

Form 13F Filer Information

0000857855
Filer CIK

Filer CCC File Number
06-30-2026
Period

Is this a LIVE or TEST Filing?
☒Radio button checked LIVE ☐Radio button not checked TEST

Would you like a return copy?
☐Checkbox not checked YES

Is this an electronic copy of an official filing submitted in paper format?
☐Checkbox not checked YES

Submission Contact Information

Name
Phone
Email Address

Notification Information

Notify via Filing website only? ☐Checkbox not checked YES

Notification will automatically be sent to the Login CIK, Submission Contact, and Primary Issuers. Specify additional addresses below.

Notification Email Addresses:

United States
Securities and Exchange
Commission
Washington, D.C. 20549

OMB APPROVAL	
OMB Number:	3235-0006
Estimated Average burden	
hours per response.....	23.8

Form 13F

Form 13F Cover Page

Report for the Calendar Year or Quarter Ended: 06-30-2026

Check here if Amendment: Amendment Number:

This Amendment (Check only one.): ☐Checkbox not checked is a restatement.
☐Checkbox not checked adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: UNITED COMMUNITY BANKS INC
200 E. CAMPERDOWN WAY
Address: GREENVILLE SC 29601

Form 13F File Number: 028-23443

CRD Number (if applicable):

SEC File Number (if applicable): 001-35095

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: EVP, Chief Admin Officer, General Counsel, & Corp. Secretary
Phone: 706-781-2265

Signature, Place, and Date of Signing:

/s/ Melinda Davis Lux Greenville, SOUTH CAROLINA 08-13-2026
[Signature] [City, State] [Date]

Do you wish to provide information pursuant to Special Instruction 5? ☒Radio button checked Yes ☐Radio button not checked No

Additional Information

UNITED COMMUNITY BANKS, INC. ("UCBI") IS THE BANK HOLDING COMPANY OF UNITED COMMUNITY BANK (THE "BANK"). 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 OWNERS ENTERED IN SUCH POSITIONS TO

Report Type (Check only one.):

☐Checkbox not checked 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☒Checkbox checked 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐Checkbox not checked 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.]

Name	Form 13F File No.	CRD No. (if applicable)	SEC File No. (if applicable)	CIK
United Community Bank	028-23442			0002000314

[Repeat as necessary.]