

UNITED COMMUNITY BANKS INC

Form 8-K

July 26, 2005

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**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 26, 2005  
**United Community Banks, Inc.**  
(Exact name of registrant as specified in its charter)

Georgia

No. 0-21656

No. 58-180-7304

(State or other jurisdiction of  
incorporation)

(Commission File Number)

(IRS Employer  
Identification No.)

63 Highway 515, P.O. Box 398  
Blairsville, Georgia 30512

(Address of principal executive offices)

Registrant's telephone number, including area code:

(706) 781-2265

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))

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**Item 2.02 Results of  
Operation and  
Financial  
Condition**

On July 26, 2005, United Community Banks, Inc. (the Registrant ) issued a news release announcing its financial results for the second quarter ended June 30, 2005 (the News Release ). The News Release, including financial schedules, is attached as Exhibit 99.1 to this report. In connection with issuing the News Release, on July 26, 2005 at 11:00 a.m. EST, the Registrant intends to hold a conference call/webcast to discuss the News Release.

The News Release contains a description of the Registrant s earnings excluding merger-related expenses (referred to as Operating

Earnings , Net  
Operating  
Income , Diluted  
Operating  
Earnings Per  
Share ) related to  
the June 1, 2004  
acquisition of  
Fairbanco  
Holding  
Company, Inc.,  
headquartered in  
Fairburn,  
Georgia; the  
November 1,  
2004 acquisition  
of Eagle  
National Bank,  
headquartered in  
Stockbridge,  
Georgia; and the  
December 1,  
2004 acquisition  
of Liberty  
National  
Bancshares,  
Inc.,  
headquartered in  
Conyers,  
Georgia.  
Management  
believes that a  
presentation of  
the Registrant s  
earnings  
excluding  
merger-related  
expenses as a  
financial  
measure  
provides useful  
information to  
investors  
because it  
provides  
information  
about the  
Registrant s  
financial  
performance  
from its ongoing

business operations. The merger-related expenses are principally related to equipment lease termination, legal and other professional fees and systems conversion costs.

**Item 9.01 Financial Statements and Exhibits**

- (a) Financial statements: None
  - (b) Pro forma financial information: None
  - (c) Exhibits:
    - 99.1 Press Release, dated July 26, 2005
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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.

July 26, 2005

*/s/ Rex S. Schuette*

Rex S. Schuette  
Executive Vice President and Chief  
Financial Officer