METZ CRAIG
Form 5
February 13, 2003

FORM 5

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

_ Form 3 Holdings Reported

_ Form 4 Transactions Reported

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL

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1. Name and Address of Reporting Person*	2. Issuer Name **and** Ticker or Trading Symbol	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
METZ, CRAIG	**UNITED COMMUNITY BANKS, INC. "UCBI"**	
(Last) (First) (Middle) **960 SAINT LYONN COURTS**	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) 4. Statement for Month/Year **12/31/02**	_ Director 10% Owner **X** Officer (give title below) Other (specify below) **EXEC VICE PRES, MARKETING**
(Street) **MARIETTA, GA 30068.4532**	5. If Amendment, Date of Original (Month/Year)	7. Individual or Joint/Group Filing (Check Applicable Line) **X** Form filed by One Reporting Person _ Form filed by More than One Reporting Person
(City) (State) (Zip)		

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

1. Title of Security (Instr. 3)	2. Transaction Date (Month/ Day/ Year)	2A. Deemed Execution Date, if any (Month/Day/ Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5)			5. Amount of Securities Beneficially Owned at End of Issuer's Fiscal year (Instr. 3 & 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				Amount	(A) or (D)	Price			
COMMON STOCK							**399.9155**[(2)]	**D**	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.
* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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FORM 5 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/ Day/ Year)	3A. Deemed Execution Date, if any (Month/ Day/	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed	6. Date Exercisable and Expiration Date (Month/Day/ Year)	7. Title and Amount of Underlying Securities (Instr. 3 & 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned at End of	10. Ownership Form of Derivative Security:	11. Nature of Indirect Beneficial Ownership (Instr. 4)

			Year)		of (D) (Instr. 3, 4 & 5)							Year (Instr. 4)	Direct (D) or Indirect (I) (Instr. 4)	
					(A)	(D)	Date Exer-cisable	Expira-tion Date	Title	Amount or Number of Shares				
Option to Purchase Common Stock[(1)]	**28.00**	**08/01/02**		**A**	**10,000**		**08/01/03**	**08/01/12**	**Common Stock**	**0**	**n/a**	**10,000**	**D**	

Explanation of Responses:

(1) Options are 50% vested on 8/1/03, and vest an additional 50% on 8/1/04.
(2) Reflects a fractional share adjustment of (.0001) pursuant to notification by 401k account custodian of a 2002 dividend reinvestment reporting error by them to the company.

By: /s/ **CRAIG METZ** **02/13/03**
Date

**Signature of Reporting Person

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

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

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