

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

1. Name and Address of Reporting Person* <u>GILLILAND THOMAS C</u>  (Last) (First) (Middle) PO BOX 398  (Street) BLAIRSVILLE GA 30214  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>UNITED COMMUNITY BANKS INC [ UCBI ]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) EVP, Corp Sec & General Couns
	3. Date of Earliest Transaction (Month/Day/Year) 07/29/2003	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	07/29/2003		G		6,000	A	(1)	7,854	D	
Common Stock	07/29/2003		F		6,020	D	\$28.16	1,834	D	
Common Stock	07/29/2003		M		15,000	A	\$5	16,834	D	
Common Stock	07/29/2003		M		10,500	A	\$9	27,334 <sup>(2)</sup>	D	
Common Stock								12,515.7187	I	By 401k
Common Stock								6,270	I	Cust FBO Thomas C. Gilliland, Jr. (Son)
Common Stock								6,270	I	Cust FBO Jason W. Gilliland (Son)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Option to Purchase Common Stock	\$5	07/29/2003		M		15,000		01/01/1995 <sup>(3)</sup>	01/01/2005	Common Stock	15,000	\$5	98,000	D	
Option to Purchase Common Stock	\$9	07/29/2003		M		10,500		01/01/1996 <sup>(4)</sup>	01/01/2006	Common Stock	10,500	\$9	87,500	D	

**Explanation of Responses:**

- Shares were gifted at no cost to Mr. Gilliland.
- Does not include 276,584 shares owned by Mr. Gilliland's wife for which he disclaims beneficial ownership.
- 1995 Options were 20% vested on this date of grant, then vested an additional 20% each annual anniversary.
- 1996 Options were 20% vested on this date of grant, then vested an additional 20% each annual anniversary.

**Remarks:**

Thomas C. Gilliland

07/30/2003

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.**