	1.69	2.16	0.63	0.27
Return on common equity - Operating	9.90	9.54	9.18	9.20	9.81
Effect of goodwill and intangibles	0.30	0.75	1.69	1.71	1.75
Return on tangible common equity - Operating	10.20 %	10.29 %	10.87 %	10.91 %	11.56 %
Expenses					
Expenses - GAAP	$ 48,420	$ 54,269	$ 65,488	$ 57,885	$ 58,060
Merger-related charges	(3,173)	(5,744)	(3,109)	(2,653)	(1,176)
Impairment charge on real estate held for future use	-	-	(5,969)	-	-
Expenses - Operating	$ 45,247	$ 48,525	$ 56,410	$ 55,232	$ 56,884
Pre-Tax, Pre-Credit Earnings					
Pre-Tax Earnings - GAAP	$ 28,937	$ 28,754	$ 29,260	$ 35,873	$ 40,655
Merger-related charges	3,173	5,744	3,109	2,653	1,176
Impairment charge on real estate held for future use	-	-	5,969	-	-
Provision for credit losses	900	700	300	(200)	(300)
Pre-Tax, Pre-Credit Earnings - Operating	$ 33,010	$ 35,198	$ 38,638	$ 38,326	$ 41,531
Efficiency Ratio					
Efficiency Ratio - GAAP	61.63 %	64.65 %	68.97 %	61.94 %	59.02 %
Merger-related and other charges	(4.04)	(6.84)	(9.56)	(2.84)	(1.20)
Efficiency Ratio - Operating	57.59 %	57.81 %	59.41 %	59.10 %	57.82 %