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): July 21, 2026

UNITED COMMUNITY BANKS, INC.

(Exact name of registrant as specified in its charter)

Georgia	001-35095	58-1807304
(State or other jurisdiction of incorporation)	(Commission file number)	(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:

Title of Each Class	Trading Symbol(s)	Name of Each Exchange on Which Registered
Common stock, par value $1 per share	UCB	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 2.02 **Results of Operations and Financial Condition.**

On July 21, 2026, United Community Banks, Inc. ("United Community") issued a press release announcing financial results for its second fiscal quarter of 2026. The press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

The information furnished pursuant to this Item 2.02, including Exhibit 99.1, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act") or otherwise subject to the liabilities under Section 18 of the Exchange Act and shall not be deemed to be incorporated by reference into any filing of the Company under the Securities Act of 1933 or the Exchange Act.

Item 7.01 **Regulation FD Disclosure.**

On July 21, 2026, United Community will hold an earnings conference call and webcast at 9:00 a.m. (Eastern Time) to discuss financial results for its second fiscal quarter of 2026. The press release referenced above in Item 2.02 contains information about how to access the conference call and webcast. A copy of the slide presentation to be used during the earnings call and webcast is furnished as Exhibit 99.2 to this Current Report on Form 8-K. The slide presentation also will be available on our website, www.ucbi.com, under the "Investor Relations – Events and Presentations" section.

The information furnished pursuant to this Item 7.01, including Exhibit 99.2, shall not be deemed "filed" for purposes of Section 18 of the Exchange Act or otherwise subject to the liabilities under Section 18 of the Exchange Act and shall not be deemed to be incorporated by reference into any filing of the Company under the Securities Act of 1933 or the Exchange Act.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

EXHIBIT INDEX

Exhibit No.	Description
99.1	United Community Banks, Inc. Press Release, dated July 21, 2026.
99.2	Slide presentation to be used during July 21, 2026 earnings call.
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, 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
Jefferson L. Harralson
Executive Vice President and Chief Financial Officer

Date: July 21, 2026

For Immediate Release

For more information:
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Chief Financial Officer
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United Community Banks, Inc. Reports Second Quarter Earnings

Strong Loan Growth, Sixth Consecutive Quarter of Margin Expansion, and Focus on Core Banking Business Drive Quarterly Results

GREENVILLE, SC – July 21, 2026 – United Community Banks, Inc. (NYSE: UCB) (United) today announced financial results for the quarter ended June 30, 2026, with strong spread income driven by 6.8% annualized loan growth and margin expansion for the sixth consecutive quarter.

Chairman and CEO Lynn Harton stated, "Our second quarter results reflect strong loan growth and a strategic emphasis on our core banking business. Our loan portfolio grew $332 million in the second quarter, an annualized rate of 6.8%, reflecting the demographic strength of our geographic footprint and the diligence of our bankers. Excluding the sale of our Navitas equipment finance business, which is expected to close in the third quarter, per a previously announced agreement, we had over $1 billion in loan production and grew loans 6.4%, annualized. We further widened our net interest margin, which is up for the sixth consecutive quarter, while maintaining our focus on disciplined relationship pricing."

Harton continued, "We've recently announced the acquisition of Peach State Bank and the sale of Navitas, two strategic actions that I'm confident will be catalysts to the opportunities United has to expand and deepen relationships in the Southeast, one of the best footprints in banking. These transactions strengthen our ability to focus on our core business and position us for greater long-term success."

Second Quarter 2026 Financial Highlights:

- EPS of $0.95 was up $0.32 on a GAAP basis compared to second quarter of 2025, and EPS of $0.71 was up $0.05, or 8%, on an operating basis compared to second quarter of 2025.
  - GAAP EPS included a $38.5 million pre-tax provision release resulting from the reclassification of Navitas equipment finance loans to held-for-sale in the second quarter, pursuant to a previously announced agreement, which is expected to close in the third quarter of 2026.
- Net income of $115.6 million and pre-tax, pre-provision income of $119.4 million, up $36.9 million and $7.0 million, respectively, from a year ago.
- Total revenue of $279.3 million improved $19.0 million, or 7%, from a year ago.
- Net interest margin of 3.68% increased by 18 basis points from a year ago and 3 basis points from the first quarter of 2026. The improvement from a year ago results from a lower cost of funds and improving asset mix.

- Provision for credit losses was a negative $29.8 million, reflecting the $38.5 million release of the allowance on the Navitas loans that were reclassified to held-for-sale.
  - Excluding the release, the provision was $8.7 million, down $3.1 million from a year ago and $2.2 million from the first quarter.
  - Allowance for credit losses coverage was 1.04% of total loans; net charge-offs were $7.9 million, or 0.16% of average loans, annualized. Second quarter net charge-offs include $3.7 million on the Navitas portfolio.
- Noninterest expense was up $2.6 million on a GAAP basis and up $7.4 million on an operating basis compared to the first quarter.
  - Included in noninterest expense is a settlement payment to the State of California to obtain a lender's license for Navitas. Navitas previously held a California lender's license; however, after being acquired by United, Navitas believed that, as a bank subsidiary, they were no longer required to hold a license. The matter has been closed and license obtained. United incurred a $4.5 million expense in the second quarter, representing a payment to the California Department of Financial Protection and Innovation (DFPI) and our associated legal fees.
- Efficiency ratio of 57.0% on a GAAP basis, or 56.7% on an operating basis, up slightly from a year ago and first quarter mostly due to the Navitas California license settlement.
- Loan growth of $332 million, or 6.8% annualized, from the first quarter.
- Customer deposits were down $295 million from the first quarter, mostly due to seasonal public funds outflows.
- Return on assets was 1.63% on a GAAP basis and 1.22% on an operating basis.
- Return on common equity and return on tangible common equity on an operating basis were 12.6% and 13.0%, respectively.
- Maintained strong capital ratios with preliminary Common Equity Tier 1 of 13.5%.
- Quarterly common dividend of $0.25 per share declared during the quarter, up 4% year over year.

Conference Call

United will hold a conference call on Tuesday, July 21, 2026 at 9:00 a.m. EDT to discuss the contents of this press release and to share business highlights for the quarter. Participants can pre-register for the conference call by navigating to **https://dpregister.com/sreg/10209320/1040bcbbd98**. Those without internet access or unable to pre-register may dial in by calling 1-844-676-1337. The conference call also will be webcast and can be accessed by selecting "Events and Presentations" under "News and Events" within the Investor Relations section of the company's website, ucbi.com.

UNITED COMMUNITY BANKS, INC.
Selected Financial Information
(in thousands, except per share data)

	2026		2025				For the Six Months Ended June 30,		
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	Second Quarter 2026 - 2025 Change	2026	2025	YTD 2026 - 2025 Change
INCOME SUMMARY									
Interest revenue	$ 344,371	$ 333,961	$ 346,367	$ 353,850	$ 347,365		$ 678,332	$ 682,722	
Interest expense	103,471	101,197	108,441	120,221	121,834		204,668	245,170	
Net interest revenue	240,900	232,764	237,926	233,629	225,531	7%	473,664	437,552	8%
Noninterest income	38,380	43,746	40,462	43,219	34,708	11	82,126	70,364	17
Total revenue	279,280	276,510	278,388	276,848	260,239	7	555,790	507,916	9
Provision for credit losses	(29,803)	10,853	13,662	7,907	11,818	n/m	(18,950)	27,237	n/m
Noninterest expense	159,915	157,302	152,048	150,868	147,919	8	317,217	289,018	10
Income before income tax expense	149,168	108,355	112,678	118,073	100,502	48	257,523	191,661	34
Income tax expense	33,530	24,066	26,223	26,579	21,769	54	57,596	41,515	39
Net income	115,638	84,289	86,455	91,494	78,733	47	199,927	150,146	33
Non-operating items	(37,582)	508	606	3,468	4,833		(37,074)	6,130	
Income tax benefit of non-operating items	8,347	(113)	(133)	(751)	(1,047)		8,234	(1,328)	
Net income - operating (1)	**$ 86,403**	**$ 84,684**	**$ 86,928**	**$ 94,211**	**$ 82,519**	5	**$ 171,087**	**$ 154,948**	10
Pre-tax pre-provision income (5)	$ 119,365	$ 119,208	$ 126,340	$ 125,980	$ 112,320	6	$ 238,573	$ 218,898	9
PERFORMANCE MEASURES									
Per common share:									
Diluted net income - GAAP	$ 0.95	$ 0.69	$ 0.70	$ 0.70	$ 0.63	51	$ 1.65	$ 1.21	36
Diluted net income - operating (1)	0.71	0.70	0.71	0.75	0.66	8	1.41	1.25	13
Cash dividends declared	0.25	0.25	0.25	0.25	0.24	4	0.50	0.48	4
Book value	31.27	30.54	30.17	29.44	28.89	8	31.27	28.89	8
Tangible book value (3)	23.31	22.56	22.24	21.59	21.00	11	23.31	21.00	11
Key performance ratios:									
Return on common equity - GAAP (2)(4)	12.56%	9.35%	9.48%	9.20%	8.45%		10.97%	8.18%	
Return on common equity - operating (1)(2)(4)	9.39	9.39	9.53	9.83	8.87		9.39	8.45	
Return on tangible common equity - operating (1)(2)(3)(4)	12.98	13.05	13.31	13.56	12.34		13.02	11.78	
Return on assets - GAAP (4)	1.63	1.22	1.21	1.29	1.11		1.43	1.06	
Return on assets - operating (1)(4)	1.22	1.22	1.22	1.33	1.16		1.22	1.10	
Return on assets - pre-tax pre-provision, excluding non-operating items(1)(4)(5)	1.70	1.73	1.78	1.83	1.66		1.71	1.61	
Net interest margin (fully taxable equivalent) (4)	3.68	3.65	3.62	3.58	3.50		3.66	3.43	
Efficiency ratio - GAAP	57.01	56.66	54.40	54.30	56.69		56.84	56.71	
Efficiency ratio - operating (1)	56.69	55.65	54.19	53.05	54.84		56.18	55.51	
Equity to total assets	12.89	12.97	12.99	12.78	12.86		12.89	12.86	
Tangible common equity to tangible assets (3)	9.94	9.92	9.92	9.71	9.45		9.94	9.45	
ASSET QUALITY									
Nonperforming assets ("NPAs")	$ 103,387	$ 98,623	$ 93,498	$ 97,916	$ 83,959	23	$ 103,387	$ 83,959	23
ACL - funded loans	168,705	208,396	210,429	215,791	216,500	(22)	168,705	216,500	(22)
ACL - total	188,329	225,996	225,520	228,276	228,045	(17)	188,329	228,045	(17)
Net charge-offs	7,864	10,377	16,418	7,676	8,225	(4)	18,241	17,832	2
ACL - funded loans to loans	0.94%	1.06%	1.09%	1.13%	1.14%		0.94%	1.14%	
ACL - total to loans	1.04	1.15	1.16	1.19	1.21		1.04	1.21	
Net charge-offs to average loans (4)	0.16	0.22	0.34	0.16	0.18		0.19	0.20	
NPAs to total assets	0.36	0.35	0.33	0.35	0.30		0.36	0.30	
AT PERIOD END ($ in millions)									
Loans held for investment	$ 18,024	$ 19,602	$ 19,384	$ 19,175	$ 18,921	(5)	$ 18,024	$ 18,921	(5)
Investment securities	6,377	5,889	5,988	6,163	6,382	—	6,377	6,382	—
Total assets	29,051	28,177	28,003	28,143	28,086	3	29,051	28,086	3
Deposits	23,724	24,025	23,798	24,021	23,963	(1)	23,724	23,963	(1)
Shareholders' equity	3,745	3,655	3,639	3,597	3,613	4	3,745	3,613	4
Common shares outstanding (thousands)	119,764	119,684	120,598	121,553	121,431	(1)	119,764	121,431	(1)

(1) Excludes non-operating items as detailed on Non-GAAP Performance Measures Reconciliation. (2) Net income less preferred stock dividends, divided by average common equity. (3) Excludes effect of acquisition related intangibles and associated amortization. (4) Annualized. (5) Excludes income tax expense and provision for credit losses.

UNITED COMMUNITY BANKS, INC.
Loan Portfolio Composition at Period-End

(in millions)	2026 Second Quarter	2026 First Quarter	2025 Fourth Quarter	2025 Third Quarter	2025 Second Quarter	Linked Quarter Change	Year over Year Change
LOANS BY CATEGORY							
Owner occupied commercial RE	$ 4,117	$ 4,041	$ 3,950	$ 3,678	$ 3,563	$ 76	$ 554
Income producing commercial RE	5,018	4,984	5,032	4,534	4,548	34	470
Commercial & industrial (1)	2,859	2,771	2,696	2,593	2,516	88	343
Commercial construction & land	1,143	1,072	998	1,734	1,752	71	(609)
Equipment financing (1)	—	1,897	1,848	1,808	1,778	(1,897)	(1,778)
Total commercial	13,137	14,765	14,524	14,347	14,157	(1,628)	(1,020)
Residential mortgage	3,101	3,122	3,157	3,198	3,210	(21)	(109)
Home equity	1,403	1,344	1,319	1,252	1,180	59	223
Residential construction & land	195	185	191	178	174	10	21
Consumer	193	187	188	192	191	6	2
Other	(5)	(1)	5	8	9	(4)	(14)
Total loans held for investment	$ 18,024	$ 19,602	$ 19,384	$ 19,175	$ 18,921	$ (1,578)	$ (897)
LOANS BY MARKET							
Georgia	$ 4,662	$ 4,617	$ 4,635	$ 4,584	$ 4,551	$ 45	$ 111
South Carolina	3,130	3,037	2,971	2,926	2,872	93	258
North Carolina	2,706	2,722	2,712	2,676	2,626	(16)	80
Tennessee	1,962	1,895	1,913	1,902	1,881	67	81
Florida	3,283	3,229	3,102	3,040	2,966	54	317
Alabama	1,082	1,049	1,050	1,054	1,016	33	66
Commercial Banking Solutions (2)	1,199	3,053	3,001	2,993	3,009	(1,854)	(1,810)
Total loans held for investment	$ 18,024	$ 19,602	$ 19,384	$ 19,175	$ 18,921	$ (1,578)	$ (897)

(1) Substantially all equipment financing loans were transferred to held for sale in the second quarter of 2026 as a result of the pending sale of Navitas Credit Corp. The remaining $35.9 million to be retained were reclassified to the commercial & industrial line as equipment financing no longer represents a significant held-for-investment category at June 30, 2026.

(2) Reduction in the second quarter of 2026 reflects the transfer of substantially all equipment financing loans to held for sale.

UNITED COMMUNITY BANKS, INC.
Credit Quality
(in thousands)

	2026		2025
	Second Quarter	First Quarter	Fourth Quarter
NONACCRUAL LOANS			
Owner occupied RE	$ 20,027	$ 18,265	$ 11,165
Income producing RE	11,655	11,037	11,488
Commercial & industrial	21,147	19,890	18,294
Commercial construction & land	916	17	18
Equipment financing [(1)]	—	8,024	10,383
Total commercial	53,745	57,233	51,348
Residential mortgage	30,506	31,906	32,423
Home equity	6,435	6,209	5,247
Residential construction & land	338	355	1,079
Consumer	977	1,009	1,001
Total nonaccrual loans held for investment	92,001	96,712	91,098
Equipment finance nonaccrual loans held for sale [(1)]	9,392	—	—
OREO and repossessed assets	1,994	1,911	2,400
Total NPAs	$ 103,387	$ 98,623	$ 93,498

(1) Substantially all equipment financing loans were transferred to held for sale in the second quarter of 2026 as a result of the pending sale of Navitas Credit Corp.

	2026				2025	
	Second Quarter		First Quarter		Fourth Quarter	
(in thousands)	Net Charge-Offs	Net Charge-Offs to Average Loans [(1)]	Net Charge-Offs	Net Charge-Offs to Average Loans [(1)]	Net Charge-Offs	Net Charge-Offs to Average Loans [(1)]
NET CHARGE-OFFS (RECOVERIES) BY CATEGORY						
Owner occupied RE	$ (3,447)	(0.34)%	$ 666	0.07%	$ 1,610	0.17%
Income producing RE	57	—	(85)	(0.01)	(116)	(0.01)
Commercial & industrial	6,859	0.97	3,309	0.50	7,557	1.15
Commercial construction & land	(22)	(0.01)	6	—	1,484	0.35
Equipment financing	3,697	0.78	5,835	1.29	5,092	1.12
Total commercial	7,144	0.19	9,731	0.27	15,627	0.43
Residential mortgage	57	0.01	133	0.02	126	0.02
Home equity	(24)	(0.01)	(54)	(0.02)	(94)	(0.03)
Residential construction & land	(6)	(0.01)	12	0.03	16	0.03
Consumer	693	1.47	555	1.21	743	1.55
Total	$ 7,864	0.16	$ 10,377	0.22	$ 16,418	0.34

(1) Annualized.

UNITED COMMUNITY BANKS, INC.
Consolidated Balance Sheets *(Unaudited)*

(in thousands, except share and per share data)	June 30, 2026	December 31, 2025
ASSETS		
Cash and due from banks	$ 129,113	$ 202,586
Interest-bearing deposits in banks	325,984	193,168
Cash and cash equivalents	455,097	395,754
Trading securities	91,377	—
Debt securities available-for-sale	4,106,366	3,750,863
Debt securities held-to-maturity (fair value $1,848,900 and $1,918,426, respectively)	2,179,043	2,237,356
Mortgage loans held for sale	53,518	39,381
Equipment financing receivables held for sale	1,909,186	—
Loans and leases held for investment	18,024,130	19,384,317
Less allowance for credit losses - loans and leases	(168,705)	(210,429)
Loans and leases, net	17,855,425	19,173,888
Premises and equipment, net	394,343	393,714
Bank-owned life insurance	367,506	364,184
Goodwill and other intangible assets, net	961,881	967,882
Other assets	677,400	679,532
Total assets	$ 29,051,142	$ 28,002,554
LIABILITIES AND SHAREHOLDERS' EQUITY		
Liabilities:		
Deposits:		
Noninterest-bearing demand	$ 6,449,517	$ 6,252,252
NOW and interest-bearing demand	5,677,423	5,969,864
Money market	6,678,206	6,696,530
Savings	1,094,565	1,085,331
Time	3,665,862	3,619,189
Brokered	158,636	175,264
Total deposits	23,724,209	23,798,430
Short-term borrowings	360,000	85,000
Federal Home Loan Bank advances	800,000	—
Long-term debt	20,602	120,400
Accrued expense and other liabilities	401,327	360,038
Total liabilities	25,306,138	24,363,868
Shareholders' equity:		
Common stock, $1 par value; 200,000,000 shares authorized, 119,763,827 and 120,598,266 shares issued and outstanding, respectively	119,764	120,598
Capital surplus	2,724,530	2,754,399
Retained earnings	1,053,438	914,261
Accumulated other comprehensive loss	(152,728)	(150,572)
Total shareholders' equity	3,745,004	3,638,686
Total liabilities and shareholders' equity	$ 29,051,142	$ 28,002,554

UNITED COMMUNITY BANKS, INC.
Consolidated Statements of Income *(Unaudited)*

(in thousands, except per share data)	Three Months Ended June 30, 2026	Three Months Ended June 30, 2025	Six Months Ended June 30, 2026	Six Months Ended June 30, 2025
Interest revenue:				
Loans, including fees	$ 295,612	$ 288,284	$ 581,689	$ 562,340
Securities:				
Taxable	44,647	54,191	89,130	111,363
Tax-exempt	1,671	1,671	3,317	3,349
Other	2,441	3,219	4,196	5,670
Total interest revenue	344,371	347,365	678,332	682,722
Interest expense:				
Deposits:				
NOW and interest-bearing demand	28,118	36,956	56,247	74,346
Money market	41,140	49,603	81,849	99,144
Savings	483	1,457	963	2,081
Time	28,362	31,120	57,073	62,499
Deposits	98,103	119,136	196,132	238,070
Short-term borrowings	1,553	83	2,551	1,190
Federal Home Loan Bank advances	3,014	—	3,983	433
Long-term debt	801	2,615	2,002	5,477
Total interest expense	103,471	121,834	204,668	245,170
Net interest revenue	240,900	225,531	473,664	437,552
Noninterest income:				
Service charges and fees	10,375	10,122	19,920	19,657
Mortgage loan gains and other related fees	6,780	5,370	14,809	11,492
Wealth management fees	4,932	4,400	9,561	8,865
Net gains from sales of other loans	947	1,995	2,840	3,391
Lending and loan servicing fees	4,098	3,690	8,069	7,855
Securities (losses) gains, net	(2)	286	131	292
Other	11,250	8,845	26,796	18,812
Total noninterest income	38,380	34,708	82,126	70,364
Total revenue	279,280	260,239	555,790	507,916
Provision for credit losses	(29,803)	11,818	(18,950)	27,237
Noninterest expense:				
Salaries and employee benefits	96,242	86,997	197,491	171,264
Communications and equipment	13,743	13,332	27,845	27,031
Occupancy	11,232	10,935	22,957	21,864
Advertising and public relations	2,708	2,881	5,105	4,762
Postage, printing and supplies	2,744	2,495	5,501	5,056
Professional fees	6,868	5,609	12,444	11,540
Lending and loan servicing expense	3,105	2,330	5,687	4,317
Outside services - electronic banking	3,555	3,570	7,114	6,333
FDIC assessments and other regulatory charges	4,327	4,745	6,596	9,387
Amortization of intangibles	2,938	3,292	6,001	6,578
Merger-related and other charges	895	4,833	1,768	6,130
Other	11,558	6,900	18,708	14,756
Total noninterest expense	159,915	147,919	317,217	289,018
Income before income taxes	149,168	100,502	257,523	191,661
Income tax expense	33,530	21,769	57,596	41,515
Net income	115,638	78,733	199,927	150,146
Preferred stock dividends	—	1,573	—	3,146
Earnings allocated to participating securities	758	438	1,309	850
Net income available to common shareholders	$ 114,880	$ 76,722	$ 198,618	$ 146,150
Net income per common share:				
Basic	$ 0.95	$ 0.63	$ 1.65	$ 1.21
Diluted	0.95	0.63	1.65	1.21
Weighted average common shares outstanding:				
Basic	120,303	121,377	120,400	120,714
Diluted	120,442	121,432	120,583	120,820

UNITED COMMUNITY BANKS, INC.
Average Consolidated Balance Sheets and Net Interest Analysis
For the Three Months Ended June 30,

(dollars in thousands, fully taxable equivalent (FTE))	2026 Average Balance	2026 Interest	2026 Average Rate	2025 Average Balance	2025 Interest	2025 Average Rate
Assets:						
Interest-earning assets:						
Loans, net of unearned income (FTE) (1)(2)	$ 19,717,360	$ 296,278	6.03%	$ 18,664,228	$ 288,023	6.19%
Taxable securities (3)	5,982,611	44,647	2.99	6,492,288	54,191	3.34
Tax-exempt securities (FTE) (1)(3)	340,501	2,226	2.61	354,162	2,236	2.53
Other interest-earning assets	358,914	2,441	2.73	451,953	3,898	3.46
Total interest-earning assets (FTE)	26,399,386	345,592	5.25	25,962,631	348,348	5.38
Noninterest-earning assets:						
Allowance for credit losses	(214,950)			(220,059)		
Cash and due from banks	149,512			203,909		
Premises and equipment	395,986			398,241		
Other assets (3)	1,681,658			1,637,125		
Total assets	$ 28,411,592			$ 27,981,847		
Liabilities and Shareholders' Equity:						
Interest-bearing liabilities:						
Interest-bearing deposits:						
NOW and interest-bearing demand	$ 5,755,001	28,118	1.96	$ 6,051,489	36,956	2.45
Money market	6,786,045	41,140	2.43	6,645,336	49,603	2.99
Savings	1,094,441	483	0.18	1,195,295	1,457	0.49
Time	3,661,687	27,955	3.06	3,532,848	30,596	3.47
Brokered time deposits	50,655	407	3.22	50,488	524	4.16
Total interest-bearing deposits	17,347,829	98,103	2.27	17,475,456	119,136	2.73
Federal funds purchased and other borrowings	167,718	1,553	3.71	7,412	83	4.49
Federal Home Loan Bank advances	313,791	3,014	3.85	—	—	—
Long-term debt	52,420	801	6.13	237,992	2,615	4.41
Total borrowed funds	533,929	5,368	4.03	245,404	2,698	4.41
Total interest-bearing liabilities	17,881,758	103,471	2.32	17,720,860	121,834	2.76
Noninterest-bearing liabilities:						
Noninterest-bearing deposits	6,422,393			6,351,540		
Other liabilities	415,721			346,643		
Total liabilities	24,719,872			24,419,043		
Shareholders' equity	3,691,720			3,562,804		
Total liabilities and shareholders' equity	$ 28,411,592			$ 27,981,847		
Net interest revenue (FTE)		$ 242,121			$ 226,514	
Net interest-rate spread (FTE)			2.93%			2.62%
Net interest margin (FTE) (4)			3.68%			3.50%

(1) Interest revenue on tax-exempt securities and loans includes a taxable-equivalent adjustment to reflect comparable interest on taxable securities and loans. The FTE adjustment totaled $1.22 million and $983,000, respectively, for the three months ended June 30, 2026 and 2025. The tax rate used to calculate the adjustment was 25%, reflecting the statutory federal income tax rate and the federal tax adjusted state income tax rate.

(2) Included in the average balance of loans outstanding are loans on which the accrual of interest has been discontinued.

(3) Unrealized gains and losses on AFS securities, including those related to the transfer from AFS to HTM, have been reclassified to other assets. Pretax unrealized losses of $191 million in 2026 and $240 million in 2025 are included in other assets for purposes of this presentation.

(4) Net interest margin is taxable equivalent net interest revenue divided by average interest-earning assets.

UNITED COMMUNITY BANKS, INC.
Average Consolidated Balance Sheets and Net Interest Analysis
For the Six Months Ended June 30,

(dollars in thousands, fully taxable equivalent (FTE))	2026 Average Balance	2026 Interest	2026 Average Rate	2025 Average Balance	2025 Interest	2025 Average Rate
Assets:						
Interest-earning assets:						
Loans, net of unearned income (FTE) (1)(2)	$ 19,561,444	$ 582,907	6.01%	$ 18,440,110	$ 561,953	6.15%
Taxable securities (3)	5,954,901	89,130	2.99	6,614,294	111,363	3.37
Tax-exempt securities (FTE) (1)(3)	343,445	4,428	2.58	355,430	4,481	2.52
Other interest-earning assets	333,809	4,196	2.53	426,415	6,899	3.26
Total interest-earning assets (FTE)	26,193,599	680,661	5.23	25,836,249	684,696	5.34
Non-interest-earning assets:						
Allowance for loan losses	(213,914)			(215,141)		
Cash and due from banks	174,659			211,681		
Premises and equipment	394,925			397,347		
Other assets (3)	1,693,548			1,623,689		
Total assets	$ 28,242,817			$ 27,853,825		
Liabilities and Shareholders' Equity:						
Interest-bearing liabilities:						
Interest-bearing deposits:						
NOW and interest-bearing demand	$ 5,803,781	56,247	1.95	$ 6,092,519	74,346	2.46
Money market	6,806,264	81,849	2.43	6,614,819	99,144	3.02
Savings	1,092,161	963	0.18	1,146,075	2,081	0.37
Time	3,656,390	56,138	3.10	3,489,687	61,427	3.55
Brokered time deposits	55,440	935	3.40	50,468	1,072	4.28
Total interest-bearing deposits	17,414,036	196,132	2.27	17,393,568	238,070	2.76
Federal funds purchased and other borrowings	137,858	2,551	3.73	43,883	1,190	5.47
Federal Home Loan Bank advances	208,619	3,983	3.85	19,343	433	4.51
Long-term debt	86,247	2,002	4.68	246,061	5,477	4.49
Total borrowed funds	432,724	8,536	3.98	309,287	7,100	4.63
Total interest-bearing liabilities	17,846,760	204,668	2.31	17,702,855	245,170	2.79
Noninterest-bearing liabilities:						
Noninterest-bearing deposits	6,344,315			6,273,313		
Other liabilities	376,882			358,227		
Total liabilities	24,567,957			24,334,395		
Shareholders' equity	3,674,860			3,519,430		
Total liabilities and shareholders' equity	$ 28,242,817			$ 27,853,825		
Net interest revenue (FTE)		$ 475,993			$ 439,526	
Net interest-rate spread (FTE)			2.92%			2.55%
Net interest margin (FTE) (4)			3.66%			3.43%

(1) Interest revenue on tax-exempt securities and loans includes a taxable-equivalent adjustment to reflect comparable interest on taxable securities and loans. The FTE adjustment totaled $2.33 million and $1.97 million, respectively, for the six months ended June 30, 2026 and 2025. The tax rate used to calculate the adjustment was 25%, reflecting the statutory federal income tax rate and the federal tax adjusted state income tax rate.

(2) Included in the average balance of loans outstanding are loans on which the accrual of interest has been discontinued and loans that are held for sale.

(3) Unrealized gains and losses on AFS securities, including those related to the transfer from AFS to HTM, have been reclassified to other assets. Pretax unrealized losses of $183 million in 2026 and $254 million in 2025 are included in other assets for purposes of this presentation.

(4) Net interest margin is taxable equivalent net-interest revenue divided by average interest-earning assets.

UNITED COMMUNITY BANKS, INC.
Non-GAAP Performance Measures Reconciliation
Selected Financial Information
(in thousands, except per share data)

	2026		2025			For the Six Months Ended June 30,	
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	2026	2025
Noninterest income reconciliation							
Noninterest income (GAAP)	$ 38,380	$ 43,746	$ 40,462	$ 43,219	$ 34,708	$ 82,126	$ 70,364
Gain on terminated cash flow hedge	—	(5,184)	—	—	—	(5,184)	—
Noninterest income - operating	$ 38,380	$ 38,562	$ 40,462	$ 43,219	$ 34,708	$ 76,942	$ 70,364
Provision for credit losses reconciliation							
Provision for credit losses (GAAP)	$ (29,803)	$ 10,853	$ 13,662	$ 7,907	$ 11,818	$ (18,950)	$ 27,237
Release of ACL on equipment finance loans	38,477	—	—	—	—	38,477	—
Provision for credit losses - operating	$ 8,674	$ 10,853	$ 13,662	$ 7,907	$ 11,818	$ 19,527	$ 27,237
Noninterest expense reconciliation							
Noninterest expense (GAAP)	$ 159,915	$ 157,302	$ 152,048	$ 150,868	$ 147,919	$ 317,217	$ 289,018
Payroll transition bonus	—	(6,704)	—	—	—	(6,704)	—
FDIC special assessment accrual reversal	—	1,885	—	—	—	1,885	—
Merger-related and other charges	(895)	(873)	(606)	(3,468)	(4,833)	(1,768)	(6,130)
Noninterest expense - operating	$ 159,020	$ 151,610	$ 151,442	$ 147,400	$ 143,086	$ 310,630	$ 282,888
Net income to operating income reconciliation							
Net income (GAAP)	$ 115,638	$ 84,289	$ 86,455	$ 91,494	$ 78,733	$ 199,927	$ 150,146
Gain on terminated cash flow hedge	—	(5,184)	—	—	—	(5,184)	—
Release of ACL on equipment finance loans	(38,477)	—	—	—	—	(38,477)	—
Payroll transition bonus	—	6,704	—	—	—	6,704	—
FDIC special assessment accrual reversal	—	(1,885)	—	—	—	(1,885)	—
Merger-related and other charges	895	873	606	3,468	4,833	1,768	6,130
Income tax benefit of non-operating items	8,347	(113)	(133)	(751)	(1,047)	8,234	(1,328)
Net income - operating	$ 86,403	$ 84,684	$ 86,928	$ 94,211	$ 82,519	$ 171,087	$ 154,948
Net income to pre-tax pre-provision income reconciliation							
Net income (GAAP)	$ 115,638	$ 84,289	$ 86,455	$ 91,494	$ 78,733	$ 199,927	$ 150,146
Income tax expense	33,530	24,066	26,223	26,579	21,769	57,596	41,515
Provision for credit losses	(29,803)	10,853	13,662	7,907	11,818	(18,950)	27,237
Pre-tax pre-provision income	$ 119,365	$ 119,208	$ 126,340	$ 125,980	$ 112,320	$ 238,573	$ 218,898
Diluted income per common share reconciliation							
Diluted income per common share (GAAP)	$ 0.95	$ 0.69	$ 0.70	$ 0.70	$ 0.63	$ 1.65	$ 1.21
Gain on terminated cash flow hedge	—	(0.03)	—	—	—	(0.03)	—
Release of ACL on equipment finance loans	(0.25)	—	—	—	—	(0.25)	—
Payroll transition bonus	—	0.04	—	—	—	0.04	—
FDIC special assessment accrual reversal	—	(0.01)	—	—	—	(0.01)	—
Merger-related and other charges	0.01	0.01	0.01	0.02	0.03	0.01	0.04
Deemed dividend on preferred stock redemption	—	—	—	0.03	—	—	—
Diluted income per common share - operating	$ 0.71	$ 0.70	$ 0.71	$ 0.75	$ 0.66	$ 1.41	$ 1.25
Book value per common share reconciliation							
Book value per common share (GAAP)	$ 31.27	$ 30.54	$ 30.17	$ 29.44	$ 28.89	$ 31.27	$ 28.89
Effect of goodwill and other intangibles	(7.96)	(7.98)	(7.93)	(7.85)	(7.89)	(7.96)	(7.89)
Tangible book value per common share	$ 23.31	$ 22.56	$ 22.24	$ 21.59	$ 21.00	$ 23.31	$ 21.00
Return on tangible common equity reconciliation							
Return on common equity (GAAP)	12.56%	9.35%	9.48%	9.20%	8.45%	10.97%	8.18%
Gain on terminated cash flow hedge	—	(0.45)	—	—	—	(0.22)	—
Release of ACL on equipment finance loans	(3.25)	—	—	—	—	(1.64)	—
Payroll transition bonus	—	0.58	—	—	—	0.29	—
FDIC special assessment accrual reversal	—	(0.16)	—	—	—	(0.08)	—
Merger-related and other charges	0.08	0.07	0.05	0.29	0.42	0.07	0.27
Deemed dividend on preferred stock redemption	—	—	—	0.34	—	—	—
Return on common equity - operating	9.39	9.39	9.53	9.83	8.87	9.39	8.45
Effect of goodwill and other intangibles	3.59	3.66	3.78	3.73	3.47	3.63	3.33
Return on tangible common equity - operating	12.98%	13.05%	13.31%	13.56%	12.34%	13.02%	11.78%

UNITED COMMUNITY BANKS, INC.
Non-GAAP Performance Measures Reconciliation
Selected Financial Information
(in thousands, except per share data)

	2026		2025			For the Six Months Ended June 30,	
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	2026	2025
Return on assets reconciliation							
Return on assets (GAAP)	1.63%	1.22%	1.21%	1.29%	1.11%	1.43%	1.06%
Gain on terminated cash flow hedge	—	(0.06)	—	—	—	(0.03)	—
Release of ACL on equipment finance loans	(0.42)	—	—	—	—	(0.21)	—
Payroll transition bonus	—	0.07	—	—	—	0.03	—
FDIC special assessment accrual reversal	—	(0.02)	—	—	—	(0.01)	—
Merger-related and other charges	0.01	0.01	0.01	0.04	0.05	0.01	0.04
Return on assets - operating	1.22%	1.22%	1.22%	1.33%	1.16%	1.22%	1.10%
Return on assets to return on assets- pre-tax pre-provision reconciliation							
Return on assets (GAAP)	1.63%	1.22%	1.21%	1.29%	1.11%	1.43%	1.06%
Income tax expense	0.47	0.35	0.37	0.38	0.31	0.41	0.30
Provision for credit losses	(0.42)	0.16	0.19	0.11	0.17	(0.14)	0.20
Gain on terminated cash flow hedge	—	(0.08)	—	—	—	(0.04)	—
Payroll transition bonus	—	0.10	—	—	—	0.05	—
FDIC special assessment accrual reversal	—	(0.03)	—	—	—	(0.01)	—
Merger-related and other charges	0.02	0.01	0.01	0.05	0.07	0.01	0.05
Return on assets - pre-tax pre-provision - operating	1.70%	1.73%	1.78%	1.83%	1.66%	1.71%	1.61%
Efficiency ratio reconciliation							
Efficiency ratio (GAAP)	57.01%	56.66%	54.40%	54.30%	56.69%	56.84%	56.71%
Gain on terminated cash flow hedge	—	1.03	—	—	—	0.52	—
Payroll transition bonus	—	(2.41)	—	—	—	(1.20)	—
FDIC special assessment accrual reversal	—	0.68	—	—	—	0.34	—
Merger-related and other charges	(0.32)	(0.31)	(0.21)	(1.25)	(1.85)	(0.32)	(1.20)
Efficiency ratio - operating	56.69%	55.65%	54.19%	53.05%	54.84%	56.18%	55.51%
Tangible common equity to tangible assets reconciliation							
Equity to total assets (GAAP)	12.89%	12.97%	12.99%	12.78%	12.86%	12.89%	12.86%
Effect of goodwill and other intangibles	(2.95)	(3.05)	(3.07)	(3.07)	(3.10)	(2.95)	(3.10)
Effect of preferred equity	—	—	—	—	(0.31)	—	(0.31)
Tangible common equity to tangible assets	9.94%	9.92%	9.92%	9.71%	9.45%	9.94%	9.45%

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 June 30, 2026, United Community Banks, Inc. had $29.1 billion in assets and operated 200 offices across Alabama, Florida, Georgia, North Carolina, South Carolina and Tennessee. The company also manages a nationally recognized SBA lending franchise and an equipment finance subsidiary, extending its reach to businesses across the country. United Community is the most awarded bank in the Southeast for Retail Banking Customer Satisfaction by J.D. Power, earning more awards than any other bank in the region, including recognition in 12 of the last 17 years. The company has also been named one of the “Best Banks to Work For” by *American Banker* for nine consecutive years. In commercial banking, United Community earned multiple 2026 Greenwich Best Bank awards for Small Business Banking. *Forbes* has consistently named United Community among the World’s Best and America’s Best Banks. Learn more at ucbi.com.

Non-GAAP Financial Measures

This press release, including the accompanying financial statement tables, contains financial information determined by methods other than in accordance with generally accepted accounting principles, or GAAP. This financial information includes certain operating performance measures, which exclude merger-related and other charges that are not considered part of recurring operations, such as “noninterest income – operating”, “noninterest expense - operating”, “provision for credit losses – operating”, “operating net income,” “pre-tax, pre-provision income,” “operating net income per diluted common share,” “operating earnings per share,” “tangible book value per common share,” “operating return on common equity,” “operating return on tangible common equity,” “operating return on assets,” “return on assets - pre-tax, pre-provision - operating,” “return on assets - pre-tax, pre-provision,” “operating efficiency ratio,” and “tangible common equity to tangible assets.” These non-GAAP measures are included because United believes they may provide useful supplemental information for evaluating United’s underlying performance trends. These measures should be viewed in addition to, and not as an alternative to or substitute for, measures determined in accordance with GAAP, and are not necessarily comparable to non-GAAP measures that may be presented by other companies. To the extent applicable, reconciliations of these non-GAAP measures to the most directly comparable measures as reported in accordance with GAAP are included with the accompanying financial statement tables.

Caution About Forward-Looking Statements

This press release contains “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. In general, forward-looking statements usually may be identified through use of words such as “may,” “believe,” “expect,” “anticipate,” “intend,” “will,” “should,” “plan,” “estimate,” “predict,” “continue” and “potential” or the negative of these terms or other comparable terminology. Forward-looking statements are not historical facts and represent management’s beliefs, based upon information available at the time the statements are made, with regard to the matters addressed; they are not guarantees of future performance. Actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. Forward-looking statements are subject to numerous assumptions, risks and uncertainties that change over time and could cause actual results or financial condition to differ materially from those expressed in or implied by such statements.

Factors that could cause or contribute to such differences include, but are not limited to (1) the risk that the financial benefits from the acquisition of Peach State Bancshares, Inc. (“Peach State”) or the sale of the Navitas equipment finance business (“Navitas”) (each a “Transaction” and collectively, the “Transactions”) may not be realized or take longer than anticipated to be realized, (2) disruption from the Transactions of customer, supplier, employee or other business partner relationships, (3) the occurrence of any event, change or other circumstances that could give rise to the termination of the Transaction agreements, (4) the possibility that the costs, fees, expenses and charges related to the Transactions may be greater than anticipated, (5) reputational risk and the reaction of each of the companies’ customers, suppliers, employees or other business partners to the Transactions, (6) the failure of the closing conditions to the Transactions to be satisfied, or any unexpected delay in closing the Transactions, including due to failure to obtain applicable shareholder or regulatory approvals, (7) the risks relating to the integration of Peach State’s operations into the operations of United, including the risk that such integration will be materially delayed or will be more costly or difficult than expected, (8) the risk of potential litigation or regulatory action related to the Transactions, (9) the risks associated with United’s pursuit of future acquisitions, (10) the risk of expansion into new geographic or product markets, (11) the dilution caused by United’s issuance of additional shares of its common stock in the Peach State acquisition, and (12) general competitive, economic, political and market conditions. Further information regarding additional factors which could affect the forward-looking statements can be found in the cautionary language included under the headings “Cautionary Note Regarding Forward-Looking Statements” and “Risk Factors” in United’s Annual Report on Form 10-K for the year ended December 31, 2025, and other documents subsequently filed by United with the U.S. Securities and Exchange Commission (“SEC”).

Many of these factors are beyond United’s ability to control or predict. If one or more events related to these or other risks or uncertainties materialize, or if the underlying assumptions prove to be incorrect, actual results may differ materially from the forward-looking statements. Accordingly, shareholders and investors should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date of this communication, and United undertakes no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law. New risks and uncertainties may emerge from time to time, and it is not possible for United to predict their occurrence or how they will affect United.

United qualifies all forward-looking statements by these cautionary statements.

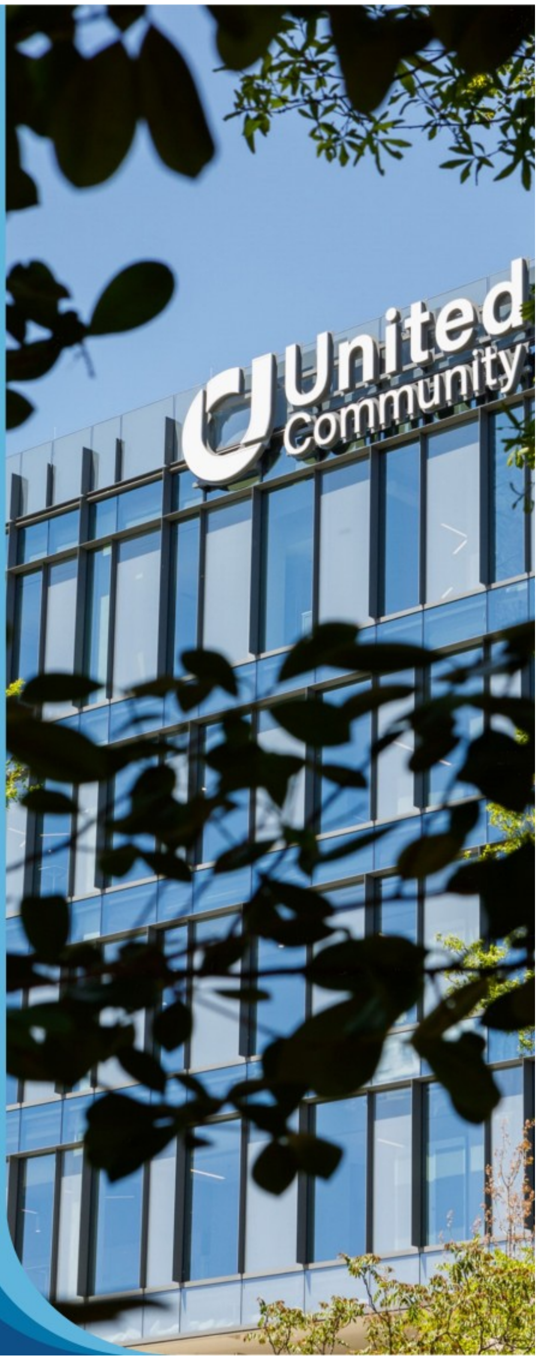
# # #

Exhibit 99.2

2Q26 Investor Presentation

July 21, 2026

United
Community Banks, Inc.



Disclosures

CAUTIONARY STATEMENT

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Factors that could cause or contribute to such differences include, but are not limited to (1) the risk that the financial benefits from the acquisition of Peach State Bancshares, In sale of the Navitas equipment finance business (“Navitas”) (each a “Transaction” and collectively, the “Transactions”) may not be realized or take longer than anticipated to b from the Transactions of customer, supplier, employee or other business partner relationships, (3) the occurrence of any event, change or other circumstances that could give the Transaction agreements, (4) the possibility that the costs, fees, expenses and charges related to the Transactions may be greater than anticipated, (5) reputational risk an the companies’ customers, suppliers, employees or other business partners to the Transactions, (6) the failure of the closing conditions to the Transactions to be satisfied, or closing the Transactions, including due to failure to obtain applicable shareholder or regulatory approvals, (7) the risks relating to the integration of Peach State’s operations into including the risk that such integration will be materially delayed or will be more costly or difficult than expected, (8) the risk of potential litigation or regulatory action related to risks associated with United’s pursuit of future acquisitions, (10) the risk of expansion into new geographic or product markets, (11) the dilution caused by United’s issuance c common stock in the Peach State acquisition, and (12) general competitive, economic, political and market conditions. Further information regarding additional factors which looking statements can be found in the cautionary language included under the headings “Cautionary Note Regarding Forward-Looking Statements” and “Risk Factors” in Ur Form 10-K for the year ended December 31, 2025, and other documents subsequently filed by United with the U.S. Securities and Exchange Commission (“SEC”).

Many of these factors are beyond United’s ability to control or predict. If one or more events related to these or other risks or uncertainties materialize, or if the underlying a incorrect, actual results may differ materially from the forward-looking statements. Accordingly, shareholders and investors should not place undue reliance on any such forward forward-looking statement speaks only as of the date of this communication, and United undertakes no obligation to update or revise any forward-looking statements, wh information, future events or otherwise, except as required by law. New risks and uncertainties may emerge from time to time, and it is not possible for United to predict their oc affect United.

United qualifies all forward-looking statements by these cautionary statements.

NON-GAAP MEASURES

This Investor Presentation includes financial information determined by methods other than in accordance with generally accepted accounting principles (“GAAP”). This finar certain operating performance measures, which exclude merger-related and other charges that are not considered part of recurring operations, such as "noninterest income - expense – operating,” “provision for credit losses – operating”, “operating net income,” “pre-tax, pre-provision income,” “operating net income per diluted common share,” “opera “tangible book value per common share,” “operating return on common equity,” “operating return on tangible common equity,” “operating return on assets,” “return on assets operating,” “return on assets - pre-tax, pre-provision,” “operating efficiency ratio,” and “tangible common equity to tangible assets.”

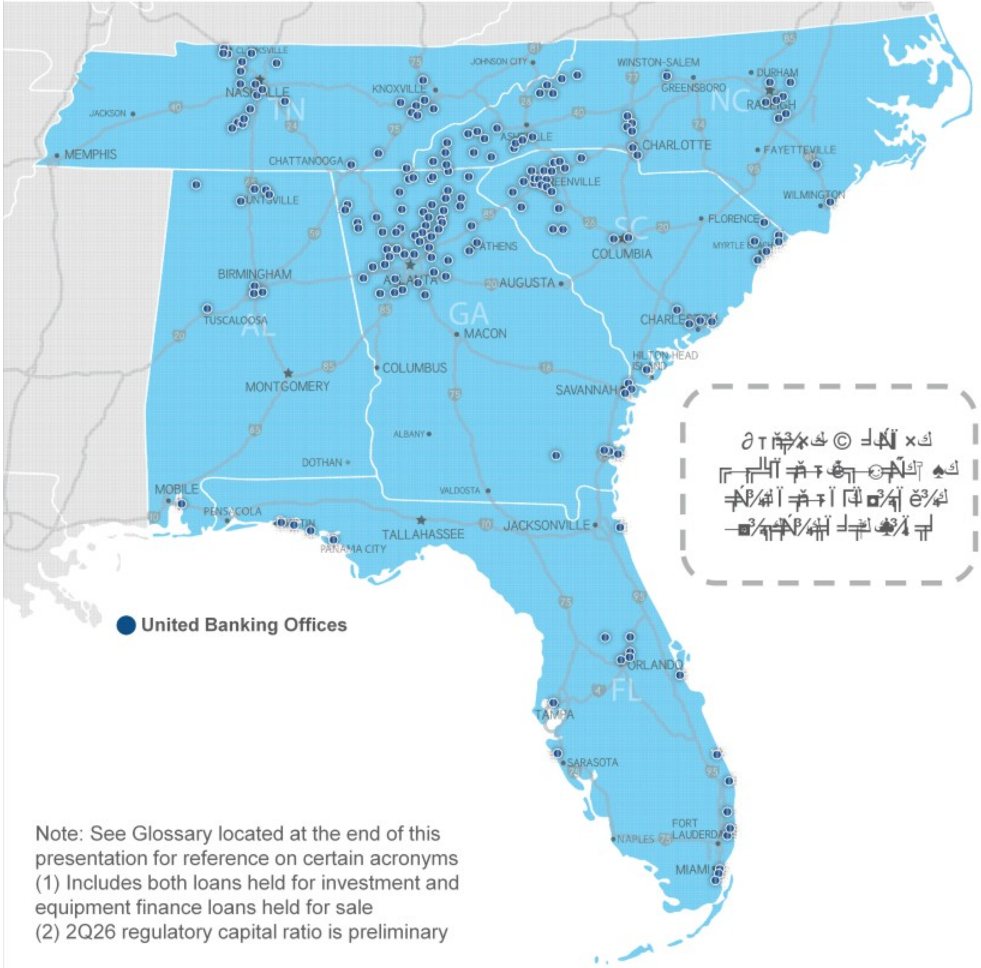
These non-GAAP measures are included because United believes they may provide useful supplemental information for evaluating United’s underlying performance t management uses these measures in managing and evaluating United’s business and intends to refer to them in discussions about United’s operations and performance. Th viewed in addition to, and not as an alternative to or substitute for, measures determined in accordance with GAAP, and are not necessarily comparable to non-GAAP measure by other companies. To the extent applicable, reconciliations of these non-GAAP measures to the most directly comparable measures as reported in accordance with GAA accompanying financial statement tables.

United Community Banks, Inc.

Company (

Premier Southeast Regional Bank – Committed to Service Since 1950

- Metro-focused branch network with locations in the fastest-growing MSAs in the Southeast
- 189 branches, 11 LPOs, and 5 MLOs across six Southeast states; Top 10 deposit market share in GA and SC



Note: See Glossary located at the end of this presentation for reference on certain acronyms
(1) Includes both loans held for investment and equipment finance loans held for sale
(2) 2Q26 regulatory capital ratio is preliminary

$29.1 BILLION IN TOTAL ASSETS

$23.7 BILLION IN TOTAL DEPOSITS

$19 BILLIO TOT LOAN

$0.25 QUARTERLY COMMON DIVIDEND

$3.6 BILLION IN AUM

MOST AW
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BEST B
for out
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BEST BANKS
in 2025 for th

$0.95 Diluted earnings per share – GAAP

$0.71 Diluted earnings per share – operating[1]

8% Year-over-year improvement

1.63% Return on assets – GAAP

1.22% Return on assets – operating[1]

6 bps Year-over-year improvement

1.66% Cost of deposits

35 bps Year-over-year improvement

27% DDA / customer deposits

7% Year-over-year revenue growth

12.6% Return on common equity – GAAP

13.0% Return on tangible common equity – operating[1]

57.0% Efficiency ratio – GAAP

56.7% Efficiency ratio – operating[1]

$23.31 TBV per share[1]

11% Annual growth

3.68% Net interest margin

18 bps Year-over-year improvement

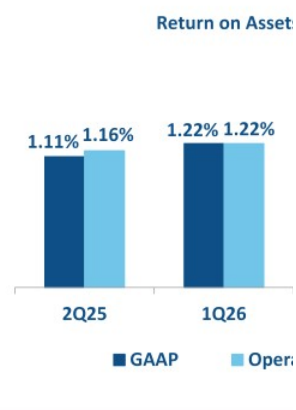
2Q26 Non-Operating Items:

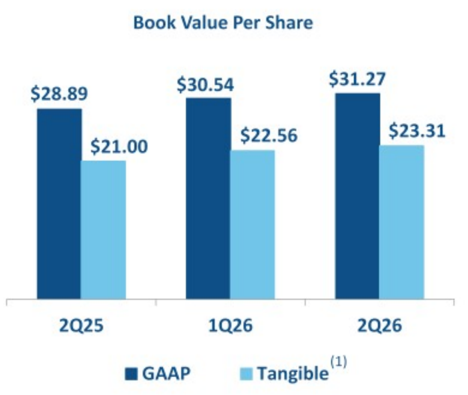
$38.5 million Non-operating release of provision for credit losses on equipment finance loans

2Q26 Notable Items:

$4.5 million Non-interest expense driven by Navitas California license settlement, including legal fees (settlement not tax deductible)

2Q26 Highlights





(1) See non-GAAP reconciliation table slides in the exhibits to this presentation for
of operating performance measures to GAAP performance

Regulatory Approval Received for Peach Stat Acquisition; On Track for 3Q26 Close

Expands Share in Gainesville, Georgia MSA

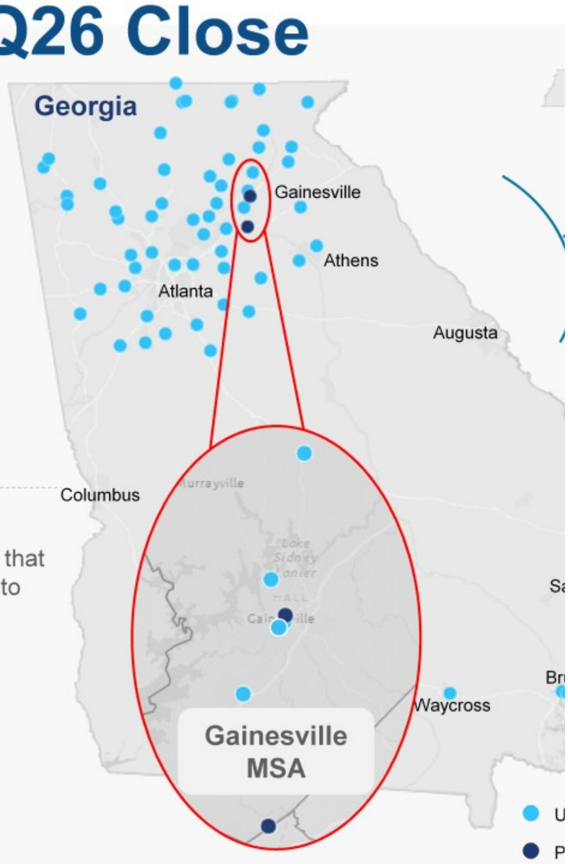
- Takes United to the leading deposit share in the Gainesville, Georgia MSA, up from number three
- Increases United's Gainesville deposit base to $1.6 billion, from $864.1 million, an 81.3% increase[1]
  - The Gainesville MSA, with its 227,000 population, enjoyed 11.9% growth from 2020-2026 compared to 5.6% for Georgia and 3.5% nationwide
  - Gainesville is Georgia's second fastest growing MSA and sits ~55 miles northeast of Atlanta. It serves as a regional medical hub, has seen strong manufacturing growth, and draws significant visitor traffic from its close proximity to Lake Lanier

Financially Compelling

- EPS accretion in 2027 of ~3%, or $0.09
  - EPS accretion in 2027 of ~4%, or $0.12, assuming that United repurchases shares in an amount sufficient to offset the dilution from the shares issued in this transaction[2]
- Internal Rate of Return >25%
- Low loan / deposit ratio of 73%; more than 95% ($668 million) of total deposits are core deposits[3]
- Enhances both the efficiency ratio and ROTCE
- Manageable tangible book dilution and earn back period consistent with United's stated M&A strategy

Consistent with Our M&A Strategy

- Transaction consistent with United's strategy of acquiring high-quality, franchise-enhancing companies in growth markets
- Great cultural fit–deep commitment to service and strong presence in their communities

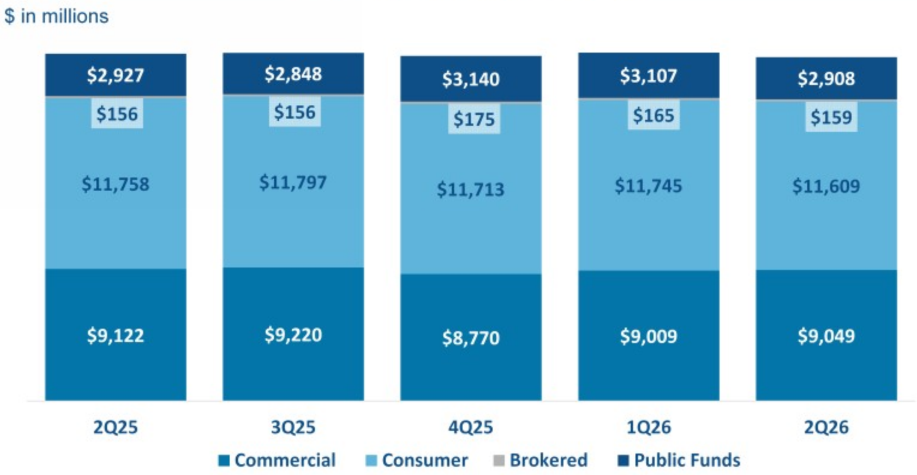


Pro Forma United Gainesville MSA P
6 branches
$1.6B deposits[1]

(1) As of December 31, 2025
(2) Assumes United repurchases shares on the open market, pursuant to its existing share repurchase program, in an amount sufficient to offset the dilution from the shares issued in this transaction
(3) Core deposits defined as total deposits less time deposits greater than $100,000
Note: United branch count includes eleven loan production offices
Source: S&P Capital IQ Pro; Greater Hall Chamber of Commerce

Outstanding Deposit Franchise

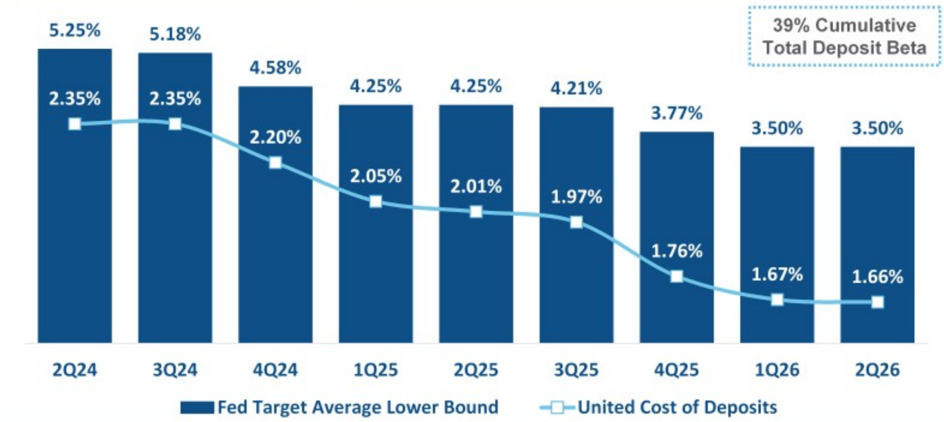
Consistent Deposit Portfolio Growth



Customer Deposit Growth

- On an end-of-period basis, customer c
decreased by $295 million from 1Q26,
seasonal public funds outflows
  - Public funds of $2.9 billion declin
expected, by $199 million from 1(
- On an average basis, customer depos
$42 million, or 0.7% annualized, from
  - Excluding public funds, average c
deposits increased by $169 millio
annualized, from 1Q26
- DDA comprises 27% of customer depo

Deposit Costs Stabilized in 2Q26

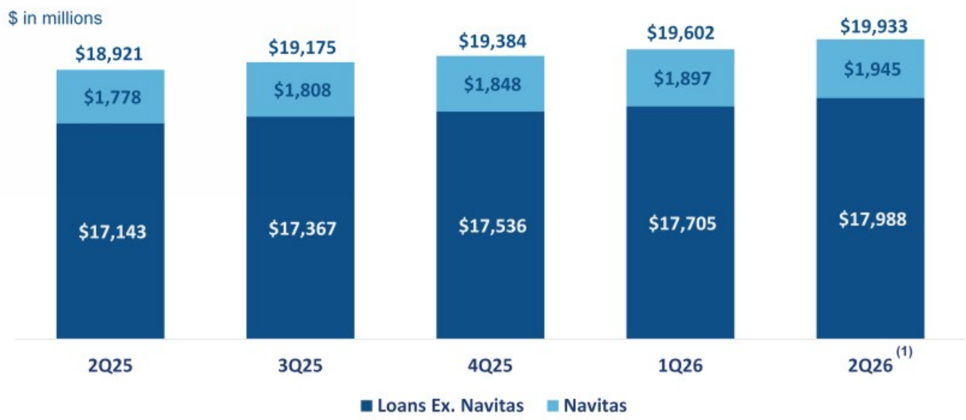


Deposit Costs Continued to Trend

- Cumulative non-maturity interest-beari
of 55% through 2Q26
- Time deposits ran off at 3.40% while n
on at 3.20% in 2Q26
  - 30% of the $3.7 billion CD book r
next 3 months at 3.09% average

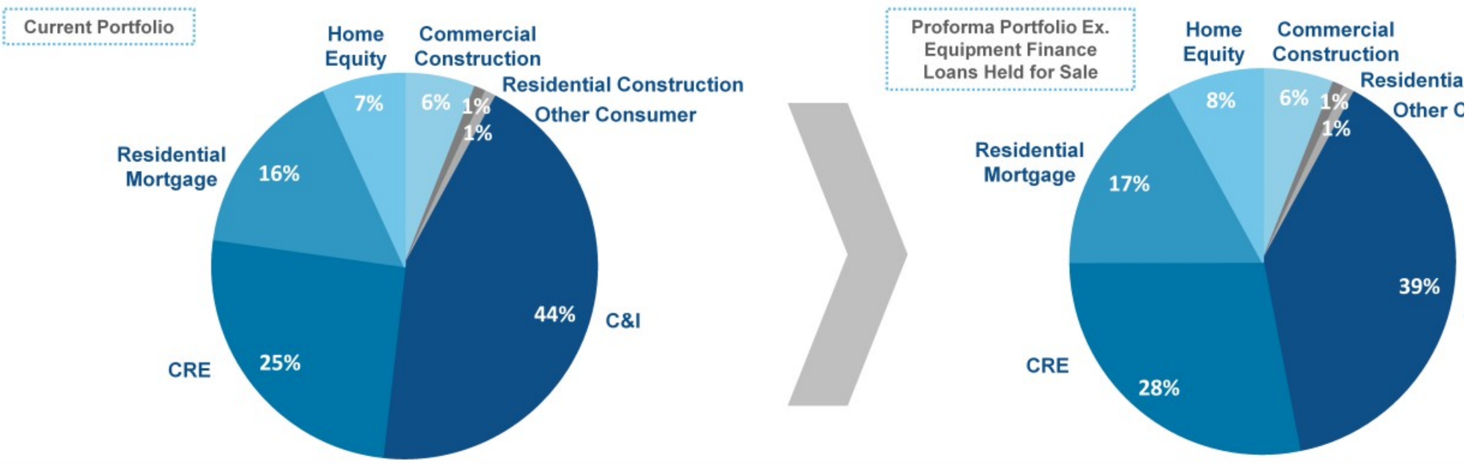
Loan Growth

Strong Loan Portfolio Growth



- Loan growth of $332 million, or 6.8%
  from 1Q26
  - Excluding Navitas[2], loan grow
    or 6.4% annualized, from 1Q26
- Strong loan growth in targeted segm
  - HELOC growth of $59 million,
    annualized, in 2Q26
  - C&I growth was 10% annualize
    including $76 million, or 8% an
    Owner Occupied CRE and $88
    annualized, in all other C&I

2Q26 Total Loans $19.9 Billion[1]

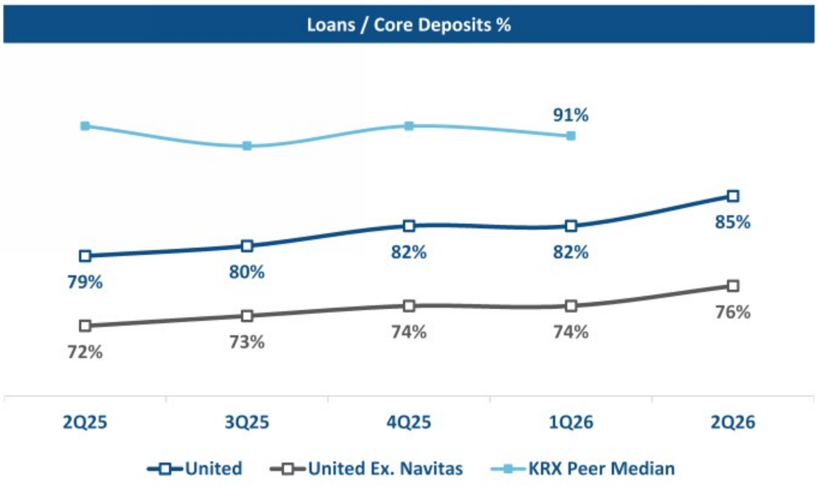


Note: C&I includes Commercial & Industrial and Owner Occupied CRE

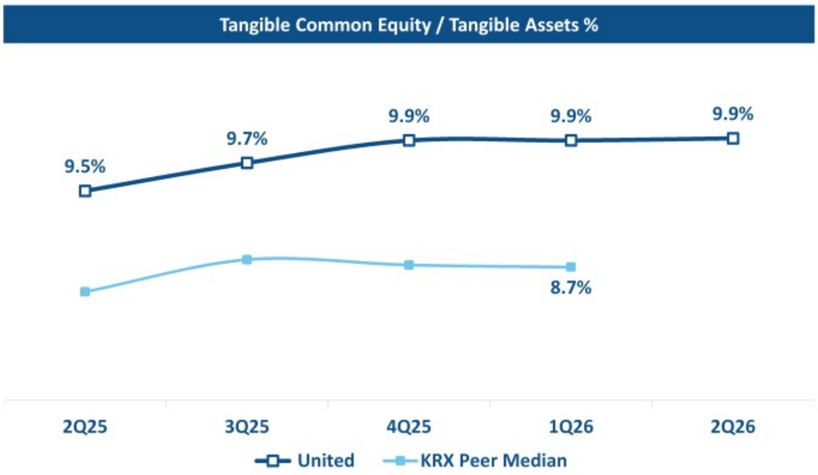
(1) Includes both loans held for investment and equipment finance loans held for sale

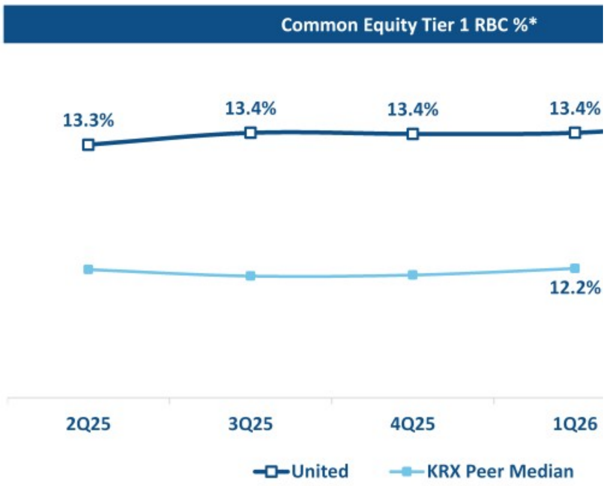
(2) Substantially all equipment financing loans were transferred to held for sale in 2Q26 as a result of the previously announced pending sale of Navitas

Balance Sheet Strength – Liquidity and Capit



- Substantial balance sheet liquidity, with strong
  capital and tangible common equity ratios
- Extinguished $100 million of subordinated del
- Loan to deposit ratio increased from 1Q26, dr
  loan growth and expected seasonal outflows
- Substantially all bank funding comes from cor
  - Borrowings temporarily increased to 4% o
- TCE of 9.9%, flat from 1Q26 and 49 bps impr

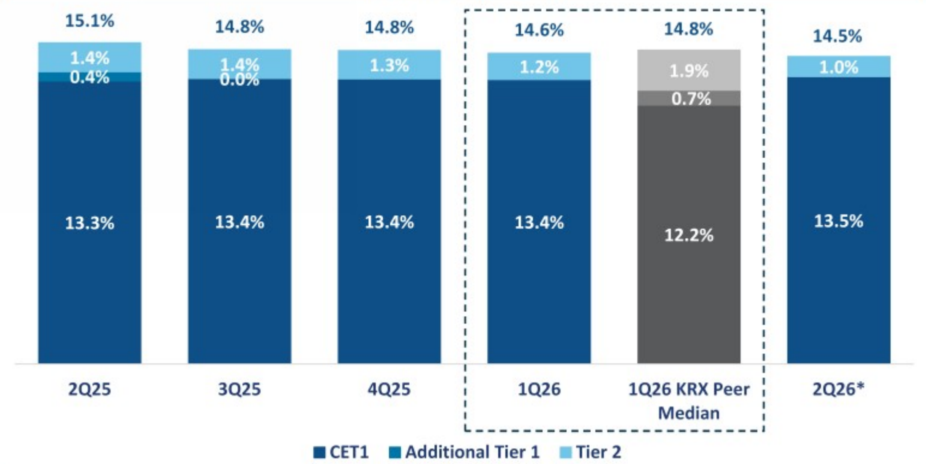




*2Q26 regulatory capital ratio is preliminary

Capital Ratios

Risk-Based Capital Ratios



Tangible Book Value Per Share

Q2 Actions

- Quarterly common dividend of $0.25
  4% vs. prior year
- Extinguished $100 million of subordi
  April 30
- No share repurchases in 2Q26, parti
  extended blackout periods related to
  State and Navitas transactions, whic
  expected to close in 3Q26
  - Remaining share repurchase aut
    $63 million in 2026

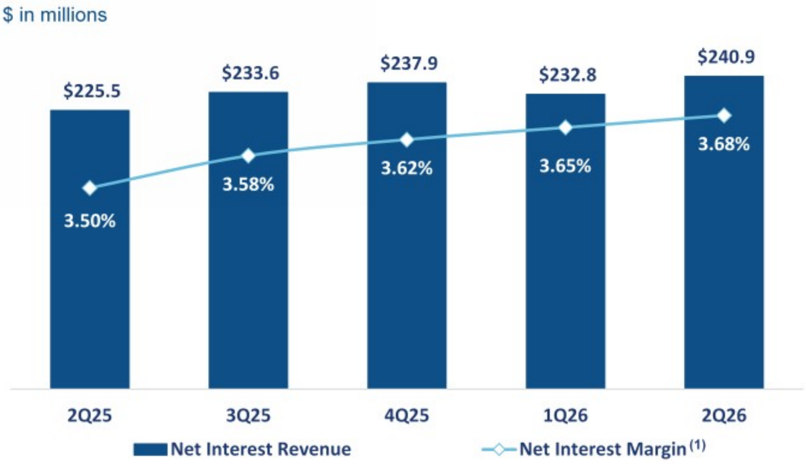
Capital Ratios

- CET1 remains well above peers at 1
- Leverage ratio increased 21 bps to 1
  compared to 1Q26
- TBV per share increased $0.75, or 3
  1Q26 and $2.31, or 11.0%, from 2Q

*2Q26 regulatory capital ratios are preliminary

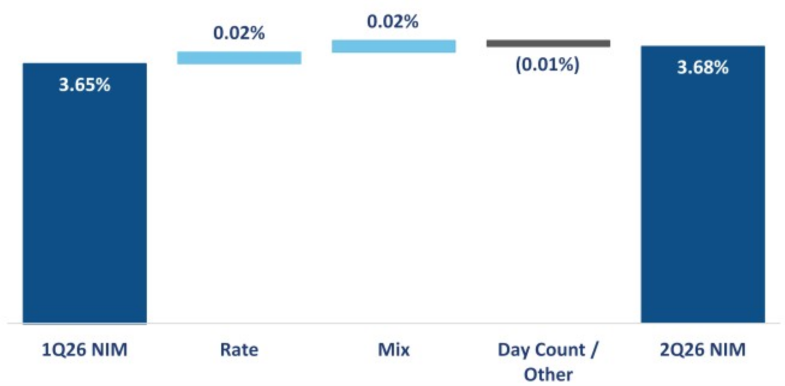
Net Interest Revenue / Margin[1]

Six Consecutive Quarters of Net Interest Margin Expansion

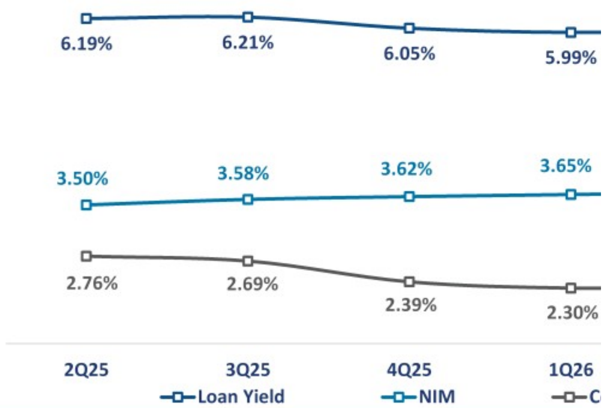


- Net interest margin of 3.68% was up 3 bps fro sixth consecutive quarter of margin expansion
  - Purchased loan accretion totaled $3.4 milli contributed 5 bps to the margin, down 1 bp
- Net interest revenue increased $8.1 million fro due to a larger balance sheet and day count
- Borrowings increased temporarily in 2Q26, larg accelerated purchase of securities in anticipati transactions including:
  - Peach State investment portfolio liquidatic
  - Navitas transaction close
- Back book repricing of assets below current ma continues to be a tailwind

2Q26 NIM Up 3 BPs

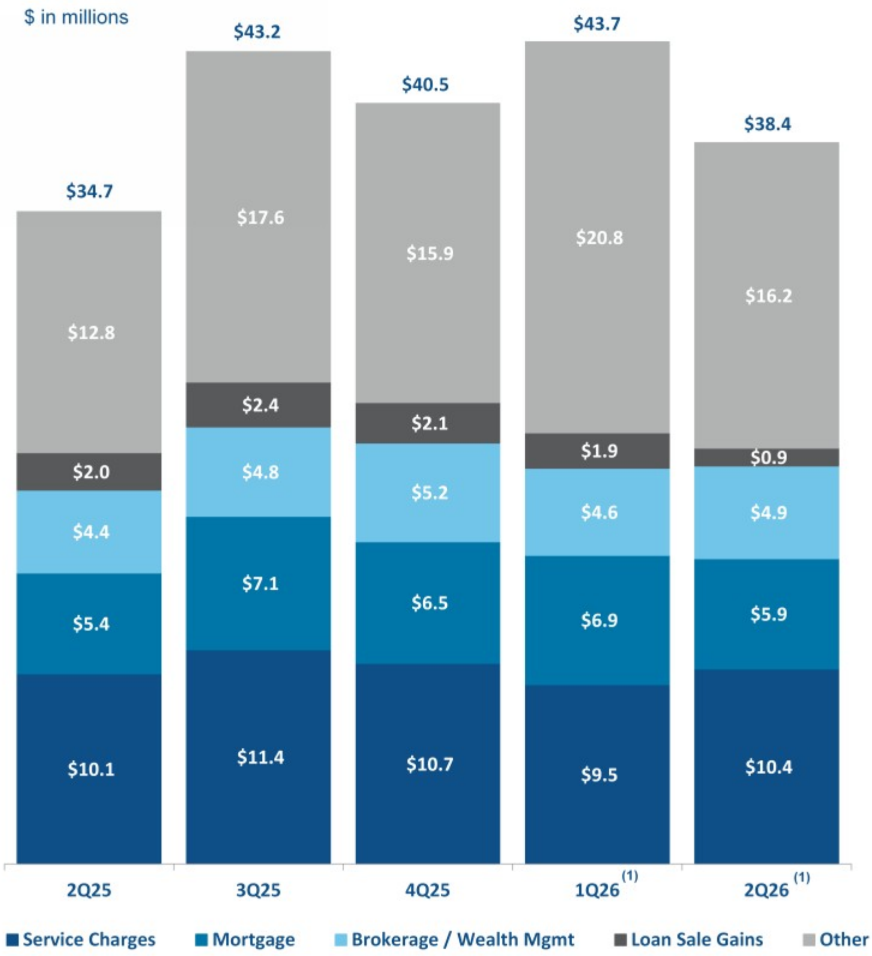


Yields & Costs



(1) Net interest margin is calculated on a fully taxable equivalent basis

Noninterest Income



Linked Quarter

- GAAP noninterest income decreased $5
1Q26
  - Prior quarter included a one-time gai
on termination of sub-debt cap
- Operating noninterest income was flat to
  - Loan sale gains of $0.9 million decre
from 1Q26
    - Sold $13.0 million of SBA loan
of Navitas loans
  - Service charges increased $0.8 milli
fees increased $0.3 million

Year-over-Year

- GAAP and operating noninterest income
million from 2Q25
  - Other income improvement was driv
income, up $2.2 million, customer sw
million, and Treasury Management fe
million

(1) Mortgage income presentation above includes a negative $0.9 million mark on trading securities purchased as an economic hedge to offset volatility in the MSR asset. The mark on the MSR asset in 2Q26 was a positive $0.8 million. In GAAP financial statements, the economic hedge is reflected in Other Income, rather than in Mortgage.

Noninterest Expense

- GAAP noninterest expense increased $2.6 mill the prior quarter
  - Results impacted by the following items:
    - 2Q26: $4.5 million expense, largely dri California license settlement
    - 1Q26: $6.7 million payroll-cycle adjust million FDIC accrual release
  - Growth primarily reflects annual merit increa
- Operating noninterest expense increased $7.4 to the prior quarter, primarily driven by the Navi license settlement expense and higher compen
- GAAP noninterest expense increased $12.0 mi year
- Operating noninterest expense increased $15.9 year including:
  - Compensation expense, up $9.2 million, dri hiring, annual merit increases, and group m
  - $4.5 million of expense, largely driven by th California license settlement
- 2Q26 operating efficiency ratio of 56.7%
  - Excluding the impact of the Navitas Califorr settlement would lower the 2Q26 operating ~160 bps

(1) See non-GAAP reconciliation table slides in the exhibits to this presentation for a reconciliation of operating performance measures to GAAP performance

Ongoing Investment in Hiring Top Talent

37 net new revenue producers added since 3Q25, an expansion of 17%

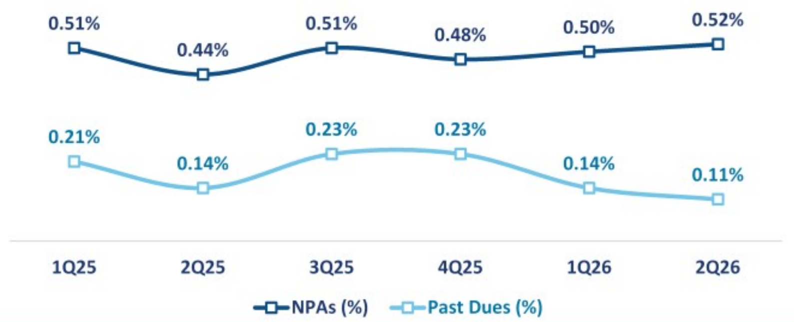
- Funded volume from recent hires expected to replace projected Navitas growth in 2027
- Prioritizing high-growth markets
- Pursuing bankers with strong existing customer relationships
- Average tenure of recent hires is >20 years, with lenders primarily recruited from larger banks
- Contributes to accelerated growth and relationship expansion in other areas of the bank (Retail, Private Wealth, etc.)

Credit Quality

Net Charge-Offs as % of Average Loans

- 2Q26 net charge-offs of $7.9 million, or 0.16%
  improved $2.5 million from 1Q26
  - Excluding $3.7 million of equipment financ
    bank net charge-offs were $4.2 million
- Nonperforming assets were 0.52% of total loa
  1Q26
  - Includes $9.4 million of equipment finance
    held for sale
- Past due loans improved $4.6 million during th
  were 0.11% of total loans, down 3 bps from 1C
- Higher-risk loans, defined as special mention
  accruing, were 2.5%, the lowest level in two ye
- Construction and CRE ratios as a percentage
  43% and 195%, respectively

Nonperforming Assets & Past Due Loans as a % of Total Loans



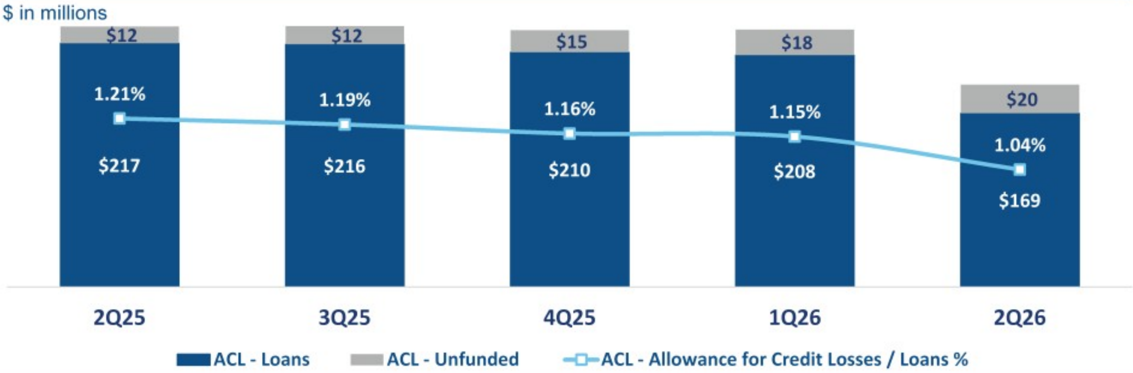
Special Mention & Substandard Accruing Loans as a % o

Allowance for Credit Losses

Allowance for Credit Losses (ACL) by Product

$ in thousands	2Q25 Reserve Amount	2Q25 ACL / Loans	1Q26 Reserve Amount	1Q26 ACL / Loans	2Q26 Reserve Amount	2Q26 ACL / Loans
Owner Occupied CRE	$20,967	0.59%	$25,127	0.62%	$27,207	0.66%
Income Producing CRE	49,072	1.08%	41,358	0.83%	37,449	0.75%
Commercial & Industrial	38,693	1.54%	43,696	1.58%	48,724	1.70%
Commercial Construction	15,979	0.91%	10,198	0.95%	12,291	1.08%
Equipment Financing[(1)]	47,900	2.69%	42,862	2.26%	--	--
Residential Mortgage	30,217	0.94%	29,333	0.94%	26,898	0.87%
Home Equity	10,812	0.92%	12,769	0.95%	12,573	0.90%
Residential Construction	1,812	1.04%	1,900	1.03%	2,081	1.07%
Consumer	1,048	0.55%	1,153	0.62%	1,482	0.77%
ACL - Funded Loans	**216,500**	**1.14%**	**208,396**	**1.06%**	**168,705**	**0.94%**
ACL - Unfunded Loans	11,545		17,600		19,624	
ACL - Total	**$228,045**	**1.21%**	**$225,996**	**1.15%**	**$188,329**	**1.04%**

Allowance for Credit Losses (ACL)



- Provision of ($29.8) m million from 1Q26, pri release of ACL associ reclassification of Nav finance loans to held f
  - Excluding the Nav 2Q26 provision of more than covered offs of $4.2 million
- Allowance coverage o prior quarter primarily ACL release, reflecting of proforma loan portf Navitas
  - NCO coverage rat doubles excluding

(1) Substantially all equipment financing loans were transferred to held for sale in 2Q26 as a result of the pending sale of Navitas Credit Corp. The remaining $35.9 million of equipment financing loans to be retained were reclassified to the commercial & industrial line as equipment financing no longer represents a significant held-for-investment category as of June 30, 2026.

2Q26 INVESTOR PRESENTATIOI

Exhibits

United
Community Banks, Inc.

Cultural Foundations of United Community

Our Story

Founded 76 years ago as Union County Bank, United Community has stayed true to its roots by p
service. We continue to embrace our small-town, personal touch while offering a comprehensive r
personal and business banking services.

Our Core Values

Team
We play to win together as a team

Truth
We want to see things as they are, not as we want them to be

Trust
We trust in people

Caring
We treat our customers, and each other, the way that we would want to be treated

Our Vision

To Be a Leg

Our Purpose

To Build Co

Our Accolades

Most Awarded Bank in
Region for Retail Bankin
Satisfaction

Coalition Greenwich
Awards 2025
Best Bank

Best Bank Awards for
small business banking

Best Bank to Work Fo
9th consecutive year

Average Deposit Costs

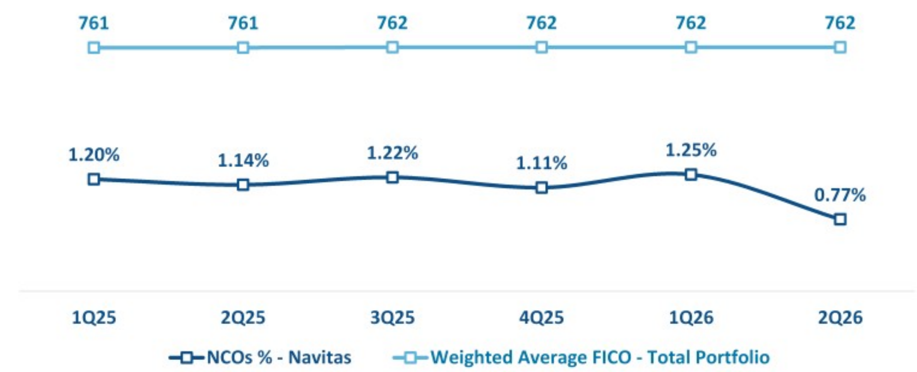
$ in billions; rates annualized	2Q25		3Q25		4Q25		1Q26		
	Average Balance	Average Rate	Average Balance	Average Rate	Average Balance	Average Rate	Average Balance	Average Rate	Avera Balan
DDA	$6.4	N/A	$6.4	N/A	$6.4	N/A	$6.3	N/A	$6.4
NOW	$6.1	2.45%	$5.8	2.39%	$6.1	2.08%	$5.9	1.95%	$5.8
MMDA	$6.6	2.99%	$6.9	2.91%	$7.0	2.51%	$6.8	2.42%	$6.8
Savings	$1.2	0.49%	$1.1	0.23%	$1.1	0.18%	$1.1	0.18%	$1.1
Time	$3.5	3.47%	$3.7	3.43%	$3.7	3.29%	$3.7	3.14%	$3.7
Total Interest-Bearing	**$17.5**	**2.73%**	**$17.5**	**2.68%**	**$17.8**	**2.39%**	**$17.5**	**2.27%**	**$17.**
Total Deposits	**$23.8**	**2.01%**	**$23.9**	**1.97%**	**$24.2**	**1.76%**	**$23.7**	**1.67%**	**$23.**

Navitas Performance

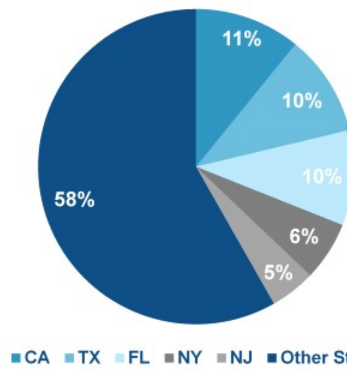
Navitas Portfolio

- Navitas represents 9.8% of total lo
- Navitas ACL released in 2Q26 as $
equipment finance loans were recl
for sale, pending the completion of
transaction, expected in 3Q26
- Navitas net charge-offs of $3.7 mil
annualized, in 2Q26

Net Charge-Offs & Weighted Average FICO Scores



Navitas Portfolio Concentrations by Sta

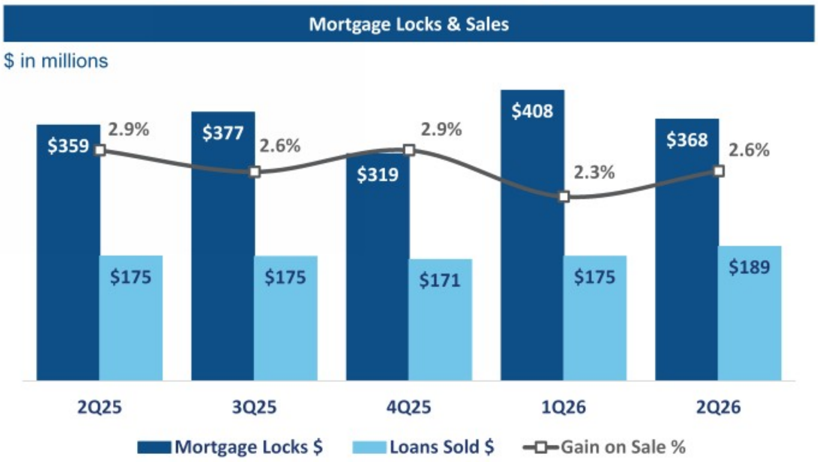


Navitas Selected GAAP Financial Information

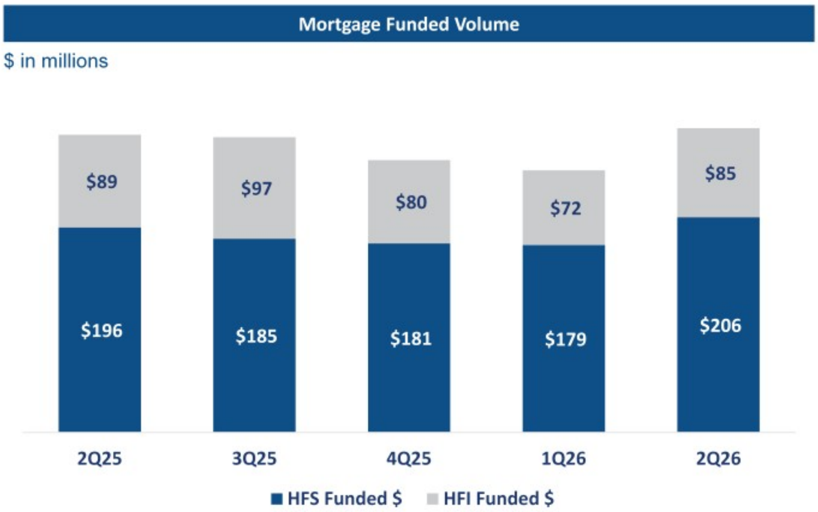
$ in millions	FY 2025	1Q26	2
Key Portfolio Data			
Loans & Leases	$1,848	$1,897	$
Loans & Leases – Serviced for Others	194	180	
Managed Loans & Leases, Ending Balance	**$2,042**	**$2,077**	**$**
Income Statement			
Loan Interest Income	$148	$39	
Non-Interest Income	18	4	
Gross Revenue	**$166**	**$43**	
Provision Expense / (Release)	**$19**	**$3**	**(**
Salaries Expense	18	5	
Other Non-Interest Expense[1]	14	4	
Total Non-Interest Expense	**$32**	**$9**	
Reference: Net Charge-Offs	**$21**	**$6**	

(1) Note that 2Q26 Other Non-Interest Expense includes Navitas California license settlement and associated legal fees

Mortgage Activity Trends

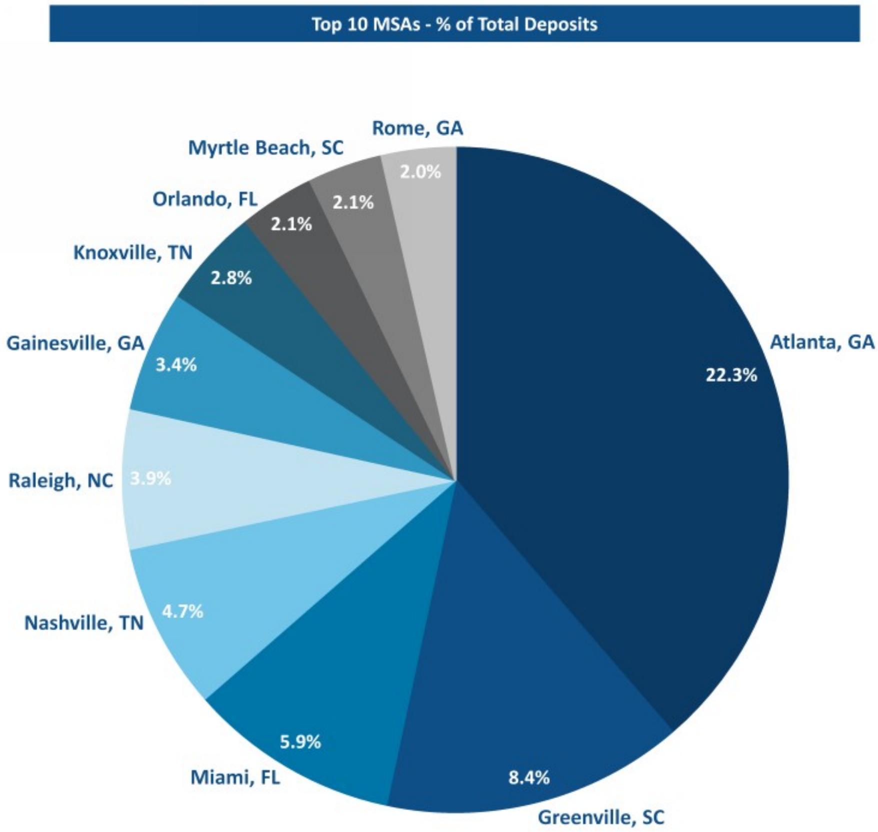


- Rate locks were $368 million, down $41 million
  $9 million from 2Q25
- Sold $189 million of loans in 2Q26, up $14 milli
  up $14 million from 2Q25
- 72% of locked loans were fixed-rate mortgages
  sold in 2Q26 or are contemplated to be sold on



- At 79% of funded volume, purchases remained
  of mortgage activity

Footprint Focused on High-Growth Southeas



Fastest Growing Major Southeast MSAs (1)	UCB's % of Total Deposits	'26 – '31 Proj. Pop. Growth %
1) Jacksonville, FL	0.78%	8.79
2) Orlando, FL	2.11%	8.32
3) Raleigh, NC	3.92%	8.28
4) Charlotte, NC	1.72%	7.18
5) Tampa, FL	0.09%	6.74
6) Greenville, SC	8.44%	6.65
7) Nashville, TN	4.67%	5.72
8) Miami, FL	5.90%	5.67
9) Atlanta, GA	22.30%	4.21
10) Richmond, VA	--	3.99
11) Washington, DC	--	2.80
12) Louisville, KY	--	2.61

Fastest Growing Mid-Sized Southeast MSAs (2)	UCB's % of Total Deposits	'26 – '31 Proj. Pop. Growth %
1) Winter Haven, FL	--	10.89
2) Port St. Lucie, FL	0.16%	10.15
3) Sarasota, FL	0.15%	9.84
4) Daytona Beach, FL	--	8.49
5) Fort Myers, FL	--	8.45
6) Melbourne, FL	0.16%	7.93
7) Huntsville, AL	1.29%	7.91
8) Fayetteville, AR	--	7.73
9) Charleston, SC	1.25%	7.48
10) Pensacola, FL	--	7.10
11) Durham, NC	--	5.11
12) Columbia, SC	0.22%	4.81
13) Knoxville, TN	2.77%	4.76
14) Winston-Salem, NC	0.00%	4.17
15) Chattanooga, TN	0.21%	3.75

(1) Includes MSAs with a population greater than 1,000,000
(2) Includes MSAs with a population between 500,000 and 1,000,000

Non-GAAP Reconciliation Tables

$ in thousands, except per share data

	2Q25	3Q25	4Q25	1Q26	2Q26
Noninterest Income					
Noninterest income - GAAP	$ 34,708	$ 43,219	$ 40,462	$ 43,746	$ 38,380
Gain on terminated cash flow hedge	-	-	-	(5,184)	-
Noninterest income - operating	$ 34,708	$ 43,219	$ 40,462	$ 38,562	$ 38,380
Provision for Credit Losses					
Provision for credit losses - GAAP	$ 11,818	$ 7,907	$ 13,662	$ 10,853	$ (29,803)
Release of ACL on equipment finance loans	-	-	-	-	38,477
Provision for credit losses - operating	$ 11,818	$ 7,907	$ 13,662	$ 10,853	$ 8,674
Noninterest Expense					
Noninterest expense - GAAP	$ 147,919	$ 150,868	$ 152,048	$ 157,302	$ 159,915
Payroll transition bonus	-	-	-	(6,704)	-
FDIC special assessment accrual reversal	-	-	-	1,885	-
Merger-related and other charges	(4,833)	(3,468)	(606)	(873)	(895)
Expenses - operating	$ 143,086	$ 147,400	$ 151,442	$ 151,610	$ 159,020
Diluted Earnings Per Share					
Diluted earnings per share - GAAP	$ 0.63	$ 0.70	$ 0.70	$ 0.69	$ 0.95
Payroll transition bonus	-	-	-	0.04	-
Gain on terminated cash flow hedge	-	-	-	(0.03)	-
FDIC special assessment accrual reversal	-	-	-	(0.01)	-
Release of ACL on equipment finance loans	-	-	-	-	(0.25)
Merger-related and other charges	0.03	0.02	0.01	0.01	0.01
Deemed dividend on preferred stock redemption	-	0.03	-	-	-
Diluted earnings per share - operating	$ 0.66	$ 0.75	$ 0.71	$ 0.70	$ 0.71
Book Value Per Common Share					
Book value per common share - GAAP	$ 28.89	$ 29.44	$ 30.17	$ 30.54	$ 31.27
Effect of goodwill and other intangibles	(7.89)	(7.85)	(7.93)	(7.98)	(7.96)
Tangible book value per common share	$ 21.00	$ 21.59	$ 22.24	$ 22.56	$ 23.31
Return on Tangible Common Equity					
Return on common equity - GAAP	8.45 %	9.20 %	9.48 %	9.35 %	12.56 %
Payroll transition bonus	-	-	-	0.58	-
Gain on terminated cash flow hedge	-	-	-	(0.45)	-
FDIC special assessment accrual reversal	-	-	-	(0.16)	-
Release of ACL on equipment finance loans	-	-	-	-	(3.25)
Merger-related and other charges	0.42	0.29	0.05	0.07	0.08
Deemed dividend on preferred stock redemption	-	0.34	-	-	-
Return on common equity - operating	8.87	9.83	9.53	9.39	9.39
Effect of goodwill and intangibles	3.47	3.73	3.78	3.66	3.59
Return on tangible common equity - operating	12.34 %	13.56 %	13.31 %	13.05 %	12.98 %

Non-GAAP Reconciliation Tables

$ in thousands, except per share data

	2Q25		3Q25		4Q25		1Q26		2Q
Return on Assets									
Return on assets - GAAP	1.11	%	1.29	%	1.21	%	1.22	%	
Payroll transition bonus	-		-		-		0.07		
Gain on terminated cash flow hedge	-		-		-		(0.06)		
FDIC special assessment accrual reversal	-		-		-		(0.02)		
Release of ACL on equipment finance loans	-		-		-		-		
Merger-related and other charges	0.05		0.04		0.01		0.01		
Return on assets - operating	1.16	%	1.33	%	1.22	%	1.22	%	
Return on Assets to Return on Assets - Pre-Tax, Pre-Provision									
Return on assets - GAAP	1.11	%	1.29	%	1.21	%	1.22	%	
Income tax expense	0.31		0.38		0.37		0.35		
Provision for credit losses	0.17		0.11		0.19		0.16		
Payroll transition bonus	-		-		-		0.10		
Gain on terminated cash flow hedge	-		-		-		(0.08)		
FDIC special assessment accrual reversal	-		-		-		(0.03)		
Merger-related and other charges	0.07		0.05		0.01		0.01		
Return on assets - pre-tax, pre-provision - operating	1.66	%	1.83	%	1.78	%	1.73	%	
Efficiency Ratio									
Efficiency ratio - GAAP	56.69	%	54.30	%	54.40	%	56.66	%	
Payroll transition bonus	-		-		-		(2.41)		
Gain on terminated cash flow hedge	-		-		-		1.03		
FDIC special assessment accrual reversal	-		-		-		0.68		
Merger-related and other charges	(1.85)		(1.25)		(0.21)		(0.31)		
Efficiency ratio - operating	54.84	%	53.05	%	54.19	%	55.65	%	
Tangible Common Equity to Tangible Assets									
Equity to assets ratio - GAAP	12.86	%	12.78	%	12.99	%	12.97	%	
Effect of goodwill and intangibles	(3.10)		(3.07)		(3.07)		(3.05)		
Effect of preferred equity	(0.31)		-		-		-		
Tangible common equity to tangible assets	9.45	%	9.71	%	9.92	%	9.92	%	

Glossary

- ACL – Allowance for Credit Losses
- ALLL – Allowance for Loan Losses
- AOCI – Accumulated Other Comprehensive Income (Loss)
- AUM – Assets Under Management
- BPS – Basis Points
- C&I – Commercial and Industrial
- C&D – Construction and Development
- CECL – Current Expected Credit Losses
- CET1 – Common Equity Tier 1 Capital
- CRE – Commercial Real Estate
- DDA – Demand Deposit Account
- EOP – End of Period
- EPS – Earnings Per Share
- FTE – Fully-Taxable Equivalent
- GAAP – Accounting Principles Generally Accepted in the USA
- HELOC – Home Equity Line of Credit
- IBL – Interest-Bearing Liabilities
- KRX – KBW Nasdaq Regional Banking Index
- LPO – Loan Production Office
- MH – Manufactured Housing
- MLO – Mortgage Loan Office
- MMDA – Money Market Deposit Account
- MTM – Marked-to-Market
- MSA – Metropolitan Statistical Area
- MSR – Mortgage Servicing Rights Asset
- NCO – Net Charge-Offs
- NIM – Net Interest Margin
- NOW – Negotiable Order of Withdrawal
- NPA – Non-Performing Asset
- OO CRE – Owner Occupied Commercial Real Estate
- PCD – Loans Purchased with Credit Deterioration
- PTPP – Pre-Tax, Pre-Provision Earnings
- RBC – Risk Based Capital
- ROA – Return on Assets
- SBA – United States Small Business Administration
- TCE – Tangible Common Equity
- USDA – United States Department of Agriculture
- YOY – Year over Year