



UNITED COMMUNITY FINANCIAL CORP.

Annual Meeting
2006



Building relationships.
One neighbor at a time.



Safe Harbor Statement

To the extent that this presentation or the presenters discuss expectations about future financial results or market conditions or otherwise make statements about the future, such statements are forward-looking and are based on the Company's current beliefs, expectations, forecasts or projections. Actual results may differ materially from our statements due to a number of risks and uncertainties, including those described in the Company's Form 10-K for the year ended December 31, 2005 and subsequent filings. Please refer to these SEC documents for a complete list of risk factors.





2005 Highlights

- ✓ Continued balance sheet growth
- ✓ Strong performance from core operations
- ✓ Record net income
- ✓ Growth in loans
- ✓ Growth in deposits
- ✓ 10% increase in dividend – 9% increase announced in 1Q 2006
- ✓ Supported our communities with \$1 million in charitable giving





- ✓ 37 full-service banking offices and 6 loan production offices
- ✓ Market area –18 counties throughout Ohio and Western Pennsylvania
- ✓ Total Loans - \$2.1 billion
- ✓ Total Deposits - \$1.7 billion



BW ButlerWick

investments·trust·insurance

- ✓ 21 offices providing full-service retail brokerage, capital markets or trust services
- ✓ Market area –11 counties throughout Ohio and Western Pennsylvania
- ✓ Combined assets under management of \$790 million

Consolidated Financial Performance

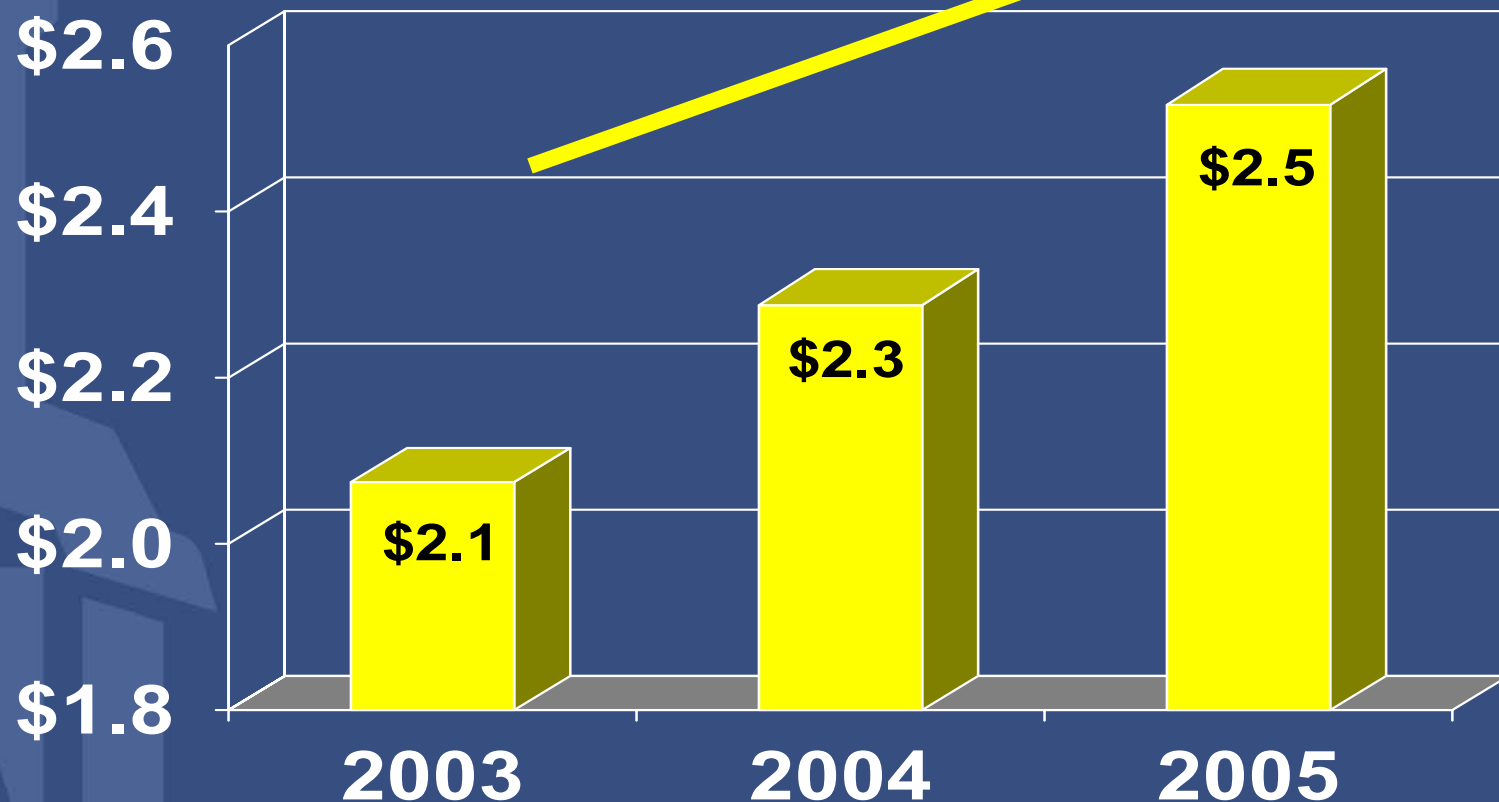


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Total Assets

11% Average Growth



In billions

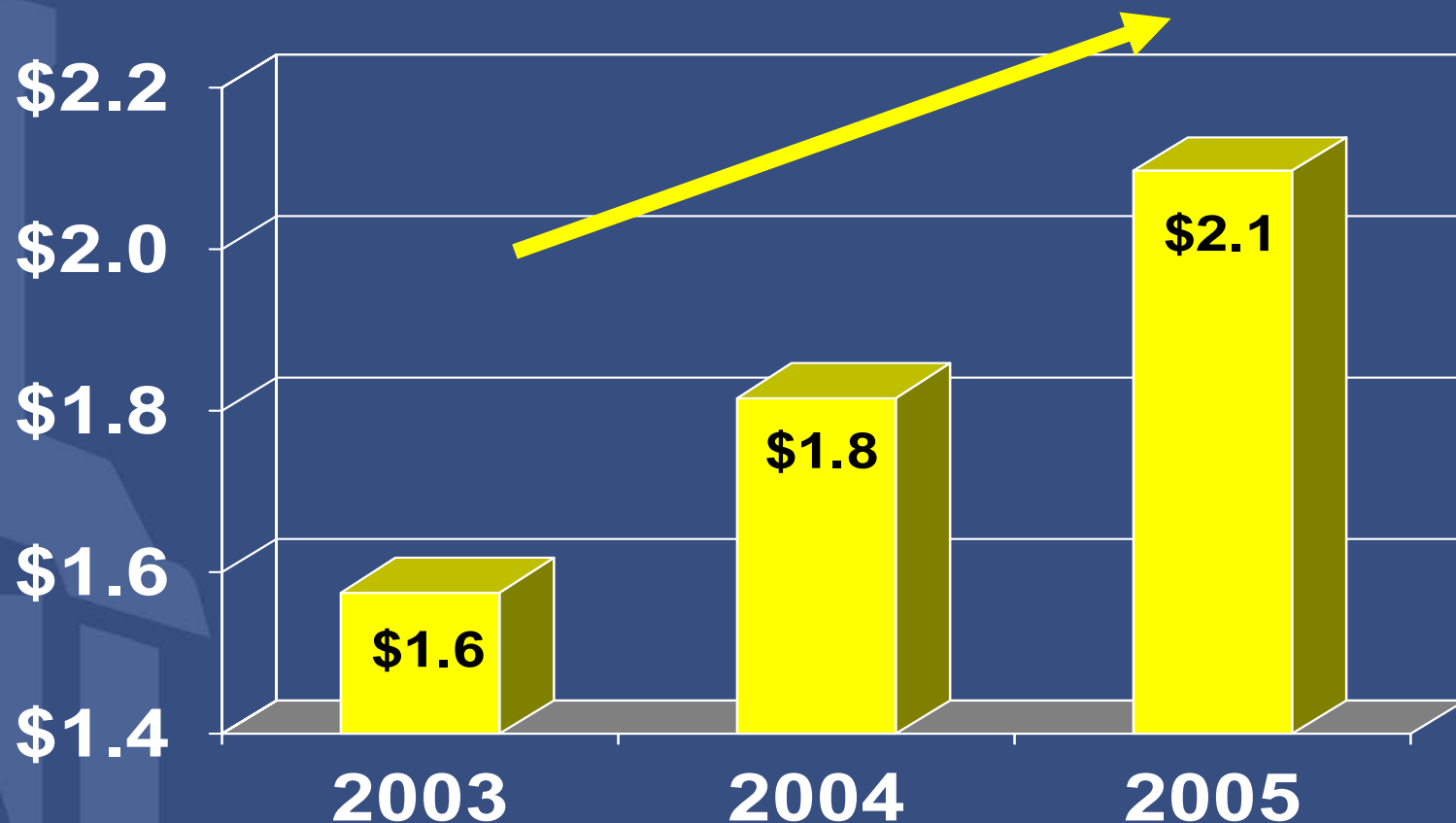


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Total Loans, Net

17% Average Growth



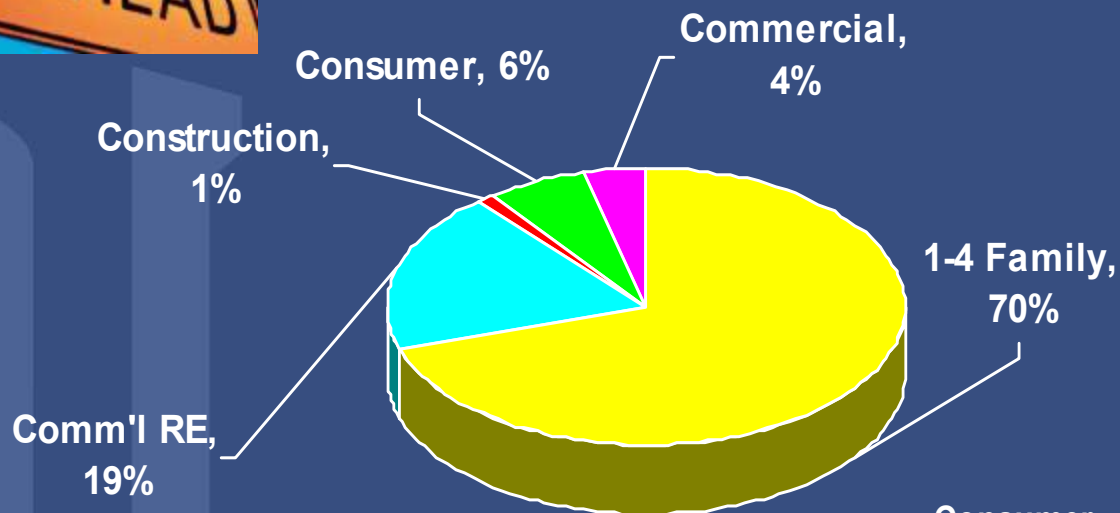
In billions



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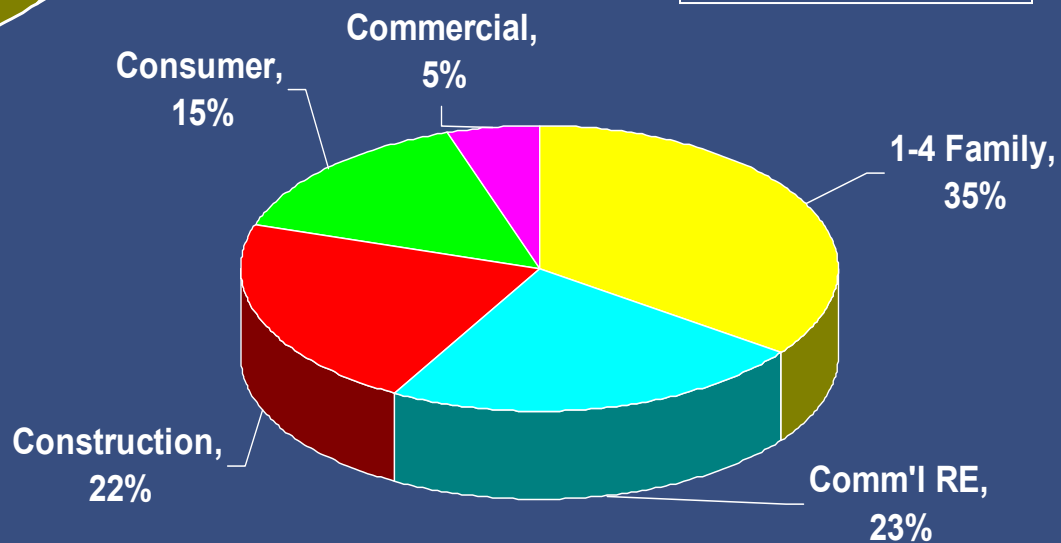


Loan Portfolio



2005

2000

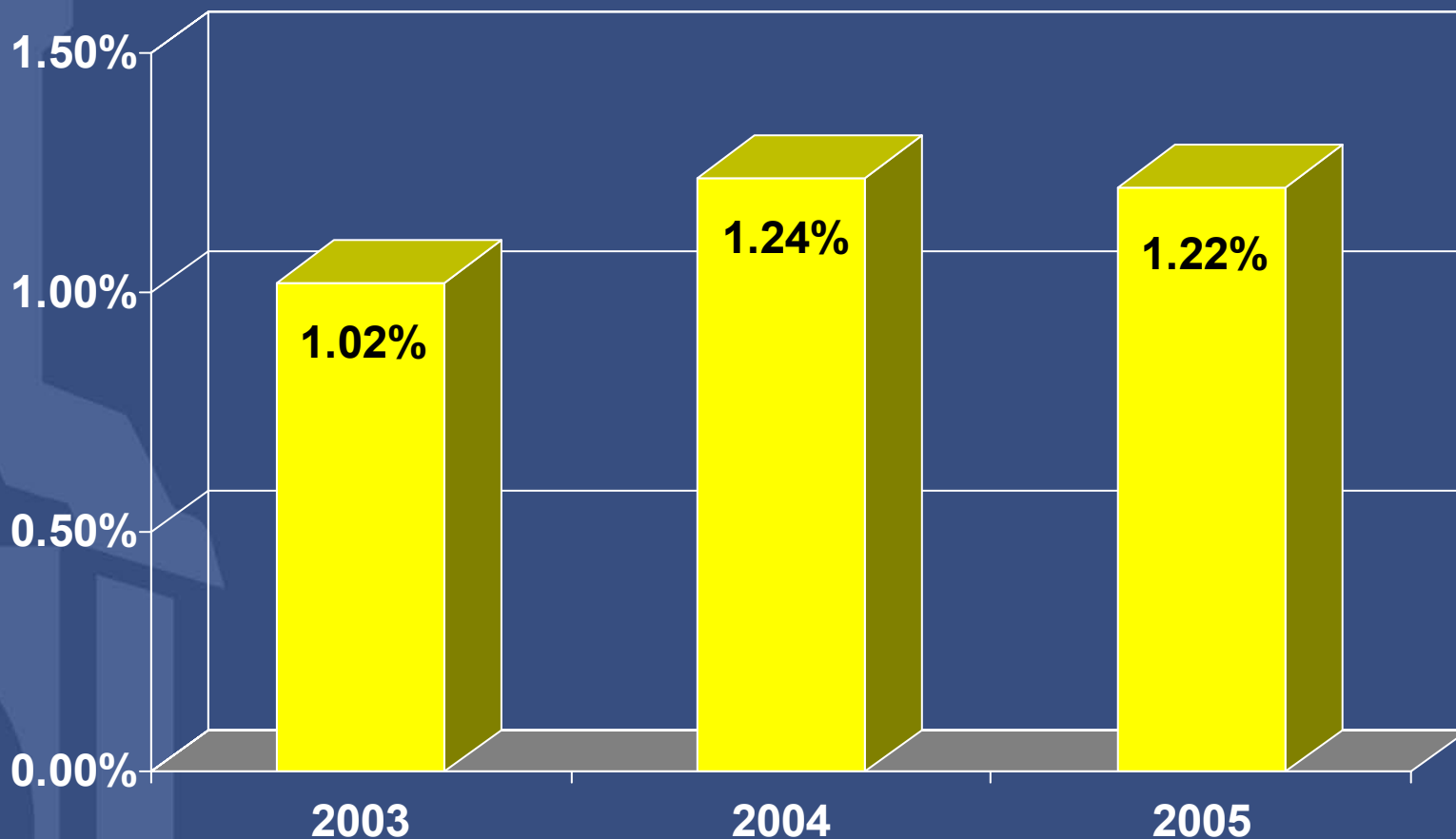


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Asset Quality

Nonperforming Loans to Total Loans

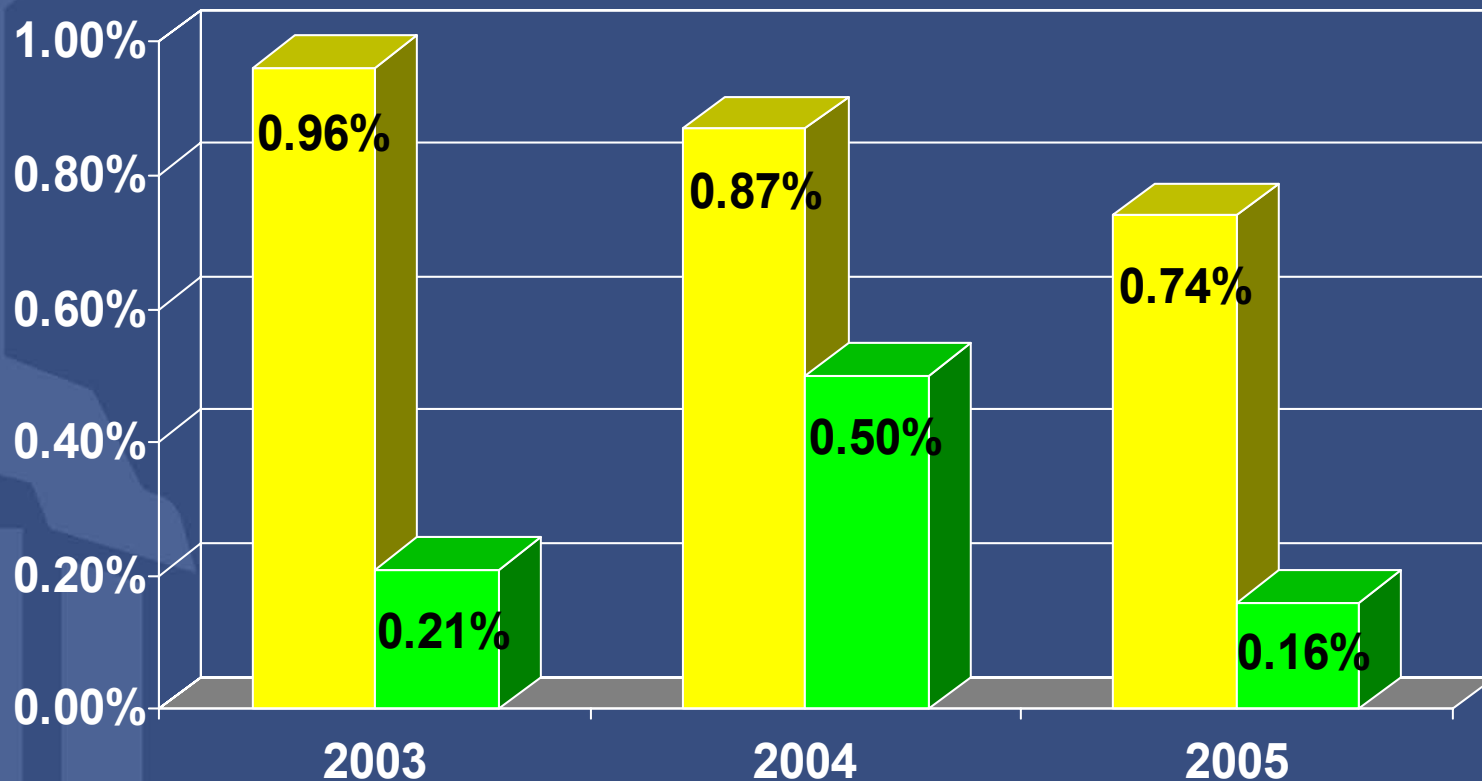


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Asset Quality

■ ALLL to Loans ■ Net C/Os to Loans

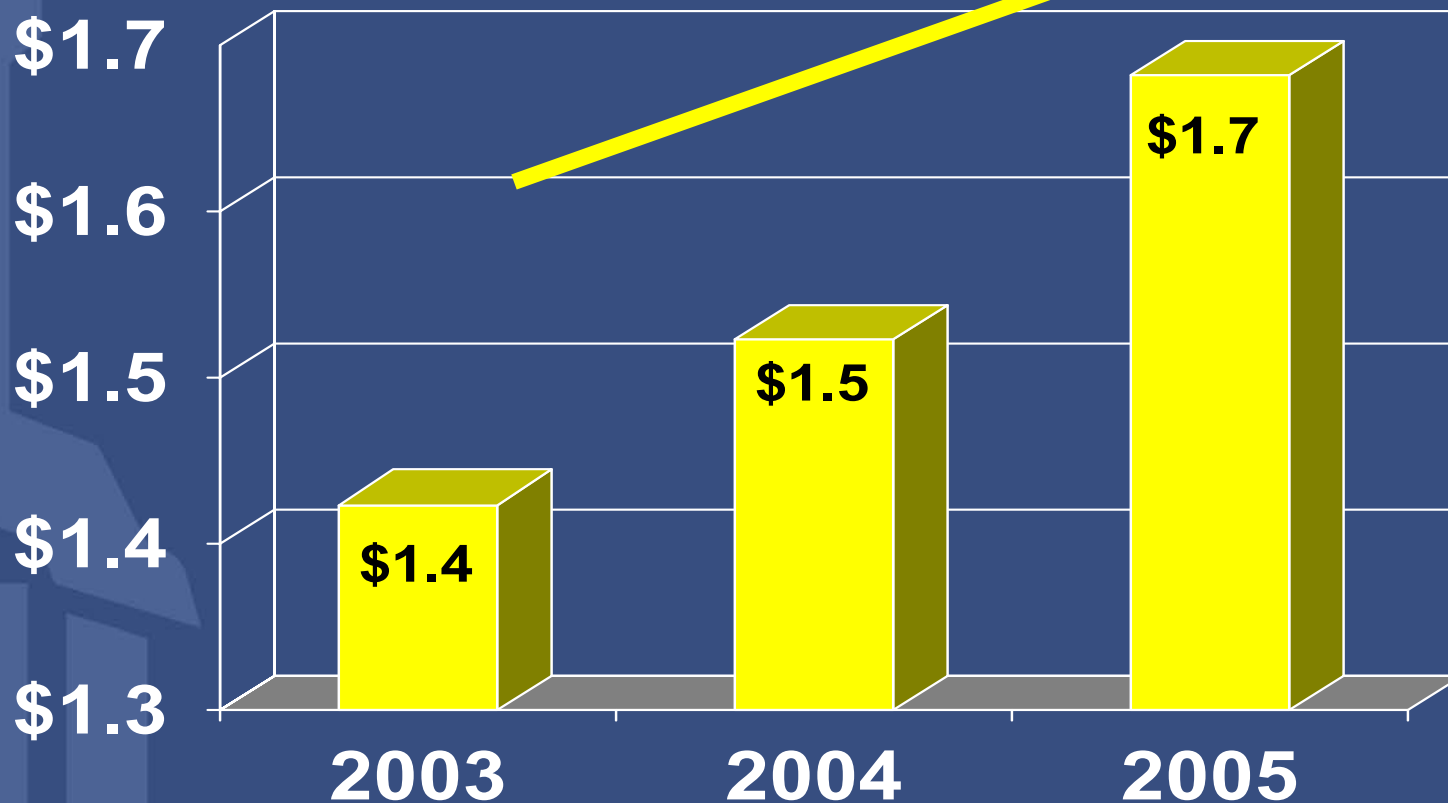


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Deposits

9% Average Growth



In billions

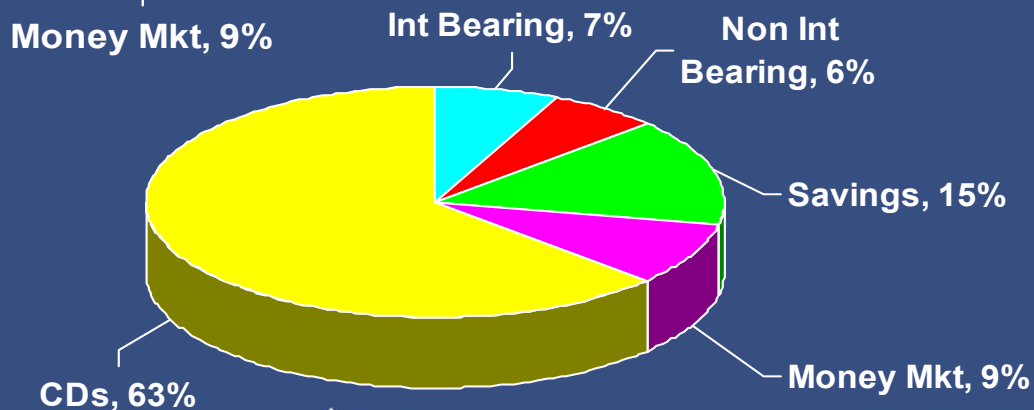
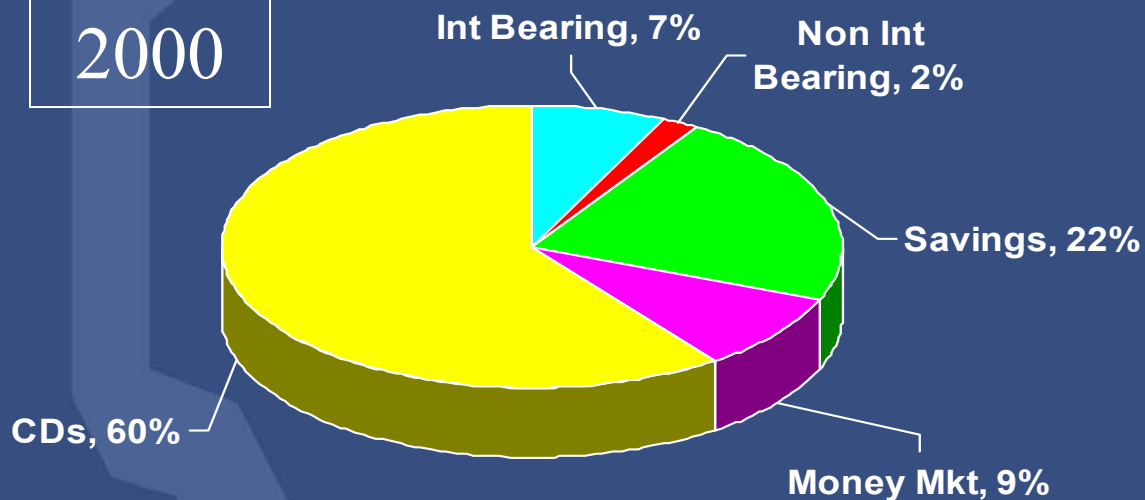


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Diversification In Deposit Mix

2000



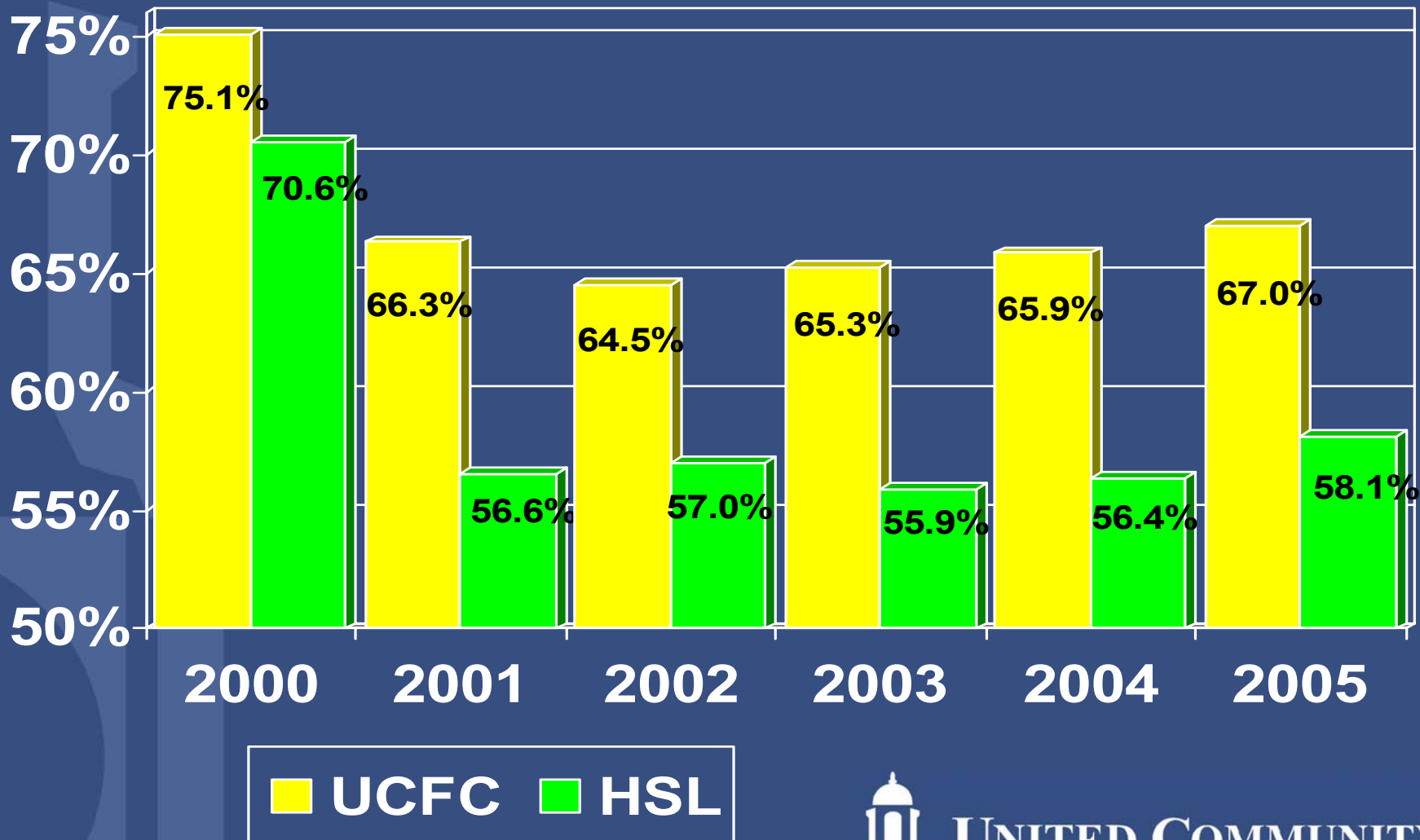
2005



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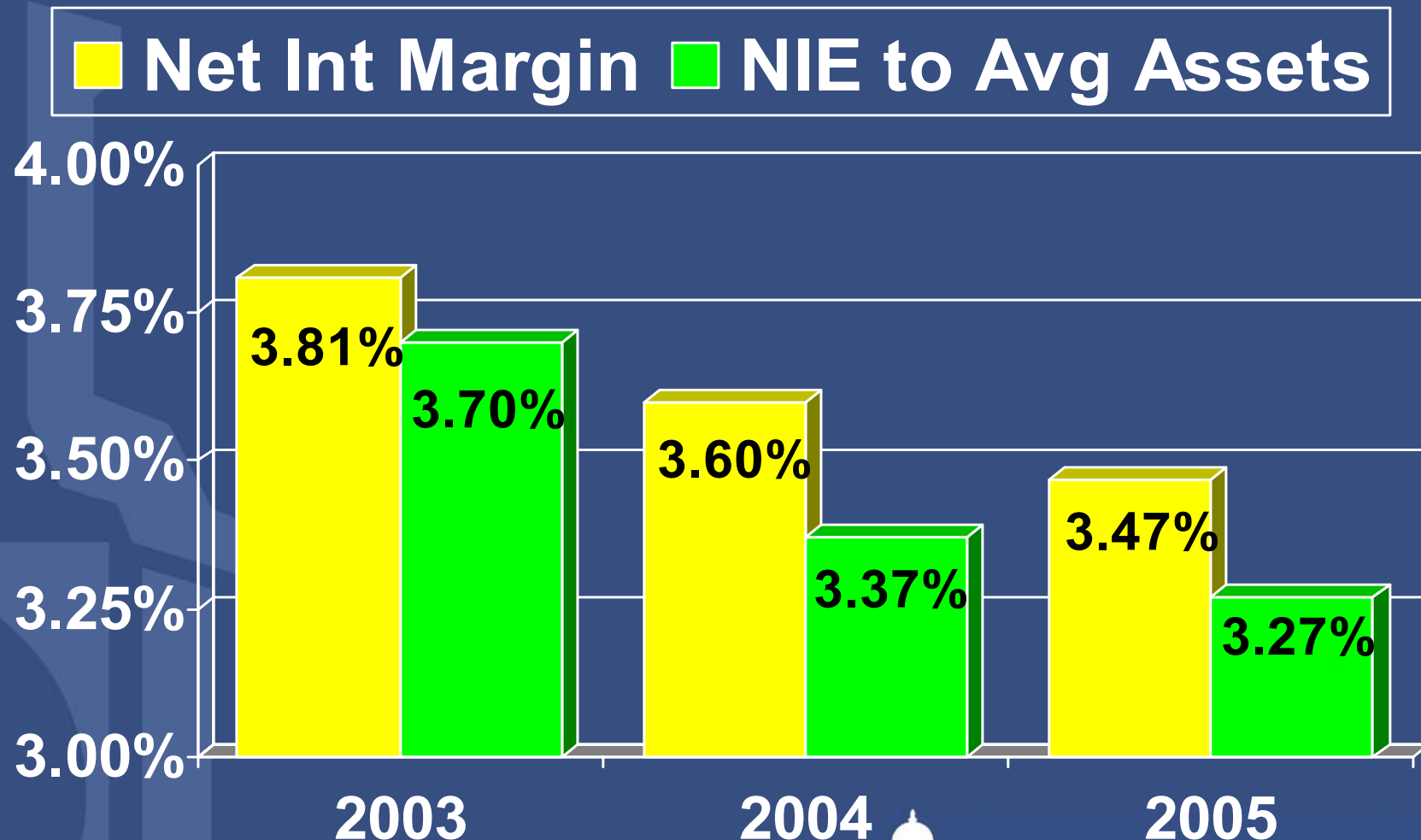


Efficiency Ratio



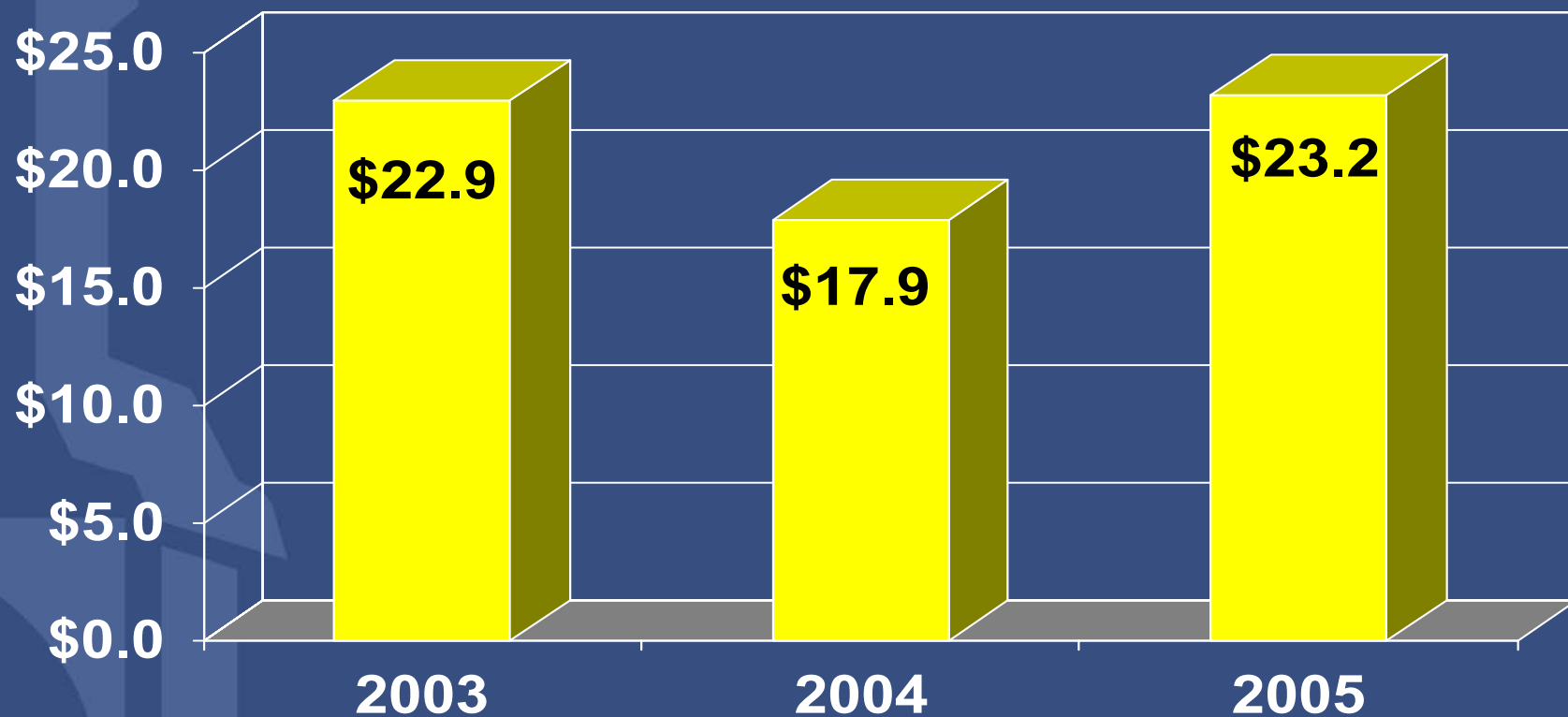


Operating Performance





Net Income



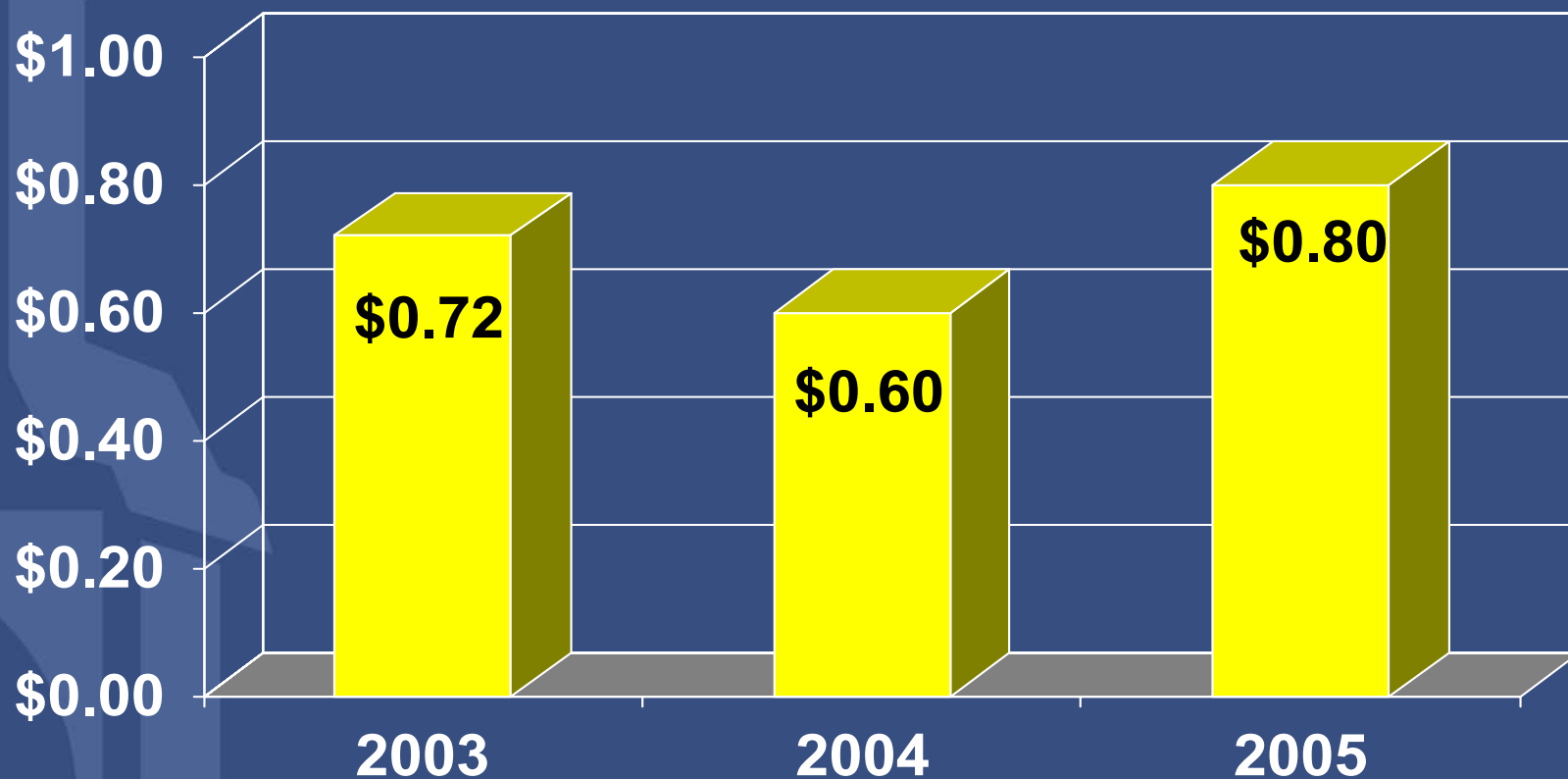
In millions



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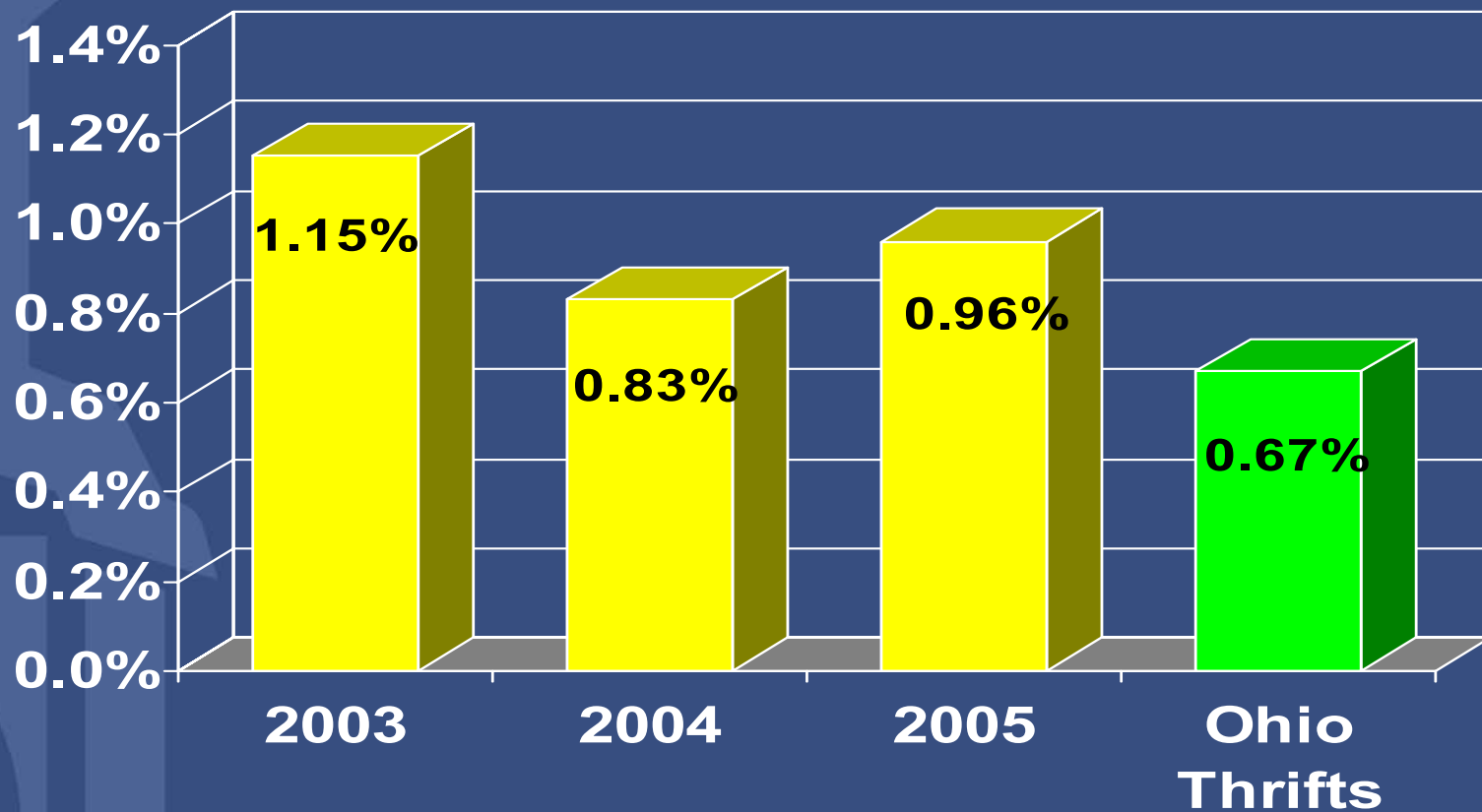
Diluted Earnings per Share



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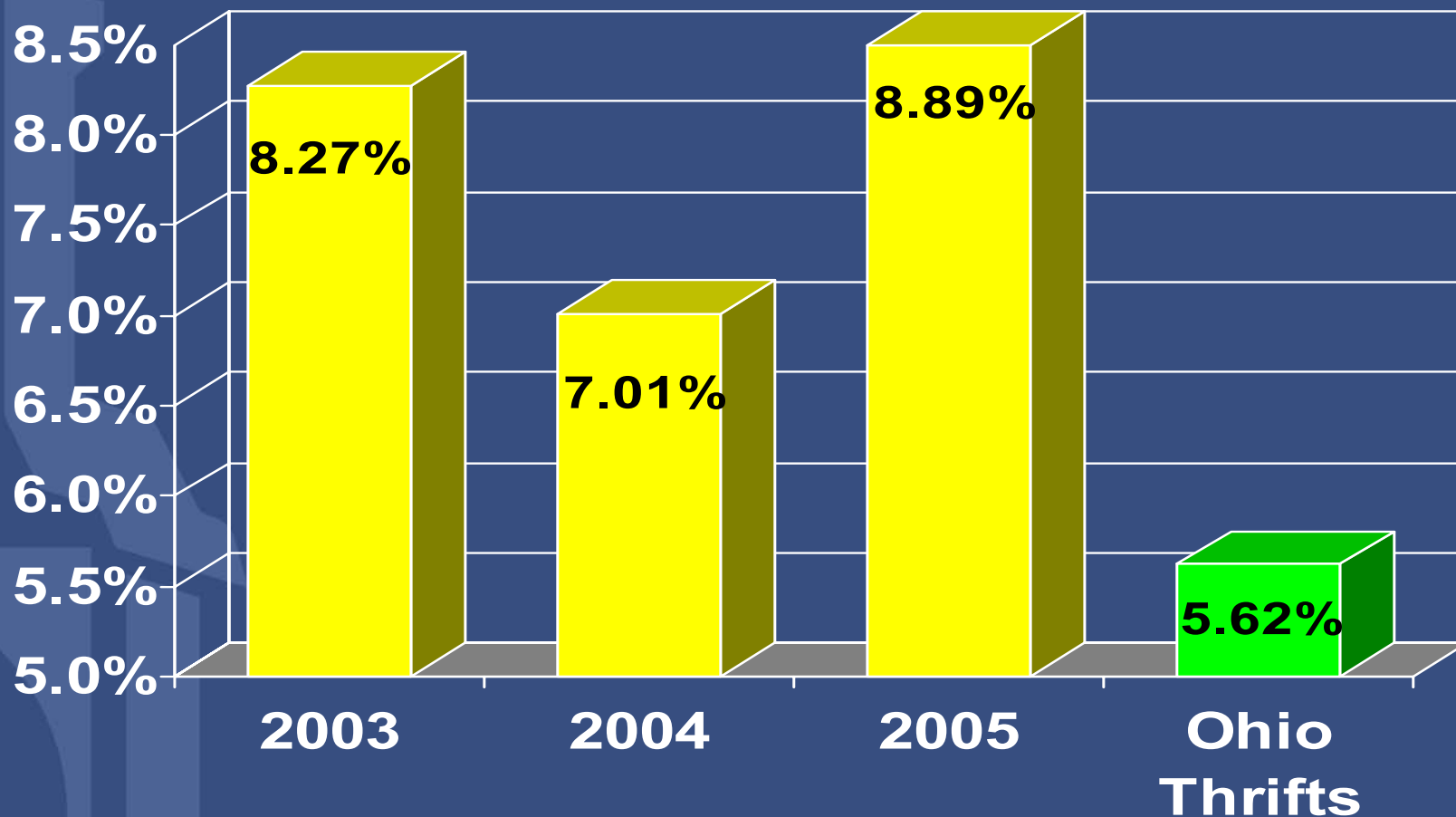


Return on Assets





Return on Equity



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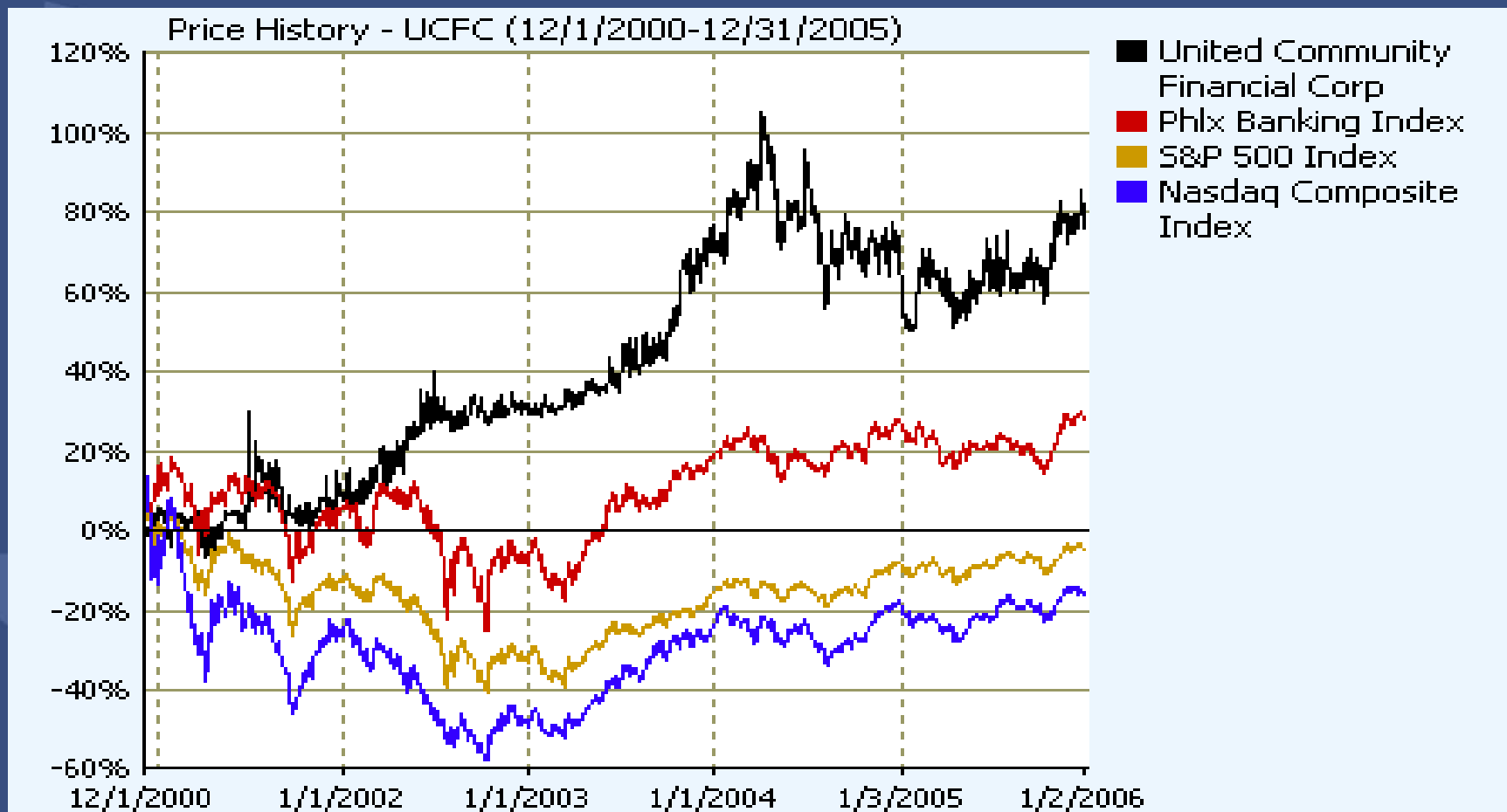
Investment Performance

- Total return since the IPO (7/8/98) of 489% at 12/31/05
- Average annual return of 65%
- Annual return of 8.6% in 2005
- Purchased 7.8 million shares since IPO
- Dividends increased 20% in past two years





Stock Performance



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Forward Focus

- Stronger focus on demand deposit and commercial real estate loan growth
- Develop a product array that meets the needs of all market segments
- Maintain high credit quality standards
- Strong service orientation in challenging Midwest market





Forward Focus

- Disciplined approach to growth
- Evaluation of acquisition and branching opportunities
- Continue successful expense control measures





First Quarter 2006 Results

- Net Income \$6.1 million
- EPS \$0.21
- ROA 0.97%
- ROE 9.06%
- Dividends per share \$0.09
- Book value per share \$8.65





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