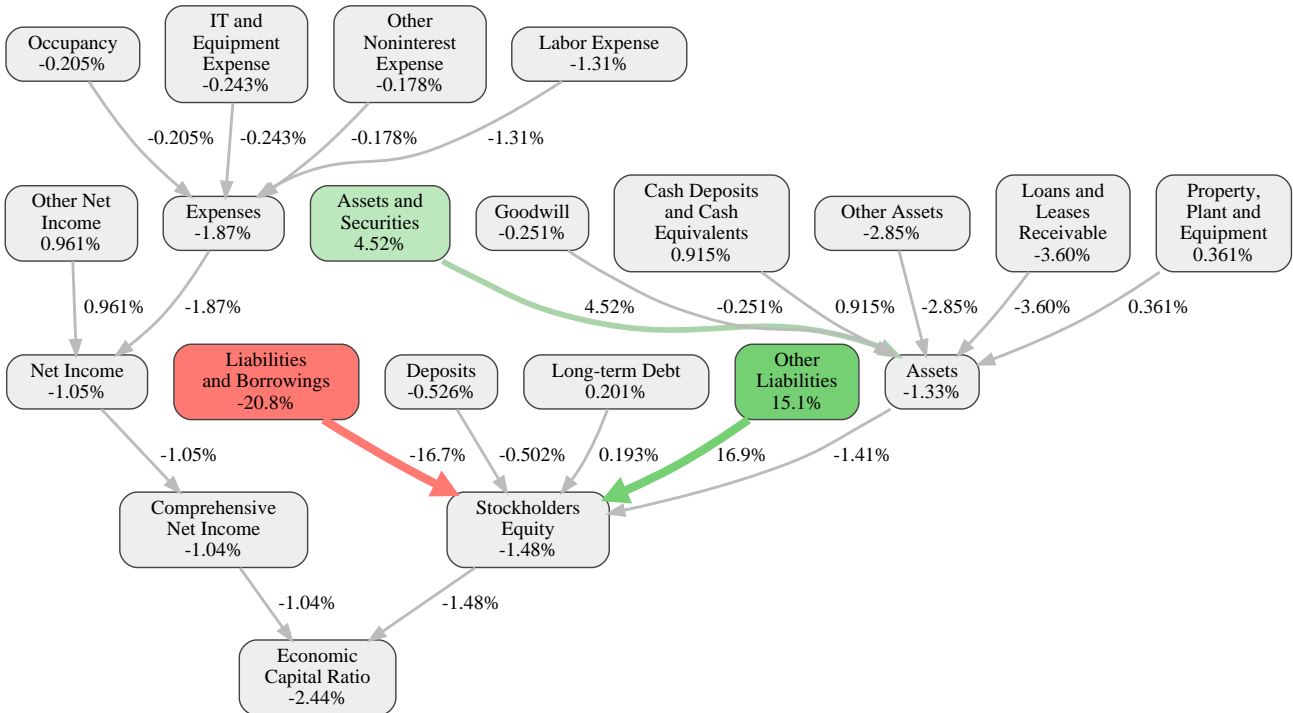




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The relative strengths and weaknesses of COLONY BANKCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of COLONY BANKCORP INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of COLONY BANKCORP INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.2%, being 2.4% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	394,403
Cash Deposits and Cash Equivalents	183,506
Deposits	1,445,027
Fees	2,250
Goodwill	15,992
IT and Equipment Expense	5,746
Labor Expense	34,141
Liabilities and Borrowings	1,125,406
Loans and Leases Receivable	1,047,376
Long-term Debt	0
Occupancy	5,311
Other Assets	90,640
Other Compr. Net Income	3,604
Other Expenses	5,315
Other Liabilities	-950,947
Other Net Income	52,295
Other Noninterest Expense	5,538
Other Revenues	1,206
Property, Plant and Equipment	32,057

Output Variable	Value in 1000 USD
Liabilities	1,619,486
Assets	1,763,974
Expenses	58,301
Revenues	1,206
Stockholders Equity	144,488
Net Income	-4,800
Comprehensive Net Income	-1,196
Economic Capital Ratio	4.2%