CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: UNITED COMMUNITY BANKS, INC.
Person to be contacted about this report: Sonya Luna
Submission date: 04/23/09

RSSD (for Bank Holding Companies): 1249347
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$1,498,342	$1,497,404	Includes all commercial loans including commercial and industrial, commercial real estate, commercial and residential construction, land development, farmland, multi-family residential and depository institution loans.	1) Commercial loans continue to decline primarily due to the steady decline of residential construction loans due to pay-offs, foreclosures, and the absence of demand. 2) Loan demand in all catorgories remains very soft due to the contracting economy.
b. Average Commercial Loans	$4,185,761	$4,159,410	Includes residential mortgages and consumer purpose loans.	
c. Total Loans (sum of lines a and b)	$5,684,103	$5,656,814		

2. General Market Commentary (optional)