

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6



Report at the close of business as of the end of fiscal year

1249347

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2012

Month / Day / Year

I, Rex Schuette

Reporter's Name, Street, and Mailing Address

United Community Banks, Inc

Name of the Holding Company Director and Official

EVP, Chief Financial Officer

Legal Title of Holding Company

P O Box 398

Title of the Holding Company Director and Official

(Mailing Address of the Holding Company) Street / P.O. Box

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Blairsville GA 30514-0398  
City State Zip Code

125 Highway 151 E

Physical location (if different from mailing address)

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

Raelynn Jackson AVP, Senior Analyst

Name Title

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Area Code / Phone Number / Extension

706-745-1898

Area Code / FAX Number

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E-mail Address

www.ucbi.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

04/19/2013

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

# Annual Report of Bank Holding Companies

FR Y-6

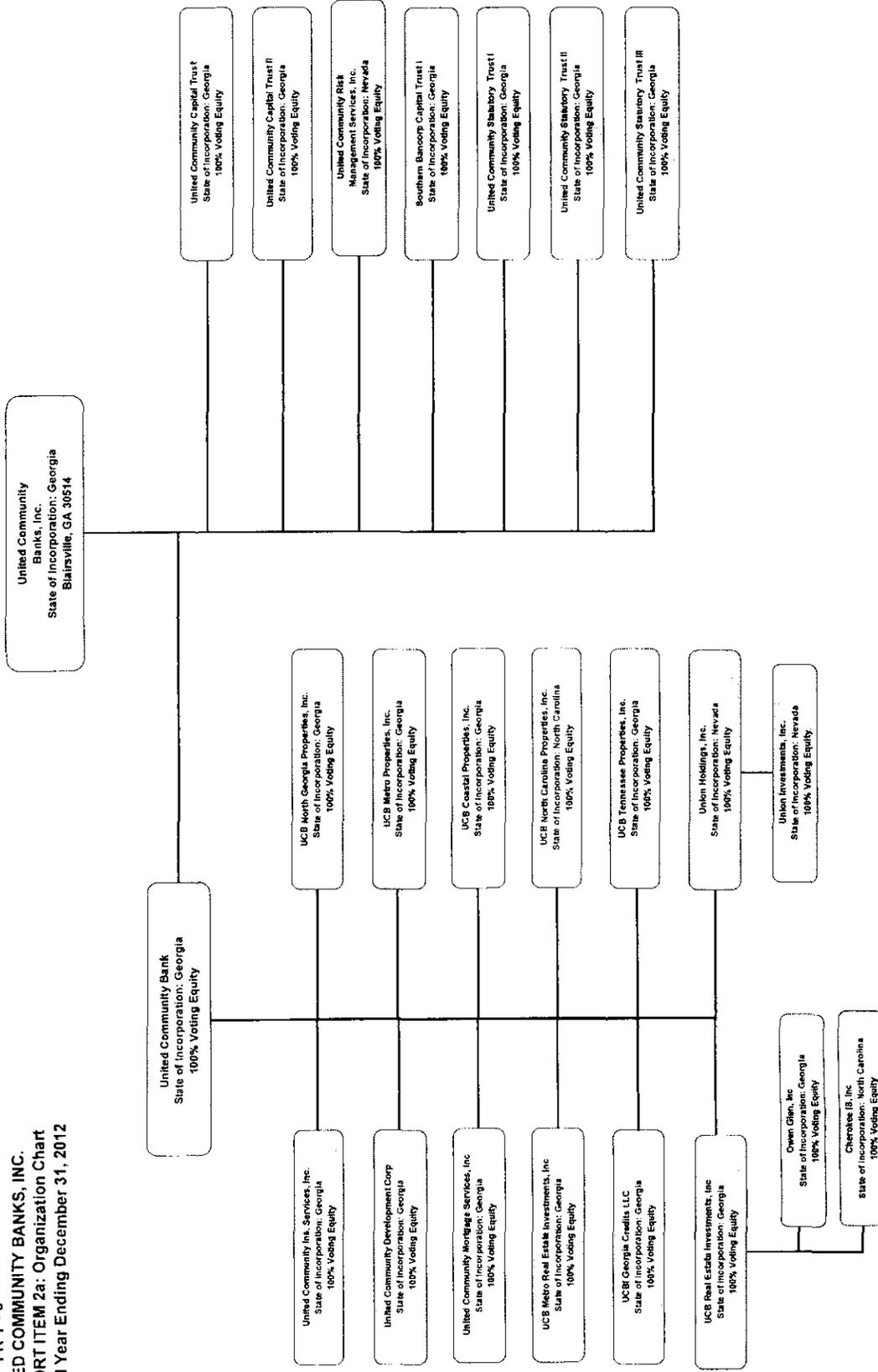
UNITED COMMUNITY BANKS, INC.  
Year Ending December 31, 2012

## TIERED BANK HOLDING COMPANIES LIST

N/A

<b>REPORT ITEM 1b:</b>	Annual Report to Shareholders	Included
<b>REPORT ITEM 2a:</b>	Organization Chart	Included
<b>REPORT ITEM 2b:</b>	Domestic Branch List	Included
<b>REPORT ITEM 3:</b>	Shareholders	Included
<b>REPORT ITEM 4:</b>	Directors and Officers	Included

Form FR Y - 6  
**UNITED COMMUNITY BANKS, INC.**  
**REPORT ITEM 2a: Organization Chart**  
**Fiscal Year Ending December 31, 2012**



Revised

**Form FRY - 6**  
**UNITED COMMUNITY BANKS, INC.**  
**REPORT ITEM 2b: Domestic Branch Listing**  
**Fiscal Year Ending December 31, 2012**

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	1017939	UNITED COMMUNITY BANK	177 HIGHWAY 515 EAST	BLAIRSVILLE	GA	30512	UNION	UNITED STATES	10978	0	UNITED COMMUNITY BANK	1017939	
OK		Full Service	425135	HIGHWAY 140 BRANCH	7400 HIGHWAY 140	ADAIRSVILLE	GA	30103	BARTOW	UNITED STATES	549	11	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3644816	MIDWAY BRANCH	5125 ATLANTA HIGHWAY	ALPHARETTA	GA	30004	FULTON	UNITED STATES	465931	80	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2352486	EMBRY HILLS OFFICE	3310 HENDERSON MILL ROAD	ATLANTA	GA	30341	DEKALB	UNITED STATES	261147	84	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3050088	BRACKETT'S WAY BRANCH OFFICE	149 BRACKETT'S WAY	BLAIRSVILLE	GA	30512	UNION	UNITED STATES	420142	41	UNITED COMMUNITY BANK	1017939	
OK		Full Service	9338	APPALACHIAN HIGHWAY BRANCH	4000 APPALACHIAN HIGHWAY	BLUE RIDGE	GA	30513	FANNIN	UNITED STATES	35847	13	UNITED COMMUNITY BANK	1017939	
OK		Full Service	1191875	INGLES SUPERMARKET BRANCH	5679 APPALACHIAN HIGHWAY	BLUE RIDGE	GA	30513	FANNIN	UNITED STATES	260042	14	UNITED COMMUNITY BANK	1017939	
OK		Full Service	435376	GLOUCESTER BRANCH	1703 GLOUCESTER STREET	BRUNSWICK	GA	31520	GLYNN	UNITED STATES	45024	33	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3133691	MALL BRANCH	109 SCRANTON CONNECTOR	BRUNSWICK	GA	31525	GLYNN	UNITED STATES	365485	40	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3133673	NORTH BRUNSWICK BRANCH	2001 COMMERCIAL DRIVE SOUTH	BRUNSWICK	GA	31525	GLYNN	UNITED STATES	287164	38	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3140260	BUFORD BRANCH	4356 SOUTH LEE STREET	BUFORD	GA	30518	GWINNETT	UNITED STATES	364222	86	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3073041	BRIDGE MILL BRANCH OFFICE	3781 SIXES ROAD	CANTON	GA	30114	CHEROKEE	UNITED STATES	363049	24	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3208647	RIVERSTONE BRANCH	2215 RIVERSTONE BOULEVARD	CANTON	GA	30114	CHEROKEE	UNITED STATES	422866	73	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2511126	CARROLLTON BRANCH	119 MAPLE STREET	CARROLLTON	GA	30117	CARROLL	UNITED STATES	57057	29	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3250178	JOE FRANK HARRIS PARKWAY BRANCH OFFICE	1320 JOE FRANK HARRIS PARKWAY	CARTERSVILLE	GA	30120	BARTOW	UNITED STATES	429553	46	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2224949	CAVE SPRING BRANCH	15 CEDARTOWN STREET	CAVE SPRING	GA	30124	FLOYD	UNITED STATES	249288	8	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2752853	CLARKESVILLE OFFICE	468 WEST LOUIS STREET	CLARKESVILLE	GA	30523	HABERSHAM	UNITED STATES	239495	4	UNITED COMMUNITY BANK	1017939	
OK		Full Service	1439308	RABUN COUNTY BRANCH	U. S. HIGHWAY 441 & DUVALL ST.	CLAYTON	GA	30525	RABUN	UNITED STATES	45749	25	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3405978	QUILIAN CORNER BRANCH	5215 DAHLONEGA HIGHWAY	CLERMONT	GA	30527	HALL	UNITED STATES	449886	59	UNITED COMMUNITY BANK	1017939	
OK		Full Service	277138	EAST KYTEL STREET BRANCH	153 EAST KYTEL STREET	CLEVELAND	GA	30528	WHITE	UNITED STATES	15564	18	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3586493	JACKSON COUNTY BRANCH	2055 HOMER ROAD	COMMERCE	GA	30529	JACKSON	UNITED STATES	461355	77	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2596191	CONYERS MAIN BRANCH	1000 GEORGIA HIGHWAY 138	CONYERS	GA	30013	ROCKDALE	UNITED STATES	57784	51	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2620701	ROCKDALE BRANCH	1600 GEORGIA HIGHWAY 20	CONYERS	GA	30012	ROCKDALE	UNITED STATES	290670	52	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3164033	CORNELIA BRANCH OFFICE	1472 HIGHWAY 441 BYPASS	CORNELIA	GA	30531	HABERSHAM	UNITED STATES	366322	32	UNITED COMMUNITY BANK	1017939	
OK		Full Service	4444059	COVINGTON BYPASS BRANCH	9100 COVINGTON BYPASS	COVINGTON	GA	30014	NEWTON	UNITED STATES	Not Required	Not Required	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3488328	CUMMING BRANCH	1015 BUFORD HIGHWAY	CUMMING	GA	30041	FORSYTH	UNITED STATES	461359	79	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2853264	HAMMOND'S CROSSING BRANCH	4365 BROWNS BRIDGE ROAD	CUMMING	GA	30041	FORSYTH	UNITED STATES	357205	28	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2480017	LUMPKIN COUNTY BRANCH	104 MEMORIAL DRIVE	DAHLONEGA	GA	30533	LUMPKIN	UNITED STATES	239494	3	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2633505	MORRISON-MOORE PARKWAY BRANCH	206 MORRISON-MOORE PARKWAY	DAHLONEGA	GA	30533	LUMPKIN	UNITED STATES	239496	5	UNITED COMMUNITY BANK	1017939	
OK		Full Service	195634	DAWSONVILLE BRANCH	109 HIGHWAY 53 WEST	DAWSONVILLE	GA	30534	DAWSON	UNITED STATES	11286	26	UNITED COMMUNITY BANK	1017939	
OK		Full Service	800334	GEORGIA 400 FACILITY	8372 HIGHWAY 53 EAST	DAWSONVILLE	GA	30534	DAWSON	UNITED STATES	241202	27	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2874241	DOUGLASVILLE BRANCH OFFICE	8670 EAST CHURCH STREET	DOUGLASVILLE	GA	30134	DOUGLAS	UNITED STATES	294918	31	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2144159	JOHNS CREEK OFFICE	6600 MCGINNISS FERRY ROAD	DULUTH	GA	30136	FULTON	UNITED STATES	261146	83	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2882666	ELLIJAY BRANCH	558 INDUSTRIAL BLVD	ELLIJAY	GA	30540	GILMER	UNITED STATES	260044	16	UNITED COMMUNITY BANK	1017939	
OK		Full Service	428435	FAIRBURN OFFICE	65 WASHINGTON STREET	FAIRBURN	GA	30213	FULTON	UNITED STATES	127	42	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3944851	SOUTHERN COMMUNITY BANK BRANCH	525 NORTH JEFF DAVIS DRIVE	FAYETTEVILLE	GA	30214	FAYETTE	UNITED STATES	76808	112	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3405987	GAINESVILLE BRANCH	351 JESSE JEWELL PARKWAY	GAINESVILLE	GA	30501	HALL	UNITED STATES	443431	54	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3405950	SANDRIDGE COURT BRANCH	2157 SANDRIDGE COURT	GAINESVILLE	GA	30501	HALL	UNITED STATES	444551	55	UNITED COMMUNITY BANK	1017939	
OK		Full Service	393131	HELEN BRANCH	8480 HIGHWAY 75 NORTH	HELEN	GA	30545	WHITE	UNITED STATES	254440	19	UNITED COMMUNITY BANK	1017939	
OK		Full Service	471570	TOWNS COUNTY BRANCH	124 NORTH MAIN STREET	HIAWASSEE	GA	30546	TOWNS	UNITED STATES	35374	17	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2517388	HIRAM BRANCH	226 DOUGLASVILLE HIGHWAY	HIRAM	GA	30141	PAULDING	UNITED STATES	288984	22	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3488319	JASPER BRANCH	118 WHTFIELD DRIVE, SUITE F	JASPER	GA	30143	PICKENS	UNITED STATES	461354	76	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2860066	LAWRENCEVILLE BRANCH	2230 RIVERSIDE PARKWAY	LAWRENCEVILLE	GA	30043	GWINNETT	UNITED STATES	79494	82	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3287437	LOCUST GROVE BRANCH OFFICE	4970 BILL GARDNER PARKWAY	LOCUST GROVE	GA	30248	HENRY	UNITED STATES	442551	114	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2698492	CHEROKEE STREET BRANCH	200 CHEROKEE STREET	MARIETTA	GA	30060	COBB	UNITED STATES	61818	72	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2633541	MARIETTA OFFICE	1001 POLK STREET	MARIETTA	GA	30064	COBB	UNITED STATES	45600	20	UNITED COMMUNITY BANK	1017939	
OK		Full Service	1917105	MCCAYSVILLE BRANCH	182 BLUE RIDGE DR	MCCAYSVILLE	GA	30555	FANNIN	UNITED STATES	260043	15	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3189942	MCDONOUGH BRANCH	865 HIGHWAY 20/81	MCDONOUGH	GA	30253	HENRY	UNITED STATES	419123	50	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3644786	MONROE BRANCH	2120 WEST SPRING STREET	MONROE	GA	30655	WALTON	UNITED STATES	468308	88	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2849771	THOMPSON BRIDGE ROAD BRANCH	5504 THOMPSON BRIDGE ROAD	MURRAYVILLE	GA	30564	HALL	UNITED STATES	239497	8	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3271034	NEWMAN OFFICE	71 BULLSBORO DRIVE	NEWMAN	GA	30283	COWETA	UNITED STATES	431014	48	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3351244	SULLIVAN ROAD BRANCH	2245 EAST HIGHWAY 34	NEWMAN	GA	30285	COWETA	UNITED STATES	491605	116	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3439665	SOUTH HALL BRANCH	3785 MUNDY MILL ROAD	OAKWOOD	GA	30566	HALL	UNITED STATES	449887	60	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3189915	PEACHTREE CITY BRANCH OFFICE	1500 COMMERCE DR	PEACHTREE CITY	GA	30269	FAYETTE	UNITED STATES	419074	113	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2423872	LOST MOUNTAIN CROSSING OFFICE	5100 DALLAS HIGHWAY	POWDER SPRINGS	GA	30127	COBB	UNITED STATES	288983	21	UNITED COMMUNITY BANK	1017939	
OK		Full Service	1436099	POWDER SPRINGS BRANCH	1220 RICHARD SAILORS PARKWAY	POWDER SPRINGS	GA	30127	COBB	UNITED STATES	288986	23	UNITED COMMUNITY BANK	1017939	
OK		Full Service	160333	EAST 2ND AVENUE BRANCH	307 EAST 2ND AVENUE	ROME	GA	30161	FLOYD	UNITED STATES	13509	7	UNITED COMMUNITY BANK	1017939	
OK		Full Service	3050248	MARTHA BERRY BRANCH OFFICE	2760 MARTHA BERRY	ROME	GA	30165	FLOYD	UNITED STATES	364917	12	UNITED COMMUNITY BANK	1017939	
OK		Full Service	2723545	SHORTER AVENUE OFFICE	2436 SHORTER AVENUE	ROME	GA	30165	FLOYD	UNITED STATES	249290	9	UNITED COMMUNITY BANK	1017939	

Revised

**Form FR Y - 6**  
**UNITED COMMUNITY BANKS, INC.**  
**REPORT ITEM 2b: Domestic Branch Listing**  
**Fiscal Year Ending December 31, 2012**

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office ID_RSSD*	Comments
OK		Full Service	3133664	SAINT SIMONS ISLAND BRANCH	2461 DEMERE ROAD	SAINT SIMONS ISLAND	GA	31522	GLYNN	UNITED STATES	287154	34	UNITED COMMUNITY BANK	1017939
OK		Full Service	3290857	SAVANNAH BRANCH OFFICE	24 DRAYTON STREET, SUITE 102	SAVANNAH	GA	31401	CHATHAM	UNITED STATES	430663	47	UNITED COMMUNITY BANK	1017939
OK		Full Service	3644740	SAVANNAH SOUTHSIDE BRANCH	8201 WHITEBLUFF ROAD	SAVANNAH	GA	31406	CHATHAM	UNITED STATES	468307	67	UNITED COMMUNITY BANK	1017939
OK		Full Service	3454501	SOUTH SAVANNAH BRANCH	2225 EAST VICTORY DRIVE	SAVANNAH	GA	31404	CHATHAM	UNITED STATES	449885	58	UNITED COMMUNITY BANK	1017939
OK		Full Service	3217685	SNELLVILLE BRANCH OFFICE	2168 SCENIC HIGHWAY	SNELLVILLE	GA	30078	GWINNETT	UNITED STATES	423181	85	UNITED COMMUNITY BANK	1017939
OK		Full Service	2621931	EAGLES LANDING PARKWAY BRANCH	850 EAGLES LANDING PARKWAY	STOCKBRIDGE	GA	30281	HENRY	UNITED STATES	57044	49	UNITED COMMUNITY BANK	1017939
OK		Full Service	2914464	PEOPLES FIRST COMMUNITY BRANCH OFFICE	9699 ROME BOULEVARD	SUMMERVILLE	GA	30747	CHATTOOGA	UNITED STATES	356703	10	UNITED COMMUNITY BANK	1017939
OK		Full Service	3405969	TRION BRANCH	14031 HIGHWAY 27	TRION	GA	30753	CHATTOOGA	UNITED STATES	449888	61	UNITED COMMUNITY BANK	1017939
OK		Full Service	3405932	TYRONE BRANCH	HIGHWAY 74 & JOEL COWAN PARKWAY	TYRONE	GA	30290	FAYETTE	UNITED STATES	445004	56	UNITED COMMUNITY BANK	1017939
OK		Full Service	207939	SHANNON BRANCH	6789 SHANNON PKWY	UNION CITY	GA	30291	FULTON	UNITED STATES	181260	43	UNITED COMMUNITY BANK	1017939
OK		Full Service	3029646	VILLA RICA BRANCH	485 WEST BANKHEAD HWY	VILLA RICA	GA	30180	CARROLL	UNITED STATES	290523	30	UNITED COMMUNITY BANK	1017939
OK		Full Service	3133682	WAYCROSS BRANCH	1010 PLANT AVENUE	WAYCROSS	GA	31501	WARE	UNITED STATES	287162	37	UNITED COMMUNITY BANK	1017939
OK		Full Service	1189986	ANDREWS BRANCH	732 MAIN STREET	ANDREWS	NC	28901	CHEROKEE	UNITED STATES	257521	93	UNITED COMMUNITY BANK	1017939
OK		Full Service	4404718	ARDEN BRANCH	2349 HENDERSONVILLE ROAD	ARDEN	NC	28704	BUNCOMBE	UNITED STATES	Not Required	Not Required	UNITED COMMUNITY BANK	1017939
OK		Full Service	873222	BAKERSVILLE MAIN BRANCH	54 MITCHELL AVE	BAKERSVILLE	NC	28705	MITCHELL	UNITED STATES	234243	105	UNITED COMMUNITY BANK	1017939
OK		Full Service	3676787	BLOWING ROCK BRANCH	8433 VALLEY BLVD	BLOWING ROCK	NC	28605	WATAUGA	UNITED STATES	465934	111	UNITED COMMUNITY BANK	1017939
OK		Full Service	2653866	BREVARD BRANCH	1225 ASHEVILLE HWY	BREVARD	NC	28712	TRANSYLVANIA	UNITED STATES	257527	100	UNITED COMMUNITY BANK	1017939
OK		Full Service	3300194	WEST MAIN BREVARD BRANCH	160 WEST MAIN STREET	BREVARD	NC	28712	TRANSYLVANIA	UNITED STATES	257529	102	UNITED COMMUNITY BANK	1017939
OK		Full Service	2653839	BRYSON CITY BRANCH	145 SLOPE ST	BRYSON CITY	NC	28713	SWAIN	UNITED STATES	257524	97	UNITED COMMUNITY BANK	1017939
OK		Full Service	3300185	BURNSVILLE BRANCH	291 EAST US HIGHWAY 19E	BURNSVILLE	NC	28714	YANCEY	UNITED STATES	429541	107	UNITED COMMUNITY BANK	1017939
OK		Full Service	2653848	CASHIERS BRANCH	20 FRANK ALLEN ROAD	CASHIERS	NC	28717	JACKSON	UNITED STATES	257525	98	UNITED COMMUNITY BANK	1017939
OK		Full Service	3300206	ETOWAH BRANCH	50 UNITED BANK DRIVE	ETOWAH	NC	28728	HENDERSON	UNITED STATES	257530	103	UNITED COMMUNITY BANK	1017939
OK		Full Service	2653820	FRANKLIN BRANCH	257 EAST MAIN ST	FRANKLIN	NC	28734	MACON	UNITED STATES	255995	96	UNITED COMMUNITY BANK	1017939
OK		Full Service	1192452	HAYESVILLE BRANCH	95 US HWY 64 WEST	HAYESVILLE	NC	28904	CLAY	UNITED STATES	257520	92	UNITED COMMUNITY BANK	1017939
OK		Full Service	3586484	EAST HENDERSONVILLE BRANCH	2520 CHIMNEY ROCK ROAD	HENDERSONVILLE	NC	28792	HENDERSON	UNITED STATES	461364	110	UNITED COMMUNITY BANK	1017939
OK		Full Service	749121	MURPHY BRANCH	116 PEACHTREE STREET	MURPHY	NC	28906	CHEROKEE	UNITED STATES	17080	91	UNITED COMMUNITY BANK	1017939
OK		Full Service	1688878	NEMLAND BRANCH	200 LINVILLE ST	NEMLAND	NC	28657	AVERY	UNITED STATES	264864	104	UNITED COMMUNITY BANK	1017939
OK		Full Service	2441625	ROBBINSVILLE BRANCH	132 RODNEY ORR BYPASS	ROBBINSVILLE	NC	28771	GRAHAM	UNITED STATES	257523	94	UNITED COMMUNITY BANK	1017939
OK		Full Service	3300167	SPRUCE PINE BRANCH	800 SUMMIT AVENUE	SPRUCE PINE	NC	28777	MITCHELL	UNITED STATES	429540	106	UNITED COMMUNITY BANK	1017939
OK		Full Service	2653857	SYLVA BRANCH	1640 EAST MAIN ST	SYLVA	NC	28779	JACKSON	UNITED STATES	257526	99	UNITED COMMUNITY BANK	1017939
OK		Full Service	2439024	WAYNESVILLE BRANCH	165 NORTH MAIN STREET	WAYNESVILLE	NC	28786	HAYWOOD	UNITED STATES	204893	95	UNITED COMMUNITY BANK	1017939
OK		Full Service	3300176	WHITTIER BRANCH	3273 US HWY 441 N	WHITTIER	NC	28789	JACKSON	UNITED STATES	257528	101	UNITED COMMUNITY BANK	1017939
OK		Full Service	2951973	HUNTERS CROSSING BRANCH	1087 HUNTERS CROSSING DRIVE	ALCOA	TN	37701	BLOUNT	UNITED STATES	360972	68	UNITED COMMUNITY BANK	1017939
OK		Full Service	3435827	WEST WASHINGTON AVENUE BRANCH	123 WASHINGTON AVENUE WEST	ATHENS	TN	37303	MCMINN	UNITED STATES	426529	70	UNITED COMMUNITY BANK	1017939
OK		Full Service	3482997	CLEVELAND TN BRANCH	4225 NORTH OCOONEE STREET	CLEVELAND	TN	37312	BRADLEY	UNITED STATES	469441	90	UNITED COMMUNITY BANK	1017939
OK		Full Service	3586505	CLEVELAND TN MAIN BRANCH	2525 KEITH STREET	CLEVELAND	TN	37312	BRADLEY	UNITED STATES	458356	74	UNITED COMMUNITY BANK	1017939
OK		Full Service	2649663	KINGSTON BRANCH	223 NORTH THIRD STREET	KINGSTON	TN	37763	ROANE	UNITED STATES	289594	66	UNITED COMMUNITY BANK	1017939
OK		Full Service	2334183	FARRAGUT BRANCH	11134 KINGSTON PIKE	KNOXVILLE	TN	37934	KNOX	UNITED STATES	289593	65	UNITED COMMUNITY BANK	1017939
OK		Full Service	1864375	LENOIR CITY BRANCH	725 HIGHWAY 321 NORTH	LENOIR CITY	TN	37771	LOUDON	UNITED STATES	47077	62	UNITED COMMUNITY BANK	1017939
OK		Full Service	2119960	LOUDON OFFICE	1386 HIGHWAY 72 NORTH	LOUDON	TN	37774	LOUDON	UNITED STATES	289591	63	UNITED COMMUNITY BANK	1017939
OK		Full Service	2241713	TELLICO VILLAGE BRANCH	202 CHOTA ROAD	LOUDON	TN	37774	LOUDON	UNITED STATES	289592	64	UNITED COMMUNITY BANK	1017939
OK		Full Service	3103630	MADISONVILLE BRANCH	4930 NEW HIGHWAY 68, UNIT C	MADISONVILLE	TN	37354	MONROE	UNITED STATES	363275	69	UNITED COMMUNITY BANK	1017939

Form FR Y - 6

UNITED COMMUNITY BANKS, INC.  
 REPORT ITEM 3: 5% + SHAREHOLDERS  
 Fiscal Year Ending December 31, 2012

Name	City	State	Country	# of Shares	% of Class
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Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/12

ITEM 3	(1)(a)	(1)(b)	(1)(c)	
	Wellington Management Co. LLP	USA	4,197,992	8.96%
	Corsair Georgia, LP, New York, NY	USA	4,109,630	8.77%
	Siguler Guff Advisers, LLC	USA	3,915,933	8.36%
	BlackRock, Inc.	USA	3,145,664	6.72%
	Second Curve Capital, LLC	USA	2,471,170	5.28%

Shareholders not listed in 3 (1)(a) through 3 (1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/12

ITEM 3	(2)(a)	(2)(b)	(2)(c)
	NONE	NONE	NONE

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UNITED COMMUNITY BANKS, INC.  
 REPORT ITEM 4: Insiders  
 Directors and Officers  
 Fiscal Year Ending December 31, 2012

(1) Name, City and State/Country	(2) Principal Occupation:	Title/Position			Percentage of Voting Shares					
		(3)(a) United Community Banks, Inc.	(3)(b) Direct or Indirect Subsidiaries (include name)	(3)(c) Other Business (include name of business)	(4)(a) Stock held in UCBI	(4)(a) United Community Banks, Inc.	(4)(b) %	(4)(b) Direct or Indirect Subsidiaries Name	(4)(c) %	(4)(c) Other Business Name
<b>WC Nelson, Jr.</b> Blairsville Georgia USA	Owner / Nelson Tractor Company, Inc.	Director, Chairman of the Board Compensation Committee Nominating & Corporate Governance Committee	Director, United Community Bank (Charter)	515 Development - General Partner Ashland Cove, Inc. - Vice President Berkley Comers, LLC - President Berkley Properties, Inc. - President Blairsville Motel Properties, Inc. - President BORD Gulch Ranch LLC - Partner Con-Ag Rental Inc. - Chairman East River LLC - Vice President Fannin Broadcasting GPT Enterprises, LLC - General Partner King Ford - Vice President Mountain Riverstone Development Nelson Tractor Company, Inc. - Board Chairman North Georgia Radio Pro-Flame Gas Company Inc. - Vice President Rutherford Hills, LP - Managing Partner Upper Hiwassee Land Company, Inc. - President WPPT Partnership - General Partner	428,028	0.914%	N/A (Subsidiaries wholly owned)	16.7% 33.3% 25.0% 25.0% 33.3% 33.3% 50.0% 25.0% 12.5% 15.6% 50.0% 33.3% 50.0% 12.5% 35.0% 25.0% 25.0%	515 Development Ashland Cove, Inc. Berkley Comers, LLC Berkley Properties, Inc. Blairsville Motel Properties, Inc. BORD Gulch Ranch LLC Con-Ag Rental Inc. East River LLC Fannin Broadcasting GPT Enterprises, LLC King Ford Mountain Riverstone Nelson Tractor Company, Inc. North Georgia Radio Pro-Flame Gas Company Inc. Rutherford Hills, LP Upper Hiwassee Land Company, Inc. WPPT Partnership	
<b>Robert H Bialock</b> Clayton Georgia USA	Owner / Bialock Insurance Agency, Inc.	Director Audit & Compliance Committee Member Compensation Committee Nominating & Corporate Governance Committee	Director, United Community Bank (Charter) Member Audit & Compliance Committee (Charter)	Bialock Insurance Agency - President	32,686	0.070%	N/A (Subsidiaries wholly owned)	100.0%	Bialock Insurance Agency	
<b>Clifford V. Brokaw IV</b> New York New York USA	Managing Director, Corsair-Capital LLC Investment Committee, Corsair III and Corsair IV	Director Compensation Committee Nominating & Corporate Governance Committee	Director, United Community Bank (Charter) Member Audit & Compliance Committee (Charter)		-	0.000%	N/A (Subsidiaries wholly owned)			
<b>Cathy Cox</b> Young Harris Georgia USA	President, Young Harris College	Director Compensation Committee Chairperson Audit & Compliance Committee Member Nominating & Corporate Governance Committee	Director, United Community Bank (Charter) Member Audit & Compliance Committee (Charter)	Young Harris College - President Cox for Governor - Candidate (Inactive)	5,496	0.012%	N/A (Subsidiaries wholly owned)	0.0% 0.0%	Young Harris College Cox for Governor	
<b>Steven J. Goldstein</b> Atlanta Georgia USA	Retired	Director Compensation Committee Audit & Compliance Committee Member Nominating & Corporate Governance Committee	Director, United Community Bank (Charter) Member Audit & Compliance Committee (Charter)		12,564	0.027%	N/A (Subsidiaries wholly owned)			

**UNITED COMMUNITY BANKS, INC.**  
**REPORT ITEM 4: Insiders**  
**Directors and Officers**  
**Fiscal Year Ending December 31, 2012**

(1) Name, City and State/Country	(2) Principal Occupation:	Title/Position			Percentage of Voting Shares						
		(3)(a) United Community Banks, Inc.	(3)(b) Direct or Indirect Subsidiaries (include name)	(3)(c) Other Business (include name of business)	(4)(a) Stock held in UCBI	(4)(a) United Community Banks, Inc.	(4)(b) %	(4)(b) Direct or Indirect Subsidiaries Name	(4)(c) %	(4)(c) Other Business Name	
<b>Robert L. Head, Jr.</b> Blairsville Georgia USA	President / Head-Westgate Corporation	Director Compensation Committee Nominating & Corporate Governance Committee	Director, United Community Bank (Charter)	Head-Construction Corp - President Head-Westgate Corp - President Pro Flame Gas Company, Inc - Vice President Berkley Corners LLC - Partner Ashland Cove, Inc. - Partner Berkley Properties - Partner Upper Hiawasse Land Company - Partner / CFO Blairsville Motel Properties, Inc. - CFO / Secretary Arden Acres LLC - Partner Forest Ridge LLC RLH Properties - Managing Partner Mountain Riverstone Development, LLC Rutherford Hills LP - Managing Partner Sixty-Four Partnership, LLC - Partner / CFO	376,721	0.804%	N/A (Subsidiaries wholly owned)	95.0%	Head-Construction Corp 89.0% Head-Westgate Corp 35.0% Pro Flame Gas Co Inc 25.0% Berkley Corners LLC 33.3% Ashland Cove, Inc. 25.0% Berkley Properties 25.0% Upper Hiawasse Lan Co. 33.3% Blairsville Motel Properties, Inc. 50.0% Arden Acres LLC 25.0% Forest Ridge, LLC 0.0% RLH Properties 33.3% Mountain Riverstone Development, LLC 25.0% Rutherford Hills, LP 25.0% Sixty-Four Partnership, LLC		
<b>Thomas . Richlovsky</b> Seven Hills Ohio USA	Retired	Director Compensation Committee Chairman, Audit & Compliance Committee Nominating & Corporate Governance Committee	Director, United Community Bank (Charter) Member Audit & Compliance Committee (Charter)		4,564	0.010%	N/A (Subsidiaries wholly owned)				
<b>John D Stephens</b> Shelville Georgia USA	General and Limited Partner Stephens MDS LP	Director Compensation Committee Nominating & Corporate Governance Committee	Director, United Community Bank (Charter) Community Board - United Community Bank - Marietta	Stephens MDS LP - Limited Partner Stephens Rock & Dirt, Inc. Stephens 316, LP - General Partner John D. Stephens & Sons, LP - General Partner Stephens Holdings, Inc. - President Grover River Associates, Inc.	38,590	0.082%	N/A (Subsidiaries wholly owned)	25.3% Stephens MDS LP 100.0% Stephens Rock & Dirt, Inc. 25.0% Stephens 316, LP 93.7% John D. Stephens & Sons, LP 100.0% Stephens Holdings, Inc. 66.7% Grover River Associates, Inc.			
<b>Jimmy C Tallent</b> Blairsville Georgia USA	President & CEO United Community Banks, Inc.	President & CEO, and Director	Director, United Community Bank (Charter) Director, Union Holdings, Inc. Director, Carolina Holdings, Inc.	Berkley Corners, LLC - Vice President Berkley Properties, Inc. - Vice President Fannin Broadcasting Upper Hiawasse Land Company, Inc. - Shareholder	206,518	0.441%	N/A (Subsidiaries wholly owned)	25.0% Berkley Corners, LLC 25.0% Berkley Properties, Inc. 10.0% Fannin Broadcasting 33.3% Upper Hiawasse Land Company, Inc.			
<b>Tim Wallis</b> Rome Georgia USA	President / Wallis Printing	Director Compensation Committee Nominating & Corporate Governance Committee	Director, United Community Bank (Charter) Community Board - United Community Bank - Rome	Wallis Printing - President	52,758	0.113%	N/A (Subsidiaries wholly owned)	100.0% Wallis Printing			

UNITED COMMUNITY BANKS, INC.  
 REPORT ITEM 4: Insiders  
 Directors and Officers  
 Fiscal Year Ending December 31, 2012

(1) Name, City and State/Country	(2) Principal Occupation:	Title/Position			Percentage of Voting Shares					
		(3)(a) United Community Banks, Inc.	(3)(b) Direct or Indirect Subsidiaries (include name)	(3)(c) Other Business (include name of business)	(4)(a) Stock held in UCBI	(4)(a) United Community Banks, Inc.	(4)(b) %	(4)(b) Direct or Indirect Subsidiaries Name	(4)(c) %	(4)(c) Other Business Name
<b>H. Lynn Harton</b> Greenville South Carolina USA	COO United Community Banks, Inc.	COO	COO, United Community Bank (Charter)	None	151,397	0.323%	N/A (Subsidiaries wholly owned)	None		
<b>Rex Schuette</b> Blairsville Georgia USA	Executive Vice-President & CFO United Community Banks, Inc.	Executive Vice-President & CFO	EVP & CFO United Community Bank - (Charter) Director, Union Holdings, Inc. Director, Carolina Holdings, Inc. Director, Chairman, Brintech, Inc.	None	94,943	0.203%	N/A (Subsidiaries wholly owned)	None		
<b>Craig Metz</b> Blairsville Georgia USA	Executive Vice-President United Community Banks, Inc. (Retired January 2013)	Executive Vice-President, Marketing & Retail Banking (Retired January 2013)	None	LK Enterprises - Vice President	32,461	0.069%	N/A (Subsidiaries wholly owned)	100.0%	LK Enterprises	
<b>David P Shearrow</b> Blairsville Georgia USA	Executive Vice-President United Community Banks, Inc.	Executive Vice-President & CRO	None	None	56,890	0.121%	N/A (Subsidiaries wholly owned)	None		
<b>Bill M Gilbert</b> Blairsville Georgia USA	Senior Vice-President United Community Banks, Inc.	Senior Vice-President	None	None	28,598	0.061%	N/A (Subsidiaries wholly owned)	None		
<b>Glenn S White</b> Marietta Georgia USA	President, Atlanta Region		Community Board - United Community Bank - Cherokee Community Board - United Community Bank - Dawson Community Board - United Community Bank - Fairburn Community Board - United Community Bank - Forsyth Community Board - United Community Bank - Gwinnett Community Board - United Community Bank - Hall Co Community Board - United Community Bank - West GA	None	74,367	0.159%	N/A (Subsidiaries wholly owned)	None		
<b>Timothy K. Schools</b> Greenville SC	President, North Carolina & Tennessee				10,000	0.021%	N/A (Subsidiaries wholly owned)			