

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