



UNITED COMMUNITY

FINANCIAL CORP.

Annual Meeting
2007

Growth * Profitability * Capital Management

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, 2006 and subsequent filings. Please refer to these SEC documents for a complete list of risk factors.



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2006 Highlights

- ✓ Continued Balance Sheet Growth
 - loans \$2.3 billion
 - deposits \$1.8 billion
- ✓ Strong Performance From Core Operations
 - expense control
- ✓ Continued Earnings Growth
 - record net income
 - record EPS
- ✓ Continued Dividend Increases
 - 9% in 2006
 - 6% in 2007
- ✓ Continued Community Support Over \$1 Million In Charitable Giving





- ✓ Market Area –18 Counties In Ohio And W. Pa.
- ✓ 38 Full-Service Banking Offices
- ✓ 5 Loan Production Offices



- ✓ Market Area –14 Counties In Ohio And W. Pa.
- ✓ 21 Offices Providing Full-Service Retail Brokerage, Capital Markets Or Trust Services
- ✓ Combined Assets Under Management Of \$805 Million

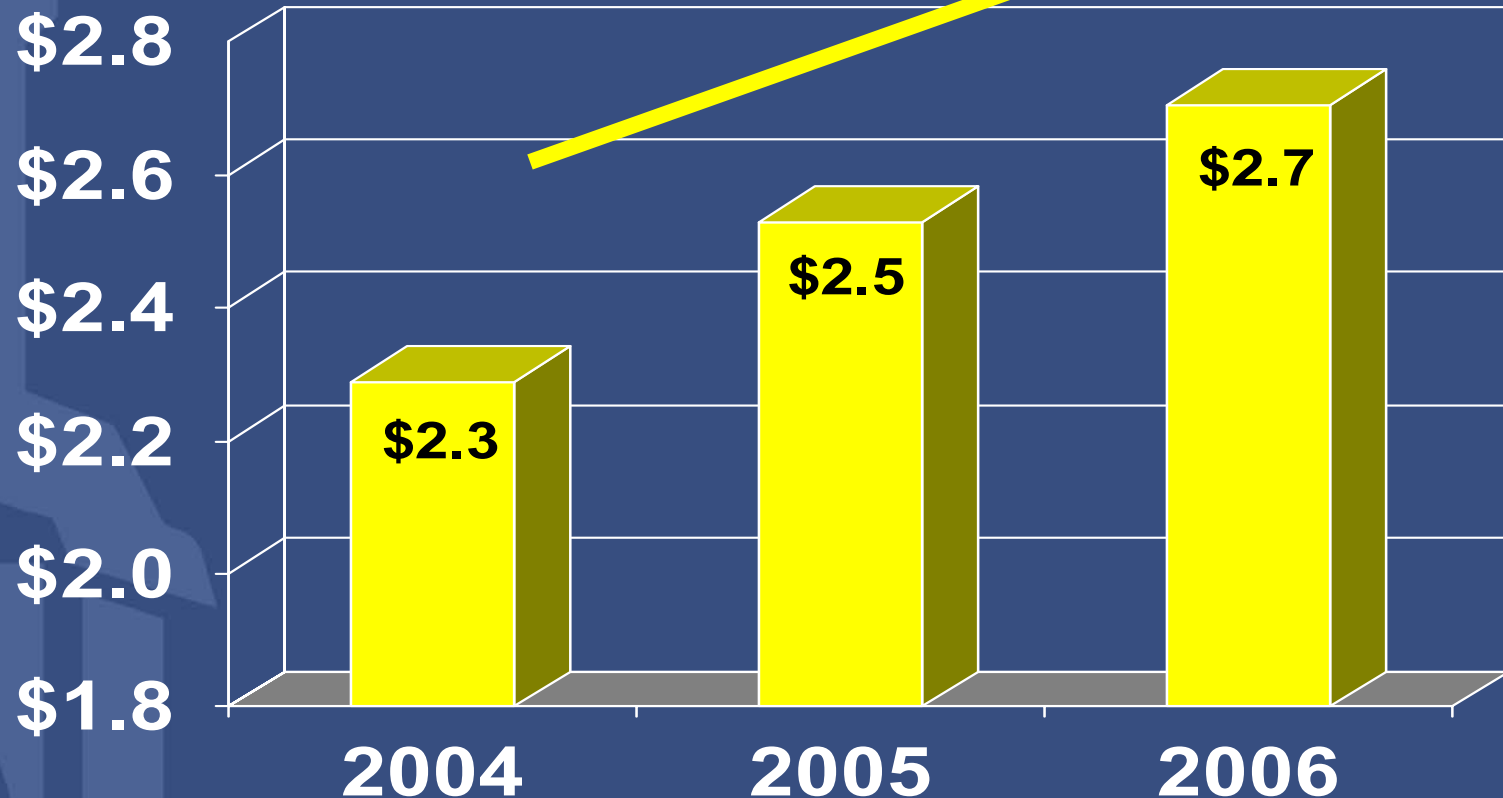


Consolidated Financial Performance

Growth * Profitability * Capital Management

Total Assets

9% Average Growth



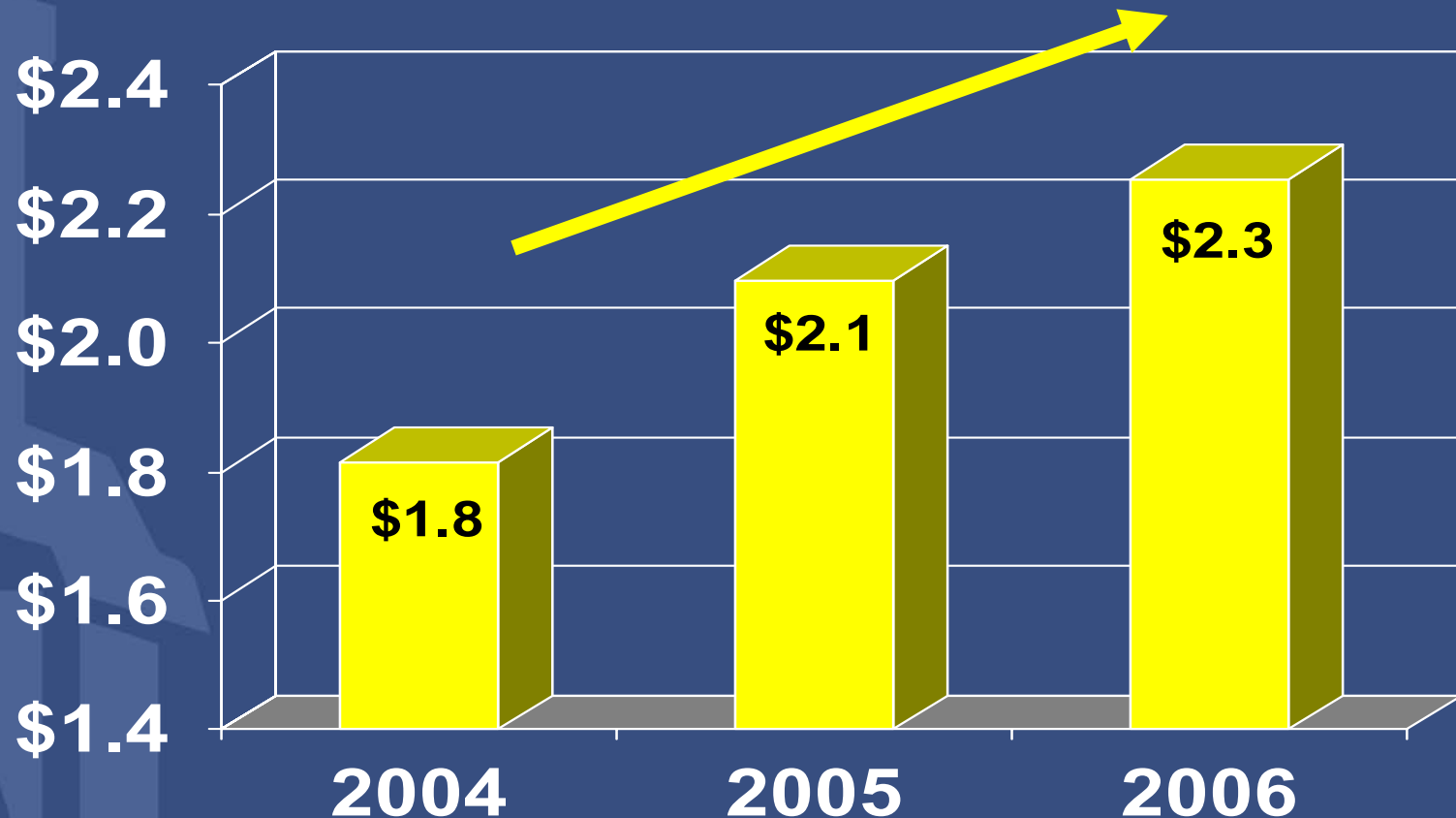
In billions



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Total Loans, Net

12% Average Growth

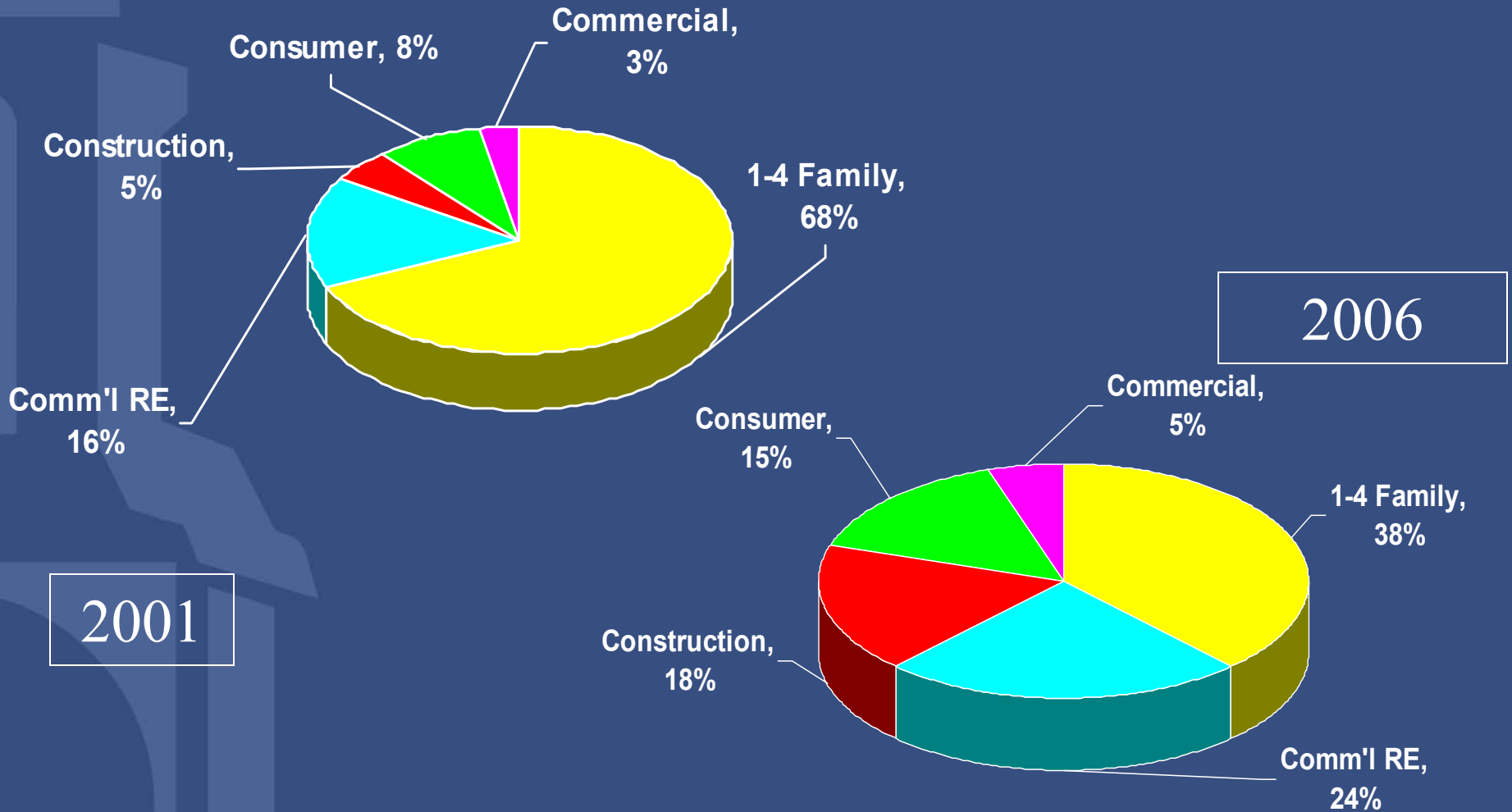


In billions



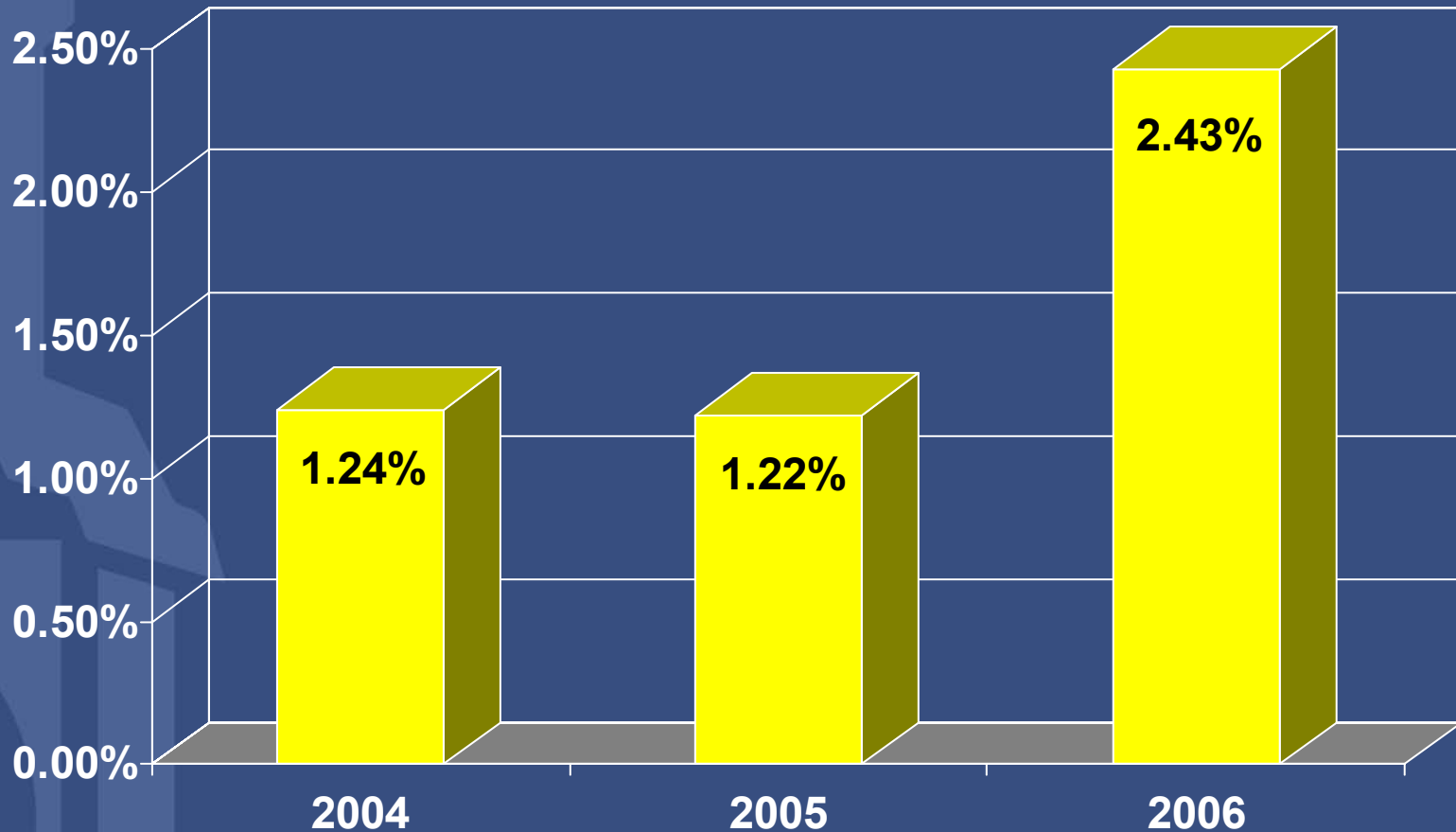
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Loan Portfolio



Asset Quality

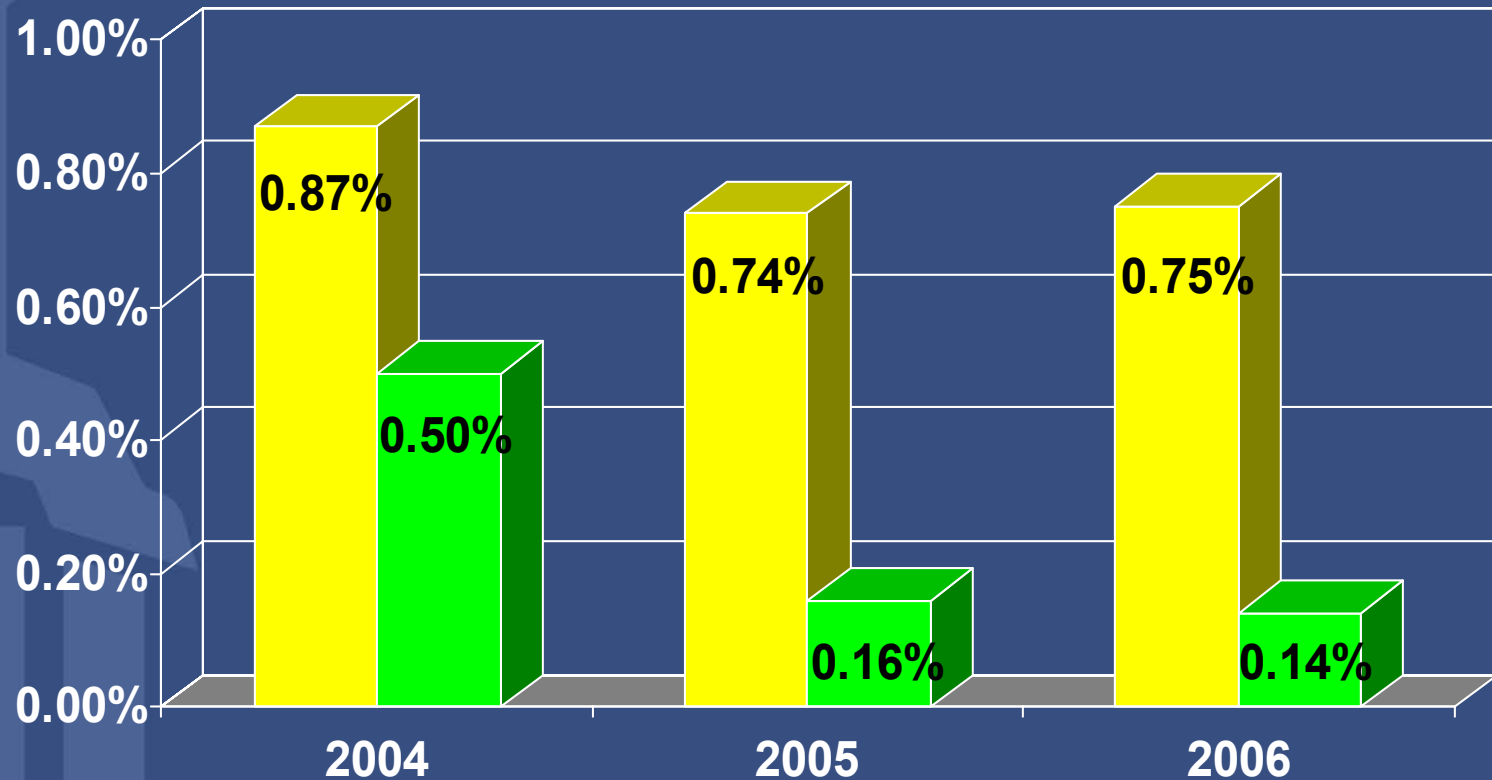
Nonperforming Loans to Total Loans



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Asset Quality

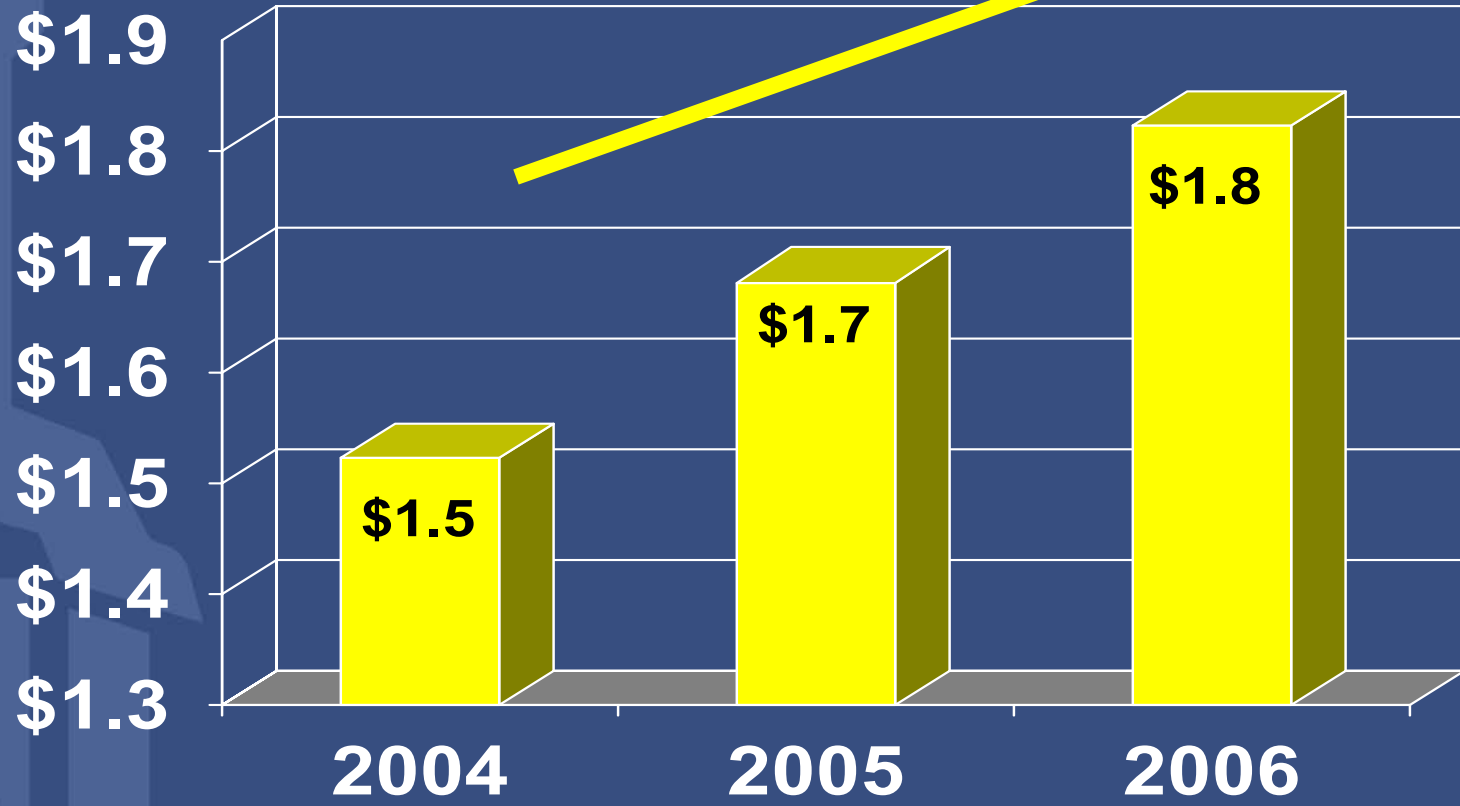
■ ALLL to Loans ■ Net C/Os to Loans



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Deposits

10% Average Growth



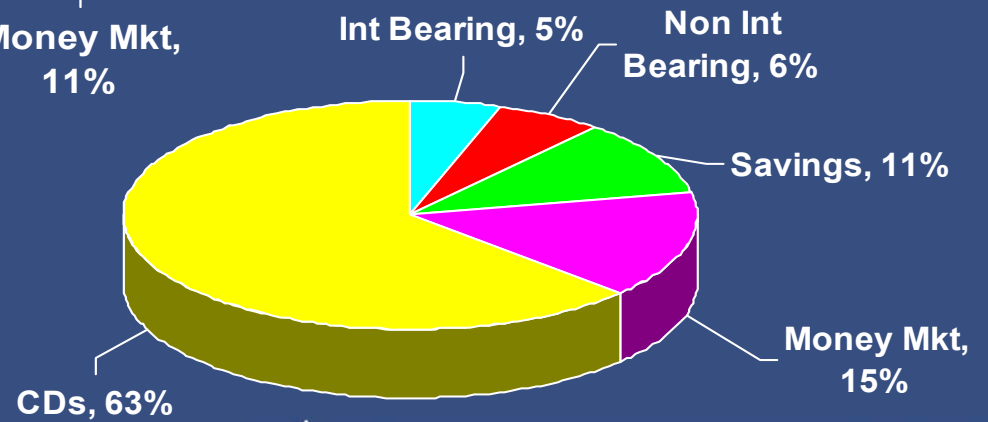
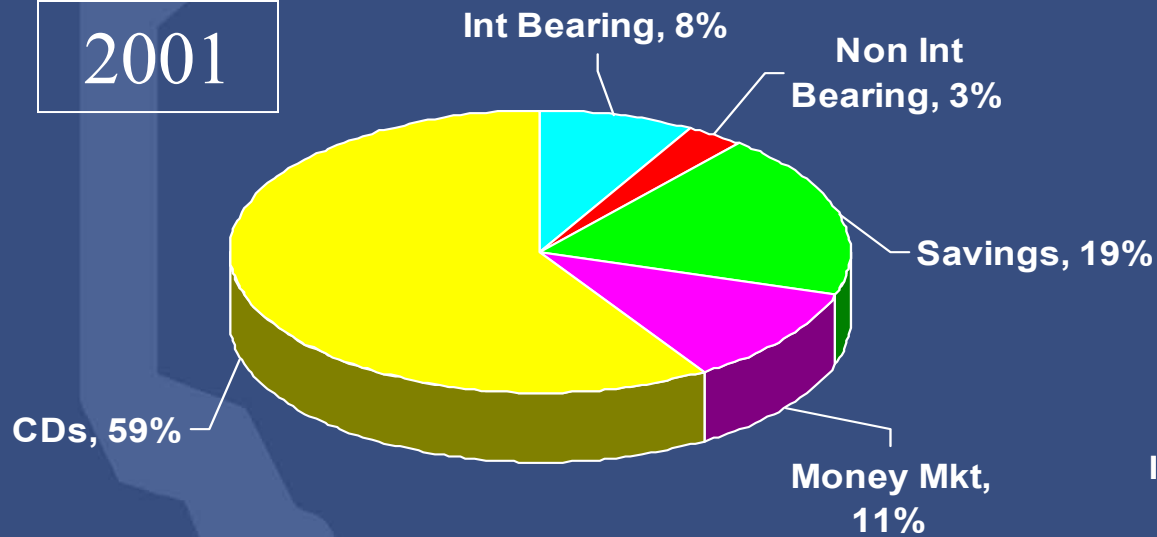
In billions



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Diversification In Deposit Mix

2001

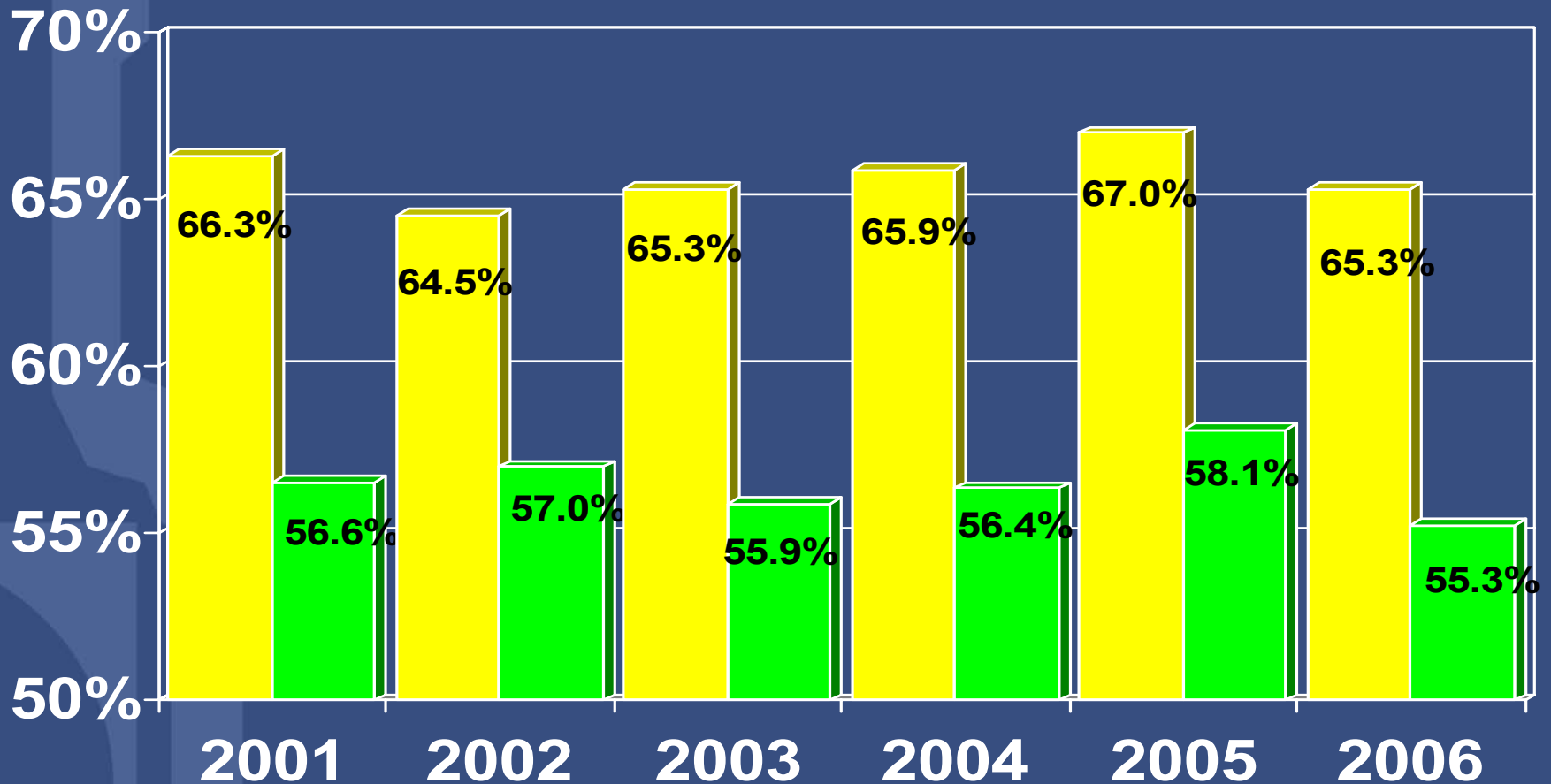


2006



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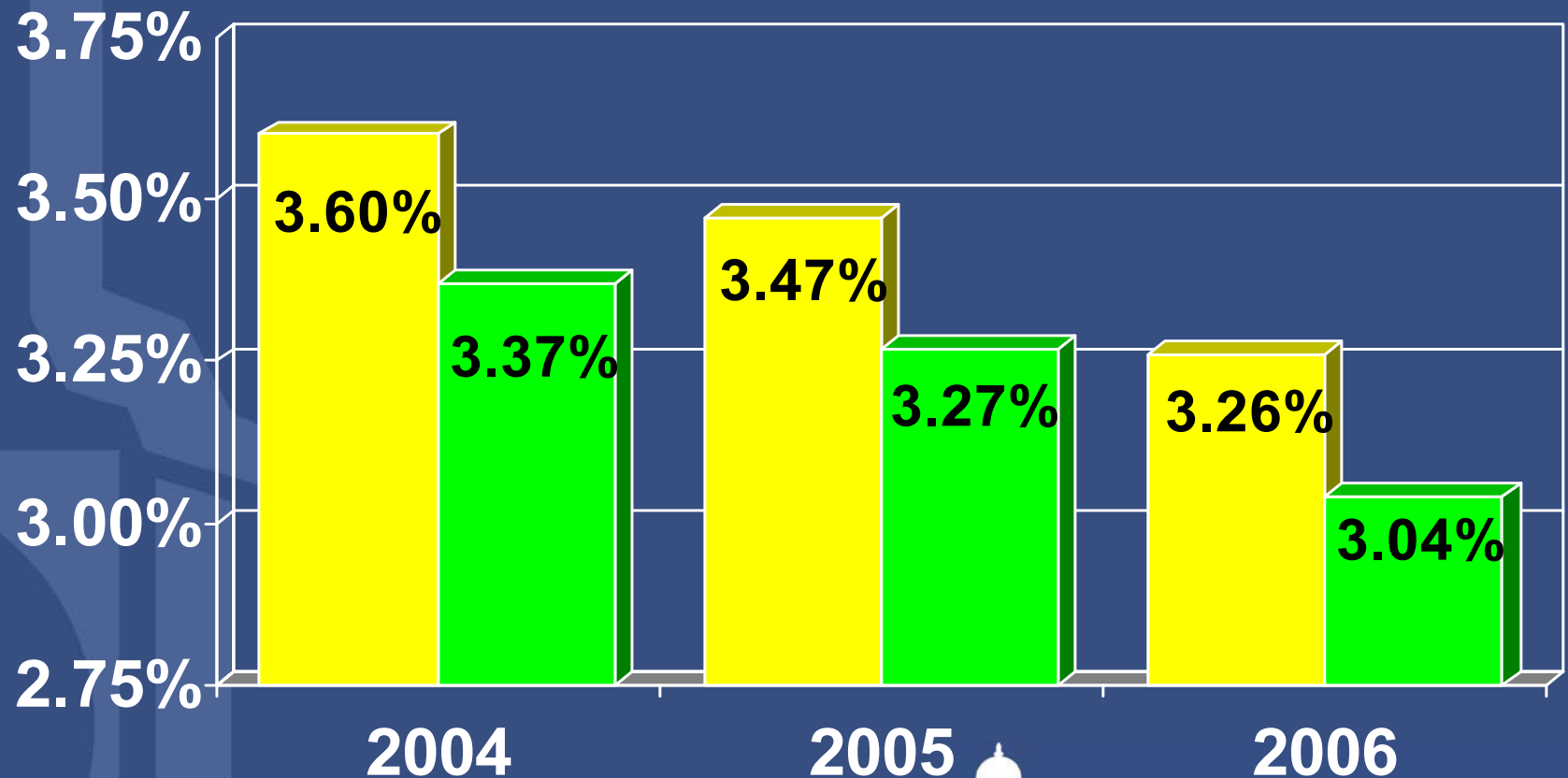
Efficiency Ratio



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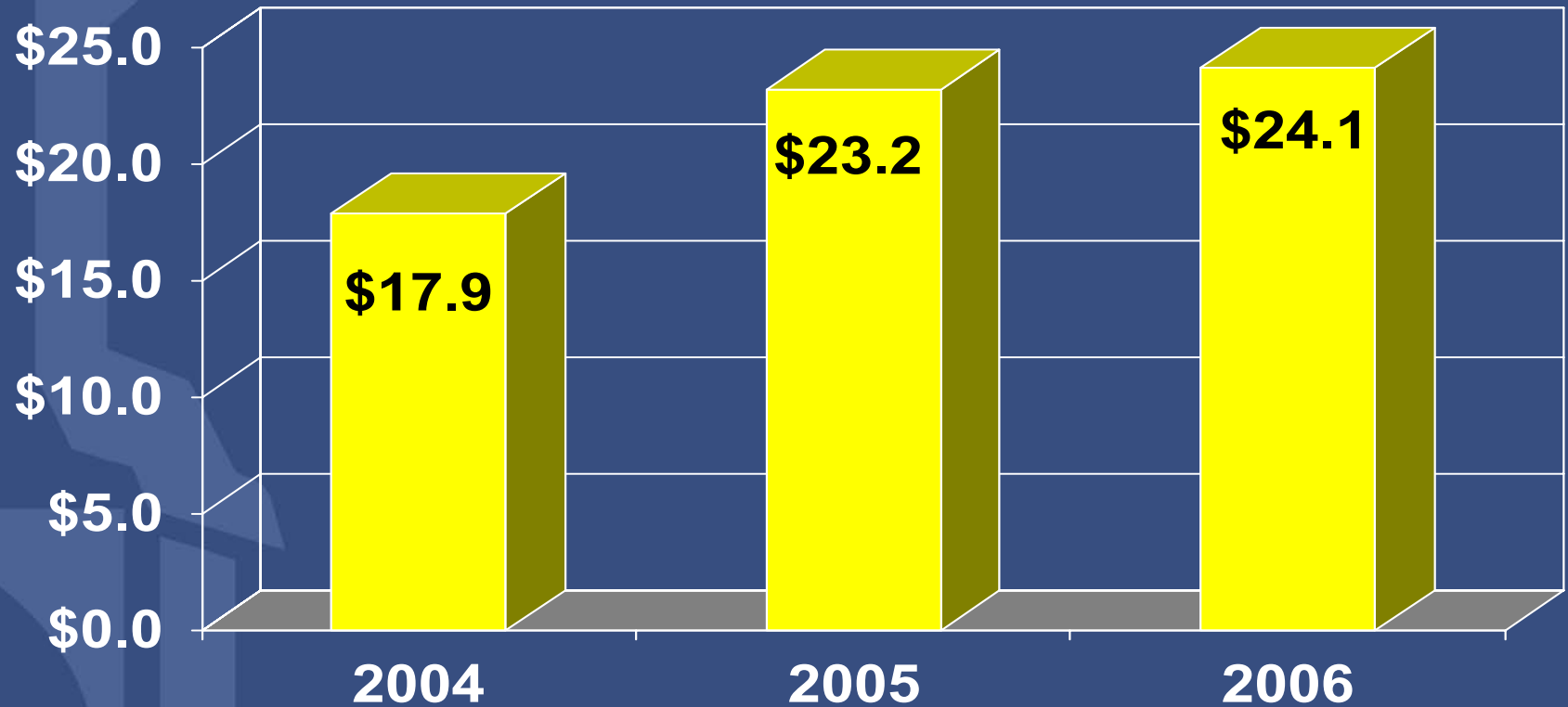
Operating Performance

■ Net Int Margin ■ NIE to Avg Assets



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Net Income

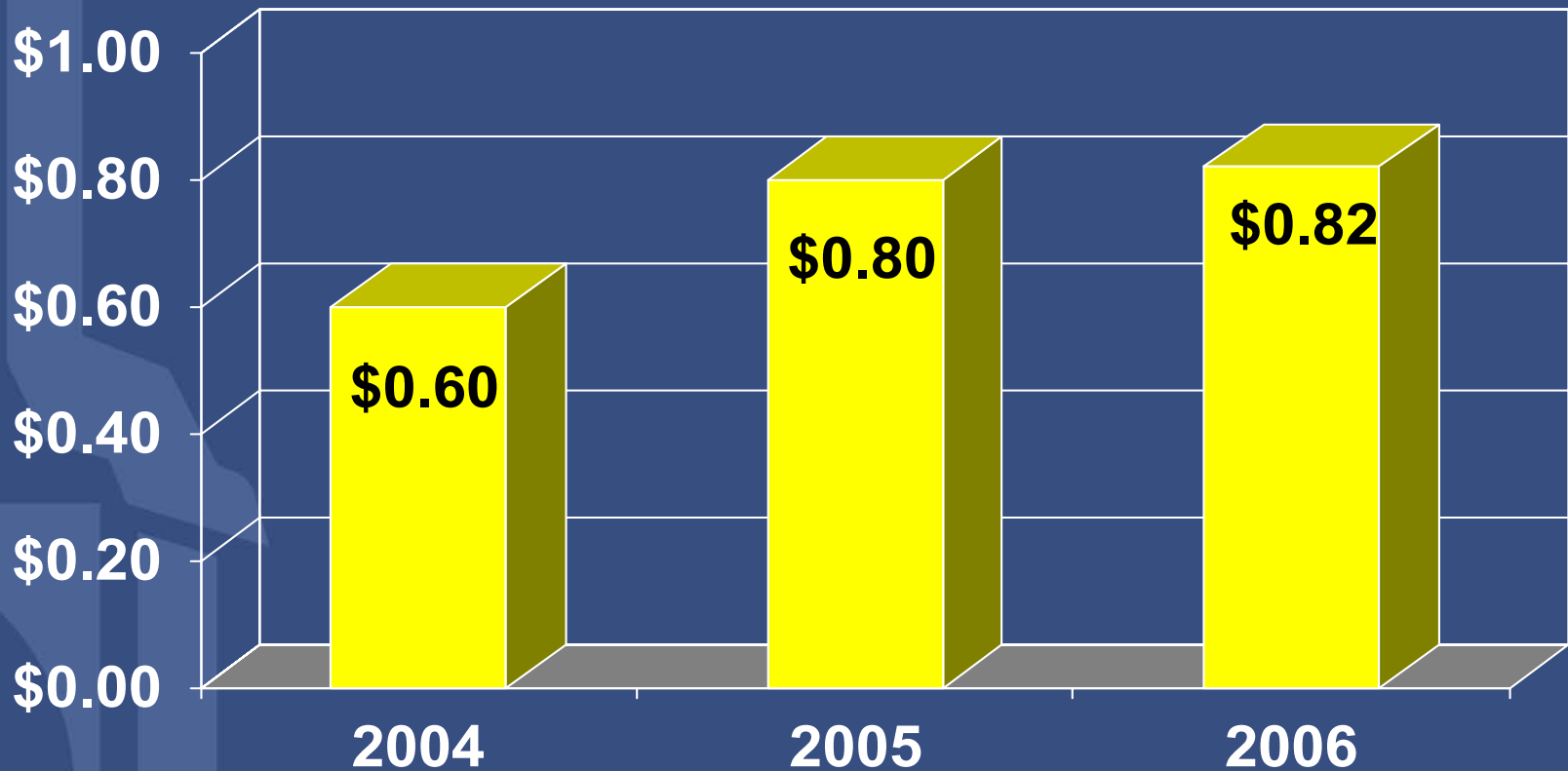


In millions



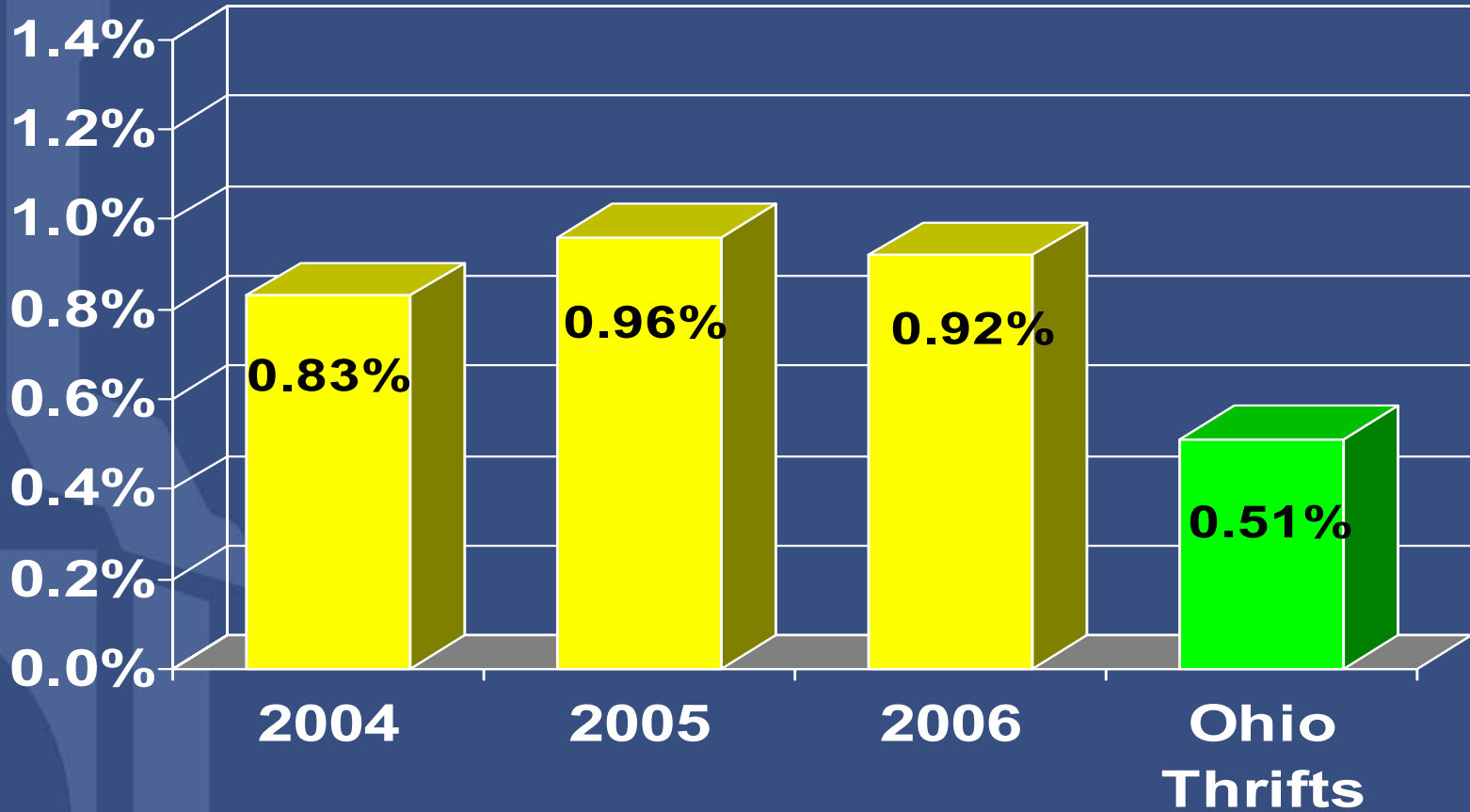
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Diluted Earnings per Share



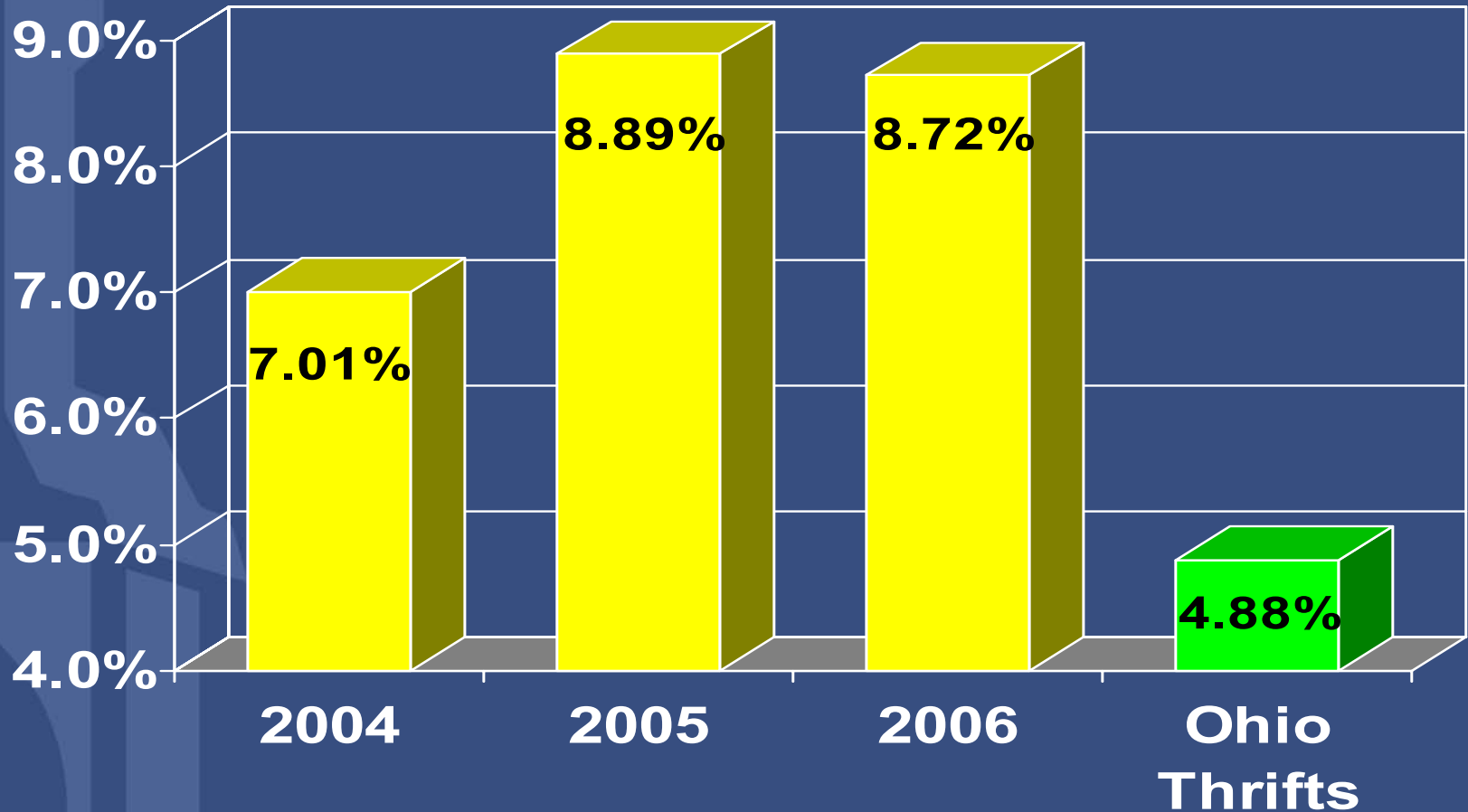
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Return on Assets



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Return on Equity



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First Quarter 2007 Results

- Net Income \$4.7 million
- EPS \$0.16
- ROA 0.69%
- ROE 6.49%
- Dividends per share \$0.095
- Book value per share \$9.16



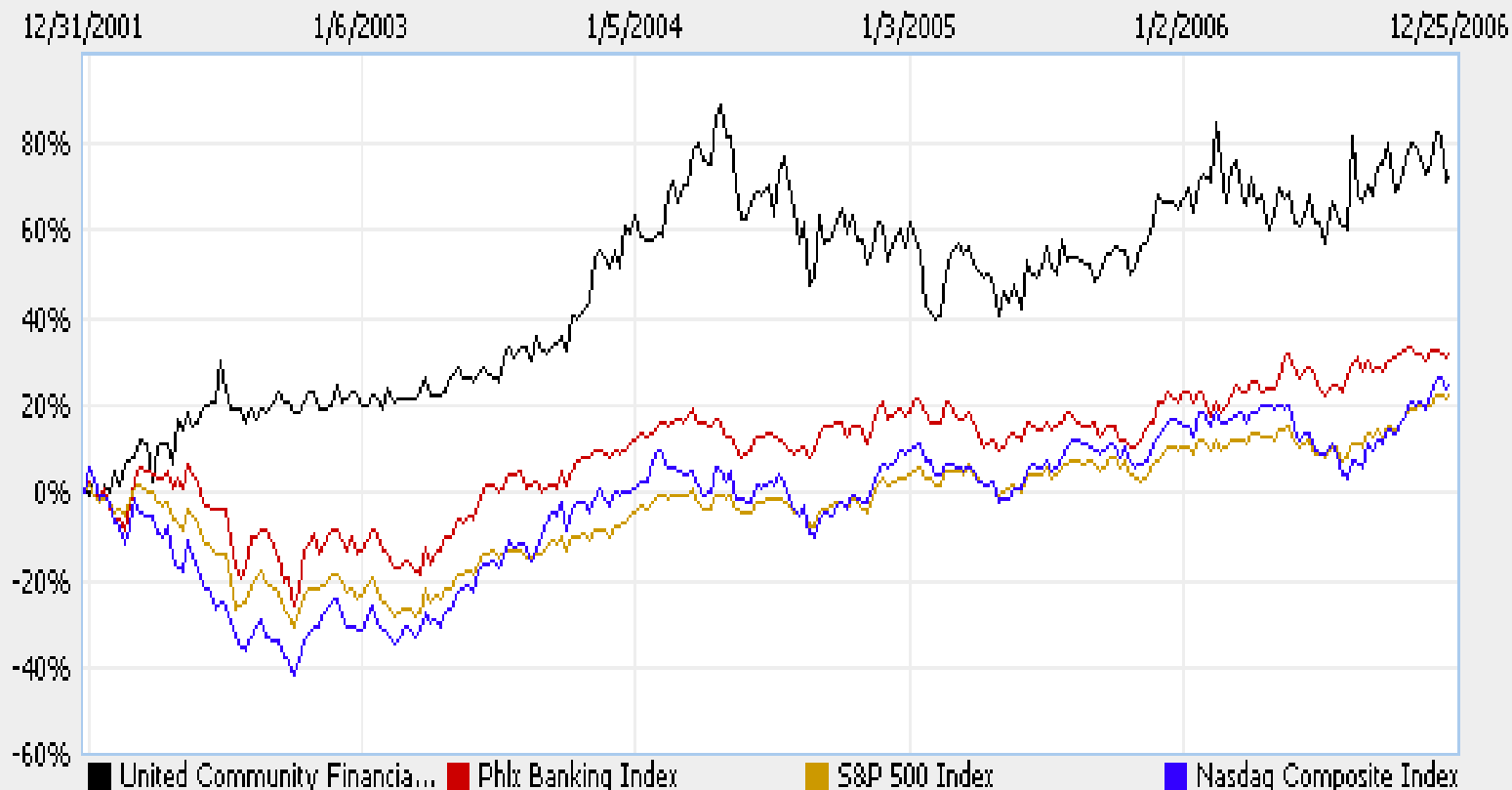
Investment Performance

- ✓ Total Return Since The IPO (7/8/98) Of 535% At 12/31/06
- ✓ Average Annual Return Of 63%
- ✓ Annual Return Of 6.8% In 2006
- ✓ Purchased 8.4 Million Shares Since IPO
- ✓ Dividends Increased 25% In Past Three Years



Stock Performance

Price history - US:UCFC (12/31/2001 - 12/31/2006)



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Challenges for 2007

- Continued Pressure On Net Interest Margin
- Asset Quality Issues
 - interest rates
 - construction industry slowdown
 - local economic conditions
- Maintaining Past Levels Of Loan And Deposit Growth
- Cost Of Regulatory Compliance

Opportunities

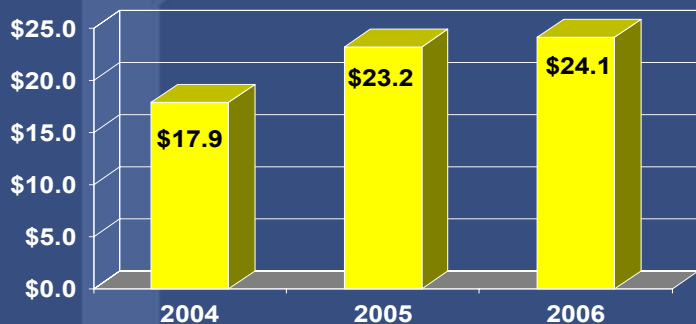
- Disciplined Approach To Growth
- Allocate More Resources To Credit Quality Issues
- Continue Expense Control
- Continue To Revise And Enhance Product Array
- Manage Capital To Provide Shareholder Value



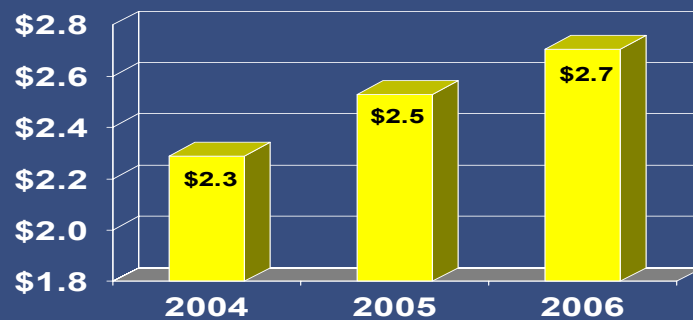


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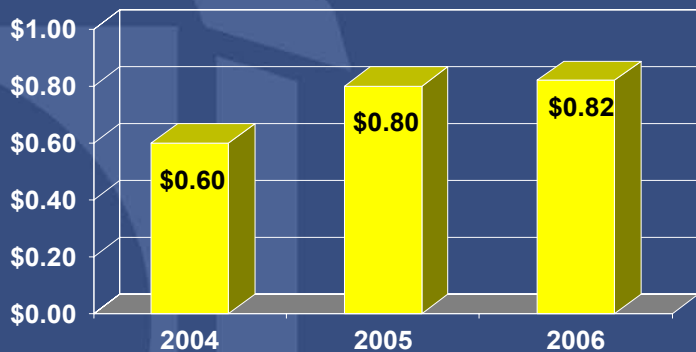
Net Income



Total Assets



Diluted Earnings



Dividends Paid

