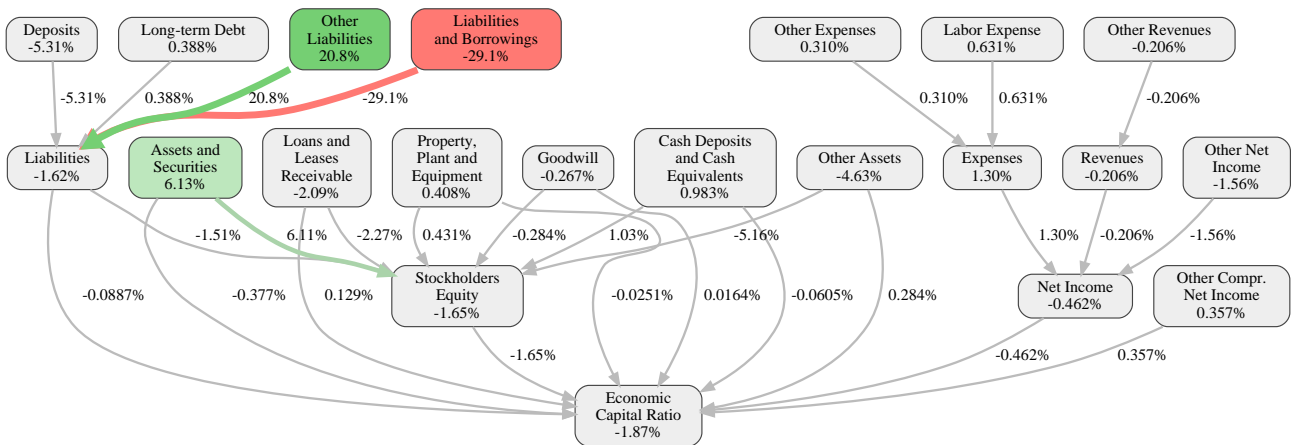




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COLONY BANKCORP INC
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RealRate

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The relative strengths and weaknesses of COLONY BANKCORP 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 COLONY BANKCORP INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 21% points. The greatest weakness of COLONY BANKCORP INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 1.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	358,437
Cash Deposits and Cash Equivalents	104,092
Deposits	1,293,742
Fees	0
Goodwill	16,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,127,943
Loans and Leases Receivable	961,951
Long-term Debt	0
Occupancy	0
Other Assets	41,874
Other Compr. Net Income	8,552
Other Expenses	2,398
Other Liabilities	-1,036,878
Other Net Income	12,609
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	32,482

Output Variable	Value in 1000 USD
Liabilities	1,384,807
Assets	1,515,313
Expenses	2,398
Revenues	0
Stockholders Equity	130,506
Net Income	10,211
Comprehensive Net Income	18,763
Economic Capital Ratio	5.8%