



Annual Report

2019

Together For Good

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**United Community Bank has been
the right partner to help us fulfill our
business purpose and our goals.**

Tom Merritt, OOB

UNITED COMMUNITY BANK
CUSTOMER SINCE 2017

Financial Highlights

(in millions, except per share data)

Earnings Summary

	2019	2018
Net interest revenue	\$ 469.3	\$ 438.7
Provision for credit losses	(13.1)	(9.5)
Noninterest income	104.7	93.0
Noninterest expense	(322.2)	(306.3)
Income tax expense	(53.0)	(49.8)
Net income—GAAP	185.7	166.1
Merger-related and non-operating charges, net of tax benefit	5.7	5.9
Net income—operating⁽¹⁾	\$ 191.4	\$ 172.0

Per Common Share

Diluted earnings—GAAP	\$ 2.31	\$ 2.07
Diluted earnings—operating ⁽¹⁾	2.38	2.14
Cash dividends declared	0.68	0.58
Book value	20.53	18.24
Tangible book value ⁽²⁾	16.28	14.24

Performance Measures

Net interest margin	4.07 %	3.91 %
Allowance for loan losses to loans	0.70	0.73
Return on assets—GAAP	1.46	1.35
Return on assets—operating ⁽¹⁾	1.51	1.40
Return on common equity—GAAP	11.89	11.60
Return on tangible common equity—operating ⁽¹⁾⁽²⁾	15.81	15.69
Equity to total assets	12.66	11.59
Total common equity to tangible assets	10.32	9.29
Tier I risk-based capital ratio	13.21	12.42

As of Year-End

Loans	\$ 8,813	\$ 8,383
Investment securities	2,559	2,903
Total assets	12,916	12,573
Deposits	10,897	10,535
Shareholders' equity	1,636	1,458
Common shares outstanding (thousands)	79,014	79,234
Employees	2,341	2,344
Banking offices	149	149

⁽¹⁾ Excludes the effect of merger-related and other non-operating charges of \$7.36 million and \$7.35 million, respectively, in 2019 and 2018.

⁽²⁾ Excludes the effect of acquisition-related intangibles and associated amortization.



At United, we feel passionate about creating opportunities for our customers. We recognize that customers have many banking choices, and we are grateful to those who choose to bank with us.

United Community Bank
2019

Letter to Shareholders

I begin this letter with a tremendous sense of pride about what our employees continue to accomplish. It is truly amazing what the United team has delivered over the past several years. Since 2012, we have increased our total assets by 90% and our number of banking offices by 45% as we moved into new growth markets in the states of South Carolina and North Carolina. Our earnings have increased by nearly seven times, and our return on assets has increased from 0.49% to 1.46%. We have received recognition by *Forbes* as being “One of the Best Banks in America” several times and have received recognition from J.D. Power, Customer Service Profiles and Greenwich Associates for being a leader in customer service. The recognition I am most proud of however, is being on *American Banker’s* list of “Best Banks to Work For in the United States” each of the past three years. Our strategy starts with being a great place for great people to work, and I want to recognize each of our 2,341 employees for their outstanding accomplishments.

Turning to 2019, we continued to grow, moving into the Athens, Georgia market with the acquisition of First Madison Bank & Trust.

We accelerated our hiring of commercial relationship managers, with a focus on Atlanta, and opened new loan production offices in Charlotte and Greensboro, North Carolina, and Columbia, South Carolina. At the same time we made these investments, we also managed expenses carefully and reached record levels of profitability, with a return on assets of 1.46% for the year and 1.50% in the fourth quarter.

We delivered these results in what continues to be a challenging environment of technology disruption, increased competition and ongoing speculation about the next recession. 2019 and early 2020 have also been marked by a record number of “merger of equals” announcements as many similar-sized organizations come together to attempt to remain competitive and gain scale. Becoming more efficient is an important goal and scale can be an important driver of efficiency. Our M&A strategy is focused on three key elements: 1) moving the company into high growth markets, believing that positioning ourselves in the path of good growth gives us a great chance of being successful; 2) expanding our market share in our existing markets to take advantage of the brand awareness that scale brings; and 3) adding new products to our portfolio that we can deploy across our footprint. We believe that size and scale are natural results of this approach, but are not the sole drivers of our strategy. While we are open to larger acquisitions under the right circumstances, to this point, we have focused on relatively small acquisitions.

At United, we continue to be confident in our belief that long-term value is accomplished by focusing on the basics of delivering a quality product to our customers through empowered employees who enjoy coming to work every day. If we do that, we believe we have the scale to be successful for many years and we can be open to, rather than driven by, whatever merger and acquisition opportunities come our way. In the meantime, we believe that both our customer acquisition efforts and our M&A efforts will be helped by the disruption caused by the large announcements in our market areas.



The recognition I am most proud of however, is being on *American Banker’s* list of “Best Banks to Work For in the United States” each of the past three years.

Together for Employees

At United, our first goal is to be a great place for great people to work.

Our success lies in our ability to inspire our team members to bring their hearts and minds to work each day with the goal of helping our customers live better lives by delivering high-quality financial products and services. Our culture gives us a competitive edge both as a place to work and a place to bank.

As part of our continued focus on culture, since 2013, we have implemented and learned from three employee surveys. Our Leadership Academy program was a direct result of those surveys, and we are proud to have recently welcomed our fourth class of participants. This program has been a success in both retaining talented employees, strengthening relationships across the company and introducing our future leaders to a deeper understanding of our goals and strategies. This year, we also continued our effective Operational Excellence program, which is focused on bringing much of the same material to the leadership of our key support areas. This program has now been completed by more than 80 operational managers from teams across the bank.



Entered 3 New Markets



Hired 29 Commercial Employees

As we continue to develop our existing talent, we are also adding new teammates who will help us reach our goals. As mentioned, in 2019 we hired 29 commercial team members in high growth markets that both expanded our presence in places like Atlanta and Raleigh and established a new presence for us in Charlotte, Columbia and Greensboro. This was under the direction and leadership of our newly promoted Chief Banking Officer, Rich Bradshaw, and our new state leadership model that was fully rolled out in 2019. We began 2020 by creating a new position to focus on elevating our retail sales and service offerings across the footprint.

Finally, we were pleased to place a larger focus on our company's Diversity and Inclusion efforts this year, and we look forward to seeing this continue to grow. We began with training at the executive level, conducted an all-employee survey on the topic and have created a Diversity and Inclusion Council that will drive the bank's efforts to be a leader in having an open, welcoming, and forward-thinking place to build a career.

Together for Customers

At United, we feel passionate about creating opportunities for our customers. We recognize that customers have many banking choices, and we are grateful to those who choose to bank with us. We are proud to come together with our customers to help them make financial decisions and reach their personal and business goals.

To be an effective partner, we recognize that we must meet customers where they are. And in today's world, that will not always be at our offices. We are proud that over the past year, we have launched a new website designed specifically to meet their needs whenever and wherever it is convenient for them. The new ucbi.com is intended to feel like a visit to a branch location, with all the warmth and customer service we are known for, but with all the digital services they desire. This includes the ability to open a deposit account, apply for a mortgage, apply for an unsecured loan or line of credit and more.

In 2019, we were pleased that our efforts to serve our customers were once again recognized as industry leading. We were honored to be ranked first in overall satisfaction by Customer Service Profiles (CSP) among banks with \$5–25 billion in assets and ranked highest in the Southeast for Net Promoter Score® by J.D. Power's



United Community Bank clearly listens and understands the vision of our firm, resulting in an outstanding relationship and support of our financial goals and growth.

Rich Hagins and Euleta Hagins Alston, US&S

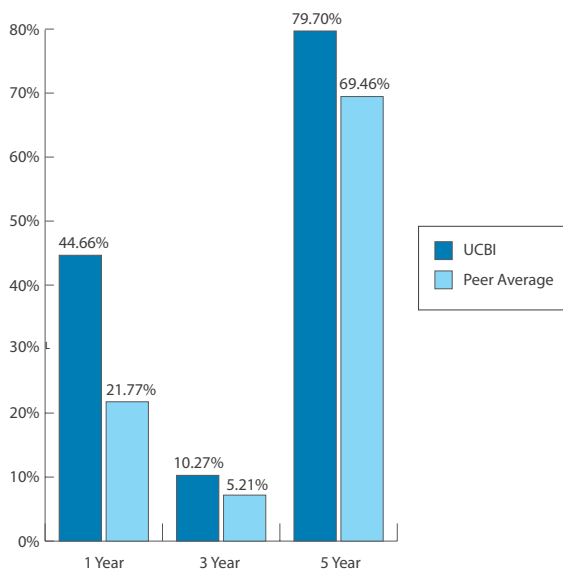
UNITED COMMUNITY BANK
CUSTOMER SINCE 2008

Retail Banking Satisfaction Study. We also received five Greenwich Excellence Awards for Small Business Banking and Middle Market Banking, including a national award for “Overall Satisfaction in Small Business Banking.” Only 36 banks in the country were recognized by this award, which was based on interviews of more than 14,000 businesses in the United States with sales of \$1–10 million. We believe these recognitions are a testament to our promise that we are small enough to know our customers personally, but large enough to meet all of their financial needs.

Together for Shareholders

We earn our right to remain independent by providing our shareholders with a solid long-term return. In 2019, UCBI stock achieved a total return of 45%, versus peers at 22%. Execution of our long-term strategies has resulted in outperformance relative to peers not only in 2019, but over both the past three- and five-year periods. During the same period, we have consistently increased our dividends paid to shareholders, reaching \$0.68 per share in 2019, up 17% from 2018, as we increased our quarterly dividend twice during the year. We appreciate the support of our owners and work every day to build a great company they can be proud of.

TOTAL SHAREHOLDER RETURN



Source: Bloomberg

Peer Group

South State Corporation	SSB
Ameris Bancorp	ABCB
Pinnacle Financial Partners, Inc.	PNFP
Atlantic Union Bankshares Corporation	AUB
Commerce Bancshares, Inc.	CBSH
Trustmark Corporation	TRMK
First Financial Bankshares, Inc.	FFIN
Old National Bancorp	ONB
United Bankshares, Inc.	UBSI
BancorpSouth Bank	BXS
First Commonwealth Financial Corporation	FCF
First Merchants Corporation	FRME
TowneBank	TOWN
Fulton Financial Corporation	FULT
Home Bancshares, Inc. (Conway, AR)	HOMB
CenterState Bank Corporation	CSFL
Renasant Corporation	RNST
UMB Financial Corporation	UMBF
Simmons First National Corporation	SFNC
First Financial Bancorp.	FFBC
S&T Bancorp, Inc.	STBA
WesBanco, Inc.	WSBC

Together for Communities

Fundamentally, a bank is a reflection of the economic success of the communities it serves. If our communities are not economically successful, we will not be successful. We believe it is in our long-term interest to invest our time and hearts into making each of our communities a better place to live and work. Our team members serve as inspirational leaders across their communities, completing more than 260 volunteer opportunities over the past two years. Whether it is through Relay For Life, United Way, March of Dimes or other organizations, our local teams genuinely enjoy giving back to their communities.



The Johnston County, North Carolina team participated in Johnston Health Foundation's 5k for the sixth year in a row. Over 60 team members and family participated and raised \$2,700 for the cause.



The Greer, South Carolina team collected and donated 600 backpacks, \$500 in food items and more than \$3,000 in cash for Feed the Future, a local weekend backpack ministry.

We also seek partnerships and opportunities that help us create a richer quality of life for our friends and neighbors. In 2019, we were excited to celebrate the opening of a dynamic office location in Spartanburg, South Carolina, that is not only a valuable place for our employees and customers, but also revitalizes an important corner in a growing community. We are also proud to sponsor cherished traditions throughout our footprint that provide cultural enrichment for their communities like Greenville's Ice on Main, the North Carolina Apple Festival and the Savannah Philharmonic. In 2019, our sponsorships of this type totaled nearly \$1 million. Just recently, we were honored to be recognized for our commitment to arts and culture in South Carolina as the recipient of the Elizabeth O'Neill Verner Governor's Award for the Arts from the South Carolina Arts Commission.

Looking Ahead

As we enter a new decade, it is time for us to reflect on the success we have earned in the past ten years. Through careful planning, a thoughtful growth strategy, and a focus on fundamental values, we have built one of the best financial institutions in the South. The ability of our team to come together to pursue a common purpose has given us a foundation for growth of which I am extremely proud.

Without a doubt, 2020 and this next decade will be marked by change. Continued change in technology and the way people bank, change in political and regulatory environments and change in the industry with large-scale mergers will continue to affect all of our markets and customers. As we continue to anticipate and adapt to change, we rely on our fundamental belief that we can add to our long-term value by focusing on the people who make us great: our employees and our customers. With exceptional people leading the way in providing class-leading service to our customers, we are confident we can continue to provide strong returns to our shareholders—and we know we will make a significant positive impact in our communities. Thank you for your support and once again, congratulations to the 2,341 United employees who make this company great.

Lynn Harton

Chairman and Chief Executive Officer

Executive Officers



Lynn Harton
Chairman
Chief Executive Officer



Rich Bradshaw
Chief Banking Officer



Rob Edwards
Chief Risk Officer



Jefferson Harralson
Chief Financial Officer



Melinda Davis Lux
General Counsel
Corporate Secretary



Mark Terry
Chief Information Officer



**United Community Bank
understood what we were
trying to do and they made
things happen.**

Chad Odom, Encore Container

UNITED COMMUNITY BANK
CUSTOMER SINCE 2014

Consolidated Balance Sheets

(in thousands, except share data)

	2019	2018
Assets		
Cash and due from banks	\$ 125,844	\$ 126,083
Interest-bearing deposits in banks	389,362	201,182
Cash and cash equivalents	515,206	327,265
Debt securities available-for-sale	2,274,581	2,628,467
Debt securities held-to-maturity (fair value \$287,904 and \$268,803)	283,533	274,407
Loans held for sale, at fair value	58,484	18,935
Loans, net of unearned income	8,812,553	8,383,401
Less allowance for loan losses	(62,089)	(61,203)
Loans, net	8,750,464	8,322,198
Premises and equipment, net	215,976	206,140
Bank owned life insurance	202,664	192,616
Accrued interest receivable	32,660	35,413
Net deferred tax asset	34,059	64,224
Derivative financial instruments	35,007	24,705
Goodwill and other intangible assets, net	342,247	324,072
Other assets	171,135	154,750
Total assets	\$ 12,916,016	\$ 12,573,192
Liabilities and Shareholders' Equity		
Liabilities:		
Deposits:		
Noninterest-bearing demand	\$ 3,477,979	\$ 3,210,220
Interest-bearing deposits	7,419,265	7,324,293
Total deposits	10,897,244	10,534,513
Federal Home Loan Bank advances	-	160,000
Long-term debt	212,664	267,189
Derivative financial instruments	15,516	26,433
Accrued expenses and other liabilities	154,900	127,503
Total liabilities	11,280,324	11,115,638
Commitments and contingencies		
Shareholders' equity:		
Common stock, \$1 par value; 150,000,000 shares authorized; 79,013,729 and 79,234,077 shares issued and outstanding	79,014	79,234
Common stock issuable; 664,640 and 674,499 shares	11,491	10,744
Capital surplus	1,496,641	1,499,584
Retained earnings (accumulated deficit)	40,152	(90,419)
Accumulated other comprehensive income (loss)	8,394	(41,589)
Total shareholders' equity	\$ 1,635,692	\$ 1,457,554
Total liabilities and shareholders' equity	\$ 12,916,016	\$ 12,573,192



**Our culture gives us a competitive
edge both as a place to work and a
place to bank.**

United Community Bank
2019

Consolidated Statements of Income

(in thousands, except per share data)

	2019	2018	2017
Interest Revenue			
Loans, including fees	\$ 476,039	\$ 420,383	\$ 315,050
Investment securities:			
Taxable	69,920	73,496	70,172
Tax exempt	4,564	4,189	2,216
Deposits in banks and short-term investments	2,183	2,012	2,282
Total interest revenue	<u>552,706</u>	<u>500,080</u>	<u>389,720</u>
Interest Expense			
Deposits	66,856	39,543	17,062
Short-term borrowings	838	1,112	352
Federal Home Loan Bank advances	2,697	6,345	6,095
Long-term debt	12,921	14,330	10,226
Total interest expense	<u>83,312</u>	<u>61,330</u>	<u>33,735</u>
Net interest revenue	469,394	438,750	355,985
Provision for credit losses	13,150	9,500	3,800
Net interest revenue after provision for credit losses	<u>456,244</u>	<u>429,250</u>	<u>352,185</u>
Noninterest Income			
Service charges and fees	36,797	35,997	38,295
Mortgage loan gains and other related fees	27,145	19,010	18,320
Brokerage fees	6,150	5,191	4,633
Gains from other loan sales, net	6,867	9,277	10,493
Securities (losses) gains, net	(1,021)	(656)	42
Other	28,775	24,142	16,477
Noninterest income	<u>104,713</u>	<u>92,961</u>	<u>88,260</u>
Total revenue	<u>560,957</u>	<u>522,211</u>	<u>440,445</u>
Noninterest Expenses			
Salaries and employee benefits	196,440	181,015	153,098
Occupancy	23,350	22,781	20,344
Communications and equipment	24,613	21,277	19,660
FDIC assessments and other regulatory charges	4,901	8,491	6,534
Professional fees	17,028	15,540	12,074
Lending and loan servicing expense	9,416	8,697	7,512
Outside services - electronic banking	7,020	6,623	6,487
Postage, printing and supplies	6,370	6,416	5,952
Advertising and public relations	6,170	5,991	4,242
Amortization of intangibles	4,938	6,846	4,845
Merger-related and other charges	6,907	5,414	13,901
Other	15,092	17,194	12,962
Total noninterest expenses	<u>322,245</u>	<u>306,285</u>	<u>267,611</u>
Income before income taxes	238,712	215,926	172,834
Income tax expense	52,991	49,815	105,013
Net income	<u>\$ 185,721</u>	<u>\$ 166,111</u>	<u>\$ 67,821</u>
Net income available to common shareholders	<u>\$ 183,346</u>	<u>\$ 164,927</u>	<u>\$ 67,250</u>
Income per common share:			
Basic	\$ 2.31	\$ 2.07	\$ 0.92
Diluted	2.31	2.07	0.92
Weighted average common shares outstanding:			
Basic	79,700	79,662	73,247
Diluted	79,708	79,671	73,259



Through careful planning, a thoughtful growth strategy, and a focus on fundamental values, we have built one of the best financial institutions in the South. The ability of our team to come together to pursue a common purpose has given us a foundation for growth.

United Community Bank
2019

Selected Data—Quarterly Summary

(in millions, except per share data)

	2019				2018
	Q4	Q3	Q2	Q1	Q4
Earnings Summary					
Net interest revenue	\$ 116.6	\$ 119.3	\$ 117.8	\$ 115.6	\$ 114.9
Provision for credit losses	(3.5)	(3.1)	(3.2)	(3.3)	(2.1)
Noninterest income	30.2	29.0	24.5	21.0	23.0
Noninterest expense	(81.4)	(82.9)	(81.8)	(76.1)	(78.2)
Income tax expense	(12.9)	(13.9)	(13.2)	(12.9)	(12.5)
Net income—GAAP	49.0	48.4	44.1	44.3	45.1
Merger-related & non-operating charges, net of tax benefit	(0.1)	2.0	3.1	0.5	0.6
Net income—operating ⁽¹⁾	\$ 48.9	\$ 50.4	\$ 47.2	\$ 44.8	\$ 45.7
Performance Measures					
Per common share:					
Diluted net income—GAAP	\$ 0.61	\$ 0.60	\$ 0.55	\$ 0.55	\$ 0.56
Diluted net income—operating ⁽¹⁾	0.61	0.63	0.59	0.56	0.57
Cash dividends declared	0.18	0.17	0.17	0.16	0.16
Book value	20.53	20.16	19.65	18.93	18.24
Tangible book value ⁽²⁾	16.28	15.90	15.38	14.93	14.24
Key performance ratios:					
Net interest margin ⁽³⁾	3.93 %	4.12 %	4.12 %	4.10 %	3.97 %
Return on assets—GAAP ⁽³⁾	1.50	1.51	1.40	1.44	1.43
Return on assets—operating ⁽¹⁾⁽³⁾	1.50	1.58	1.50	1.45	1.45
Return on common equity—GAAP ⁽³⁾⁽⁴⁾	12.07	12.16	11.45	11.85	12.08
Return on common equity—operating ⁽¹⁾⁽³⁾⁽⁴⁾	12.06	12.67	12.27	12.00	12.25
Return on tangible common equity—operating ⁽¹⁾⁽²⁾⁽³⁾⁽⁴⁾	15.49	16.38	15.88	15.46	15.88
Equity to total assets	12.66	12.53	12.25	12.06	11.59
Tangible common equity to tangible assets ⁽²⁾	10.32	10.16	9.86	9.76	9.29
Asset Quality					
Non-performing loans	\$ 35.3	\$ 30.8	\$ 26.6	\$ 23.6	\$ 23.8
Foreclosed properties	0.5	0.1	0.1	1.1	1.3
Total non-performing assets (NPAs)	35.8	30.9	26.7	24.7	25.1
Allowance for loan losses	62.1	62.5	62.2	61.6	61.2
Net charge-offs	3.9	2.7	2.4	3.1	1.8
Allowance for loan losses to loans	0.70 %	0.70 %	0.70 %	0.73 %	0.73 %
Net charge-offs to average loans ⁽³⁾	0.18	0.12	0.11	0.15	0.09
NPAs to loans and foreclosed properties	0.41	0.35	0.30	0.29	0.30
NPAs to total assets	0.28	0.24	0.21	0.20	0.20
At Period End					
Loans	\$ 8,813	\$ 8,903	\$ 8,838	\$ 8,493	\$ 8,383
Investment securities	2,559	2,515	2,620	2,720	2,903
Total assets	12,916	12,809	12,779	12,506	12,573
Deposits	10,897	10,757	10,591	10,534	10,535
Shareholders' equity	1,636	1,605	1,566	1,508	1,458
Common shares outstanding (thousands)	79,014	78,974	79,075	79,035	79,234

⁽¹⁾ Excludes merger-related and other non-operating charges. ⁽²⁾ Excluded the effect of acquisition related intangibles and associated amortization.

⁽³⁾ Annualized. ⁽⁴⁾ Net income divided by average realized common equity, which excludes accumulated other comprehensive income (loss).

Corporate Information

Financial Information

Analysts and investors seeking financial information should contact:

Jefferson L. Harralson
Chief Financial Officer
864-240-6208 | jefferson_harralson@ucbi.com

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 performance measures 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

		High	Low	Close	Average Daily Volume
2018	4 th	\$ 28.88	\$ 20.23	\$ 21.46	509,152
2019	1 st	\$ 29.79	\$ 21.19	\$ 24.93	507,207
	2 nd	28.98	24.91	28.56	427,652
	3 rd	29.28	25.24	28.35	357,739
	4 th	31.66	27.01	30.88	363,152

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. Alternatively, shareholders may contact Investor Relations at 866-270-5900 or 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

Registrar Transfer Agent

Continental Stock Transfer & Trust Co.
17 Battery Park, 8th Floor
New York, NY 10004
212-509-4000 | continentalstock.com

Equal Opportunity Employer

United Community Banks, Inc. 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.

Board Of Directors

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

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

L. Cathy Cox
Dean
School of Law, Mercer University

Kenneth L. Daniels
Retired Chief Credit Risk and Policy Officer
BB&T Corporation

Lance F. Drummond
Retired Executive Vice President Operations and Technology
TD Canada Trust

H. Lynn Harton
Chairman
Chief Executive Officer

Jennifer Mann
Executive Vice President
Chief Human Resources Officer
SAS Institute, Inc.

David C. Shaver
Chief Executive Officer
Cost Segregation Advisors, LLC

Tim R. Wallis
Owner and President
Wallis Printing Company

David H. Wilkins
Partner
Nelson, Mullins, Riley & Scarborough, LLP

Executive Officers

H. Lynn Harton
Chairman
Chief Executive Officer

Jefferson L. Harralson
Chief Financial Officer

Robert A. Edwards
Chief Risk Officer

Melinda Davis Lux
General Counsel and Corporate Secretary

Richard W. Bradshaw
Chief Banking Officer

Mark Terry
Chief Information Officer

