

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549  
**FORM 13F**

**FORM 13F COVER PAGE**

OMB APPROVAL	
OMB Number:	3235-0006
Expires:	Oct 31, 2018
Estimated average burden hours per response:	23.8

Report for the Calendar Year or Quarter Ended: 09-30-2023

Check here if Amendment  Amendment Number:  
This Amendment (Check only one.):  is a restatement.  
 adds new holdings entries.

**Institutional Investment Manager Filing this Report:**

Name: UNITED COMMUNITY BANKS INC  
Address: P O Box 398  
Highway 515  
Blairsville, GA 30512  
Form 13F File Number: 028-23443

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Melinda Davis Lux  
Title: Executive Vice President, General Counsel, & Corp. Secretary  
Phone: 706-781-2265

**Signature, Place, and Date of Signing:**

/s/ Melinda Davis Lux                      Greenville, SC                      11-14-2023  
[Signature]                                      [City, State]                                      [Date]

UNITED COMMUNITY BANKS, INC. ("UCBI") IS THE BANK HOLDING COMPANY OF UNITED COMMUNITY BANK (THE "BANK"), WHICH ACQUIRED FIRST NATIONAL BANK OF SOUTH MIAMI ON JULY 1, 2023. THE BANK AND OTHER UCBI AND BANK SUBSIDIARIES ARE OR MAY BE INSTITUTIONAL INVESTMENT MANAGERS FOR THE PURPOSES OF THE REPORTING REQUIREMENTS UNDER SECTION 13(F) OF THE SECURITIES EXCHANGE ACT OF 1934, AS AMENDED, AND THE RULES PROMULGATED THEREUNDER. UCBI ITSELF DOES NOT DIRECTLY EXERCISE INVESTMENT DISCRETION WITH RESPECT TO ANY SECTION 13(F) SECURITIES POSITIONS. TO THE EXTENT THAT UCBI'S OWNERSHIP INTEREST IN SUCH SUBSIDIARIES IS DEEMED THE EXERCISE OF INVESTMENT DISCRETION, THE INFORMATION REQUIRED BY FORM 13F IS INCLUDED IN THE REPORT SEPARATELY FILED BY EACH OF THE SUBSIDIARIES THAT ARE INSTITUTIONAL INVESTMENT MANAGERS SUBJECT TO SECTION 13(F).

**Report Type (Check only one.):**

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

**List of Other Managers Reporting for this Manager:**  
**[If there are no entries in this list, omit this section.]**

Form 13F File Number	Name
028-23442	United Community Bank
028-19086	FinTrust Capital Advisors, LLC

---