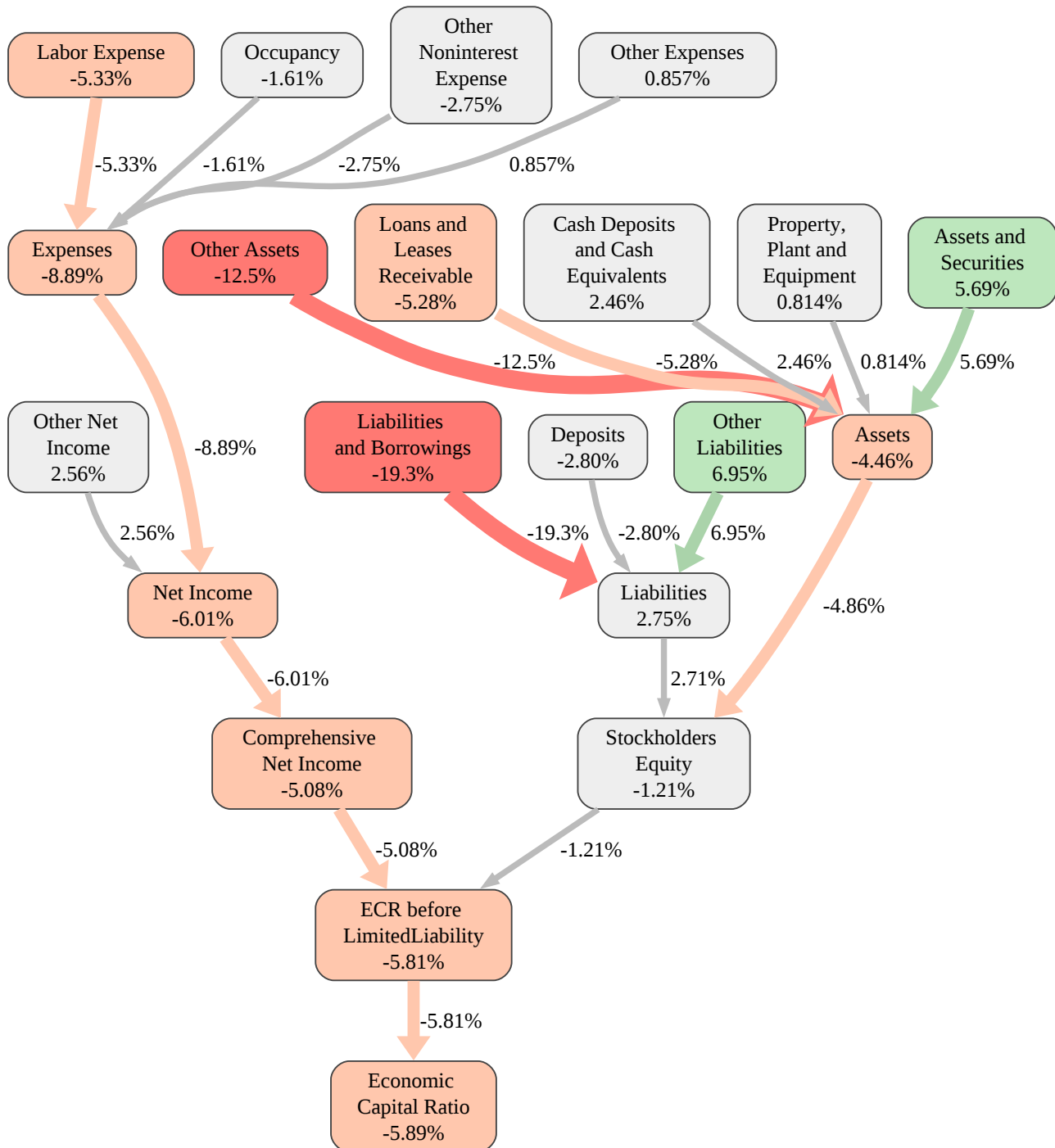




The relative strengths and weaknesses of Capital CITY BANK Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 6.9% points. The greatest weakness of Capital CITY BANK Group INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 5.9% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	742,069
Cash Deposits and Cash Equivalents	276,000
Deposits	2,531,856
Fees	0
Goodwill	84,811
IT and Equipment Expense	0
Labor Expense	63,921
Liabilities and Borrowings	1,633,742
Loans and Leases Receivable	1,760,015
Long-term Debt	0
Occupancy	18,503
Other Assets	9,098
Other Compr. Net Income	3,229
Other Expenses	2,979
Other Liabilities	-1,509,002
Other Net Income	96,231
Other Noninterest Expense	29,521
Other Revenues	0
Property, Plant and Equipment	87,190

Output Variable	Value in 1000 USD
Liabilities	2,656,596
Assets	2,959,183
Expenses	114,924
Revenues	0
Stockholders Equity	302,587
Net Income	-18,693
Comprehensive Net Income	-15,464
BaseVar	3,196,996
ECR before Limited Liability	6.3%
Economic Capital Ratio	7.0%