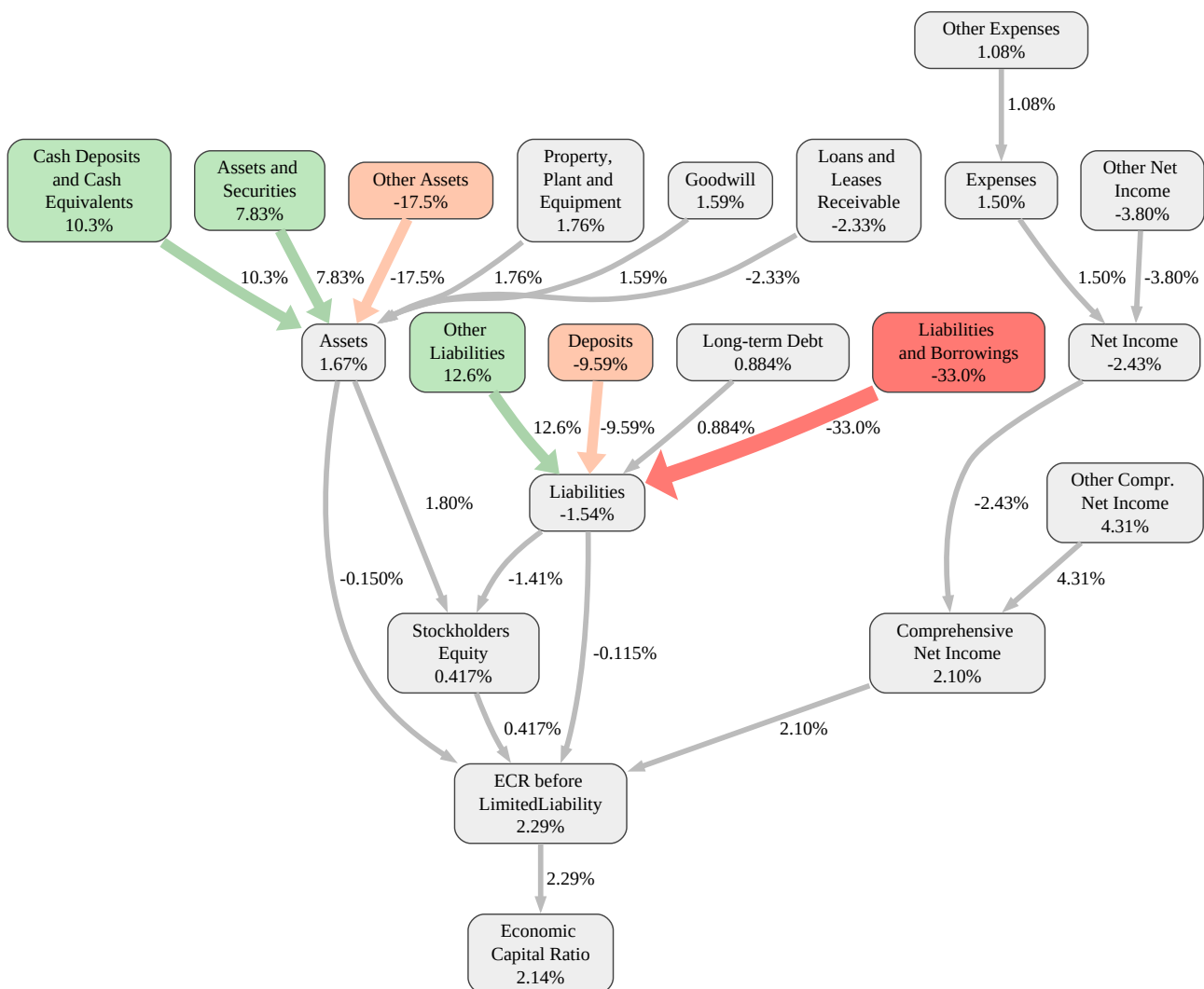




The relative strengths and weaknesses of Capital CITY BANK Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Capital CITY BANK Group INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Capital CITY BANK Group INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.1% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	469,102
Cash Deposits and Cash Equivalents	529,928
Deposits	2,136,248
Fees	0
Goodwill	84,811
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,541,789
Loans and Leases Receivable	1,365,509
Long-term Debt	0
Occupancy	0
Other Assets	59,168
Other Compr. Net Income	21,019
Other Expenses	1,925
Other Liabilities	-1,342,534
Other Net Income	7,970
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	103,385

Output Variable	Value in 1000 USD
Liabilities	2,335,503
Assets	2,611,903
Expenses	1,925
Revenues	0
Stockholders Equity	276,400
Net Income	6,045
Comprehensive Net Income	27,064
BaseVar	2,529,812
ECR before Limited Liability	13%
Economic Capital Ratio	13%