





RealRate

STATE BANKS 2022

COLONY BANKCORP INC Rank 171 of 174



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 18% points. The greatest weakness of COLONY BANKCORP INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.4%, being 3.1% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	954,842
Cash Deposits and Cash Equivalents	197,232
Deposits	2,374,608
Fees	2,951
Goodwill	52,906
IT and Equipment Expense	7,673
Labor Expense	45,596
Liabilities and Borrowings	1,832,984
Loans and Leases Receivable	1,325,067
Long-term Debt	0
Occupancy	6,149
Other Assets	118,635
Other Compr. Net Income	-17,453
Other Expenses	8,737
Other Liabilities	-1,733,584
Other Net Income	72,949
Other Noninterest Expense	7,519
Other Revenues	2,475
Property, Plant and Equipment	43,033

Output Variable	Value in 1000 USD
Liabilities	2,474,008
Assets	2,691,715
Expenses	78,625
Revenues	2,475
Stockholders Equity	217,707
Net Income	-3,201
Comprehensive Net Income	-20,654
Economic Capital Ratio	3.4%