

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

FORM 8-K

**CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported): December 8, 2025

UNITED COMMUNITY BANKS, INC.

(Exact name of registrant as specified in its charter)

Georgia
(State or other jurisdiction of incorporation)

001-35095
(Commission file number)

58-1807304
(IRS Employer Identification No.)

200 East Camperdown Way
Greenville, South Carolina 29601
(Address of principal executive offices)

Registrant's telephone number, including area code:
(800) 822-2651

Not applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of Each Class</u>	<u>Trading Symbol(s)</u>	<u>Name of Each Exchange on Which Registered</u>
Common stock, par value \$1 per share	UCB	New York Stock Exchange
Depository shares, each representing 1/1,000th interest in a share of Series I Non-Cumulative Preferred Stock	UCB PRI	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 8.01 Other Events.

On December 8, 2025, United Community Banks, Inc. (the “Company”) issued a press release announcing that its Board of Directors has approved a common stock repurchase program, authorizing the repurchase of up to \$100.0 million of its outstanding common stock on the open market, in privately negotiated transactions, or in any other manner that complies with the provisions of the Securities Exchange Act of 1934, as amended (the “Stock Repurchase Program”). The Company may make repurchases under the Stock Repurchase Program from time to time beginning after the expiration of its current common stock repurchase program on December 31, 2025, and ending on December 31, 2026. The Company has repurchased \$44 million of shares in 2025 under its current common stock repurchase program.

The Stock Repurchase Program may be modified, suspended or discontinued at any time in the Company’s discretion without prior notice, and does not commit the Company to repurchase shares of its common stock. The actual number and value of the shares to be purchased will be determined by the Company at its discretion and will depend on a number of factors including the performance of the price of the Company’s common stock, other market conditions, the availability of alternative investment opportunities and other factors the Company deems appropriate.

A copy of the press release is attached hereto as Exhibit 99.1 and is incorporated by reference herein.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits The following exhibit index lists the exhibits that are either filed or furnished with the Current Report on Form 8-K.

EXHIBIT INDEX

Exhibit No.	Description of Exhibit
99.1	United Community Banks, Inc. Press Release, dated December 8, 2025.
104	The cover page from this Current Report on Form 8-K, formatted in Inline XBRL.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

UNITED COMMUNITY BANKS, INC.

By: /s/ Jefferson L. Harralson
Name: Jefferson L. Harralson
Title: Executive Vice President and Chief Financial Officer

Date: December 8, 2025



For Immediate Release

For more information:

Jefferson Harralson
Chief Financial Officer
(864) 240-6208
Jefferson_Harralson@ucbi.com

UNITED COMMUNITY BANKS, INC. ANNOUNCES EXTENSION OF SHARE REPURCHASE PROGRAM

GREENVILLE, SC, December 8, 2025 – United Community Banks, Inc. (NYSE: UCB) (the “Company”) today announced that the Company’s Board of Directors approved a common stock repurchase program, authorizing the repurchase of up to \$100.0 million of its outstanding common stock on the open market, in privately negotiated transactions, or in any other manner that complies with the provisions of the Securities Exchange Act of 1934, as amended (the “Stock Repurchase Program”). The Company may make repurchases under the Stock Repurchase Program from time to time beginning after the expiration of its current common stock repurchase program on December 31, 2025, and ending on December 31, 2026. The Company has repurchased \$44 million of shares in 2025 under its current common stock repurchase program.

The Stock Repurchase Program may be modified, suspended or discontinued at any time in the Company’s discretion without prior notice, and does not commit the Company to repurchase shares of its common stock. The actual number and value of the shares to be purchased will be determined by the Company at its discretion and will depend on a number of factors including the performance of the price of the Company’s common stock, other market conditions, the availability of alternative investment opportunities and other factors the Company deems appropriate.

About United Community Banks, Inc.

United Community Banks, Inc. (NYSE: UCB) is the financial holding company for United Community, a top 100 U.S. financial institution committed to building stronger communities and improving the financial health and well-being of its customers. United Community offers a full range of banking, mortgage and wealth management services. As of September 30, 2025, United Community Banks, Inc. had \$28.1 billion in assets and operated 199 offices across Alabama, Florida, Georgia, North Carolina, South Carolina and Tennessee. The Company also manages a nationally recognized SBA lending franchise and a national equipment finance subsidiary, extending its reach to businesses across the country. United Community is an 11-time winner of J.D. Power's award for highest customer satisfaction among consumer banks in the Southeast and was named the most trusted bank in the region in 2025. The Company has also been recognized eight consecutive years by American Banker as one of the "Best Banks to Work For." In commercial banking, United Community earned five 2025 Greenwich Best Brand awards, including national honors for middle market satisfaction. Forbes has consistently named United Community among the World's Best and America's Best Banks. Learn more at ucbi.com.