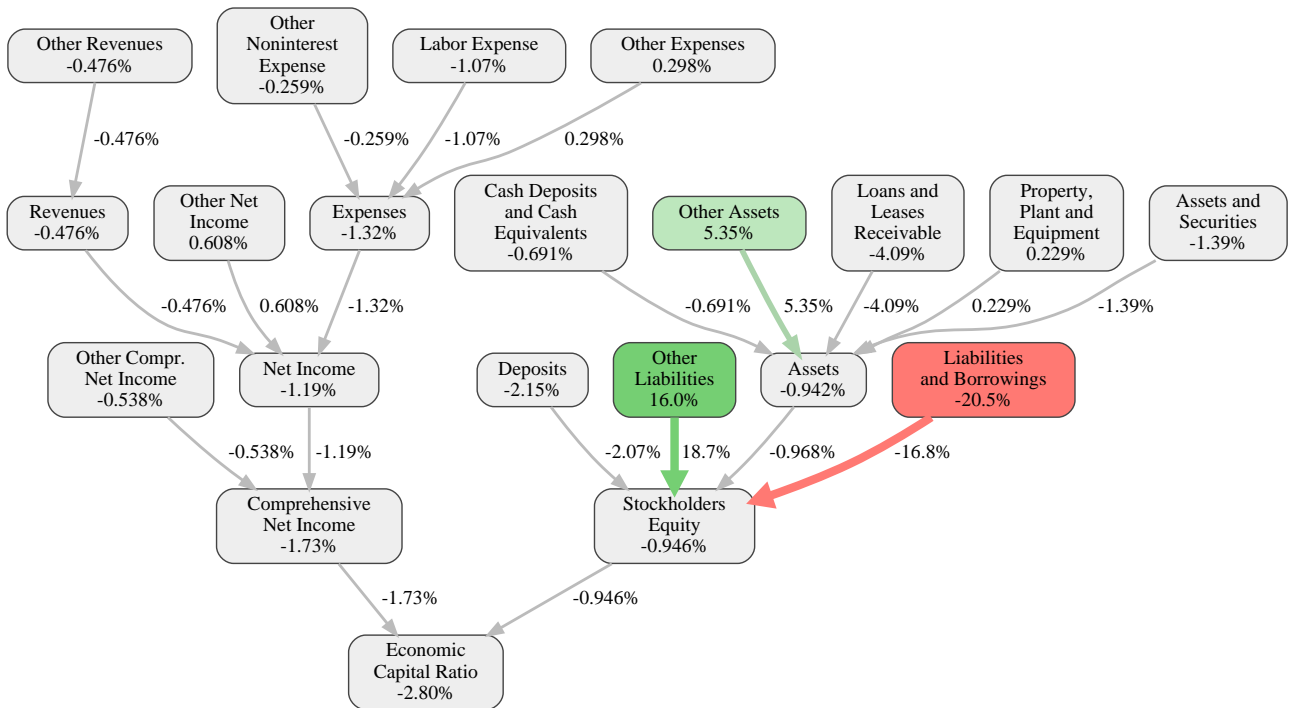




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COLONY BANKCORP INC
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RealRate

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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 16% 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 1.8%, being 2.8% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	456,973
Cash Deposits and Cash Equivalents	80,678
Deposits	2,490,997
Fees	3,432
Goodwill	48,923
IT and Equipment Expense	9,947
Labor Expense	52,809
Liabilities and Borrowings	1,933,780
Loans and Leases Receivable	1,720,978
Long-term Debt	0
Occupancy	6,534
Other Assets	587,412
Other Compr. Net Income	-63,573
Other Expenses	5,408
Other Liabilities	-1,718,475
Other Net Income	83,389
Other Noninterest Expense	11,345
Other Revenues	4,132
Property, Plant and Equipment	41,606

Output Variable	Value in 1000 USD
Liabilities	2,706,302
Assets	2,936,570
Expenses	89,475
Revenues	4,132
Stockholders Equity	230,268
Net Income	-1,954
Comprehensive Net Income	-65,527
Economic Capital Ratio	1.8%