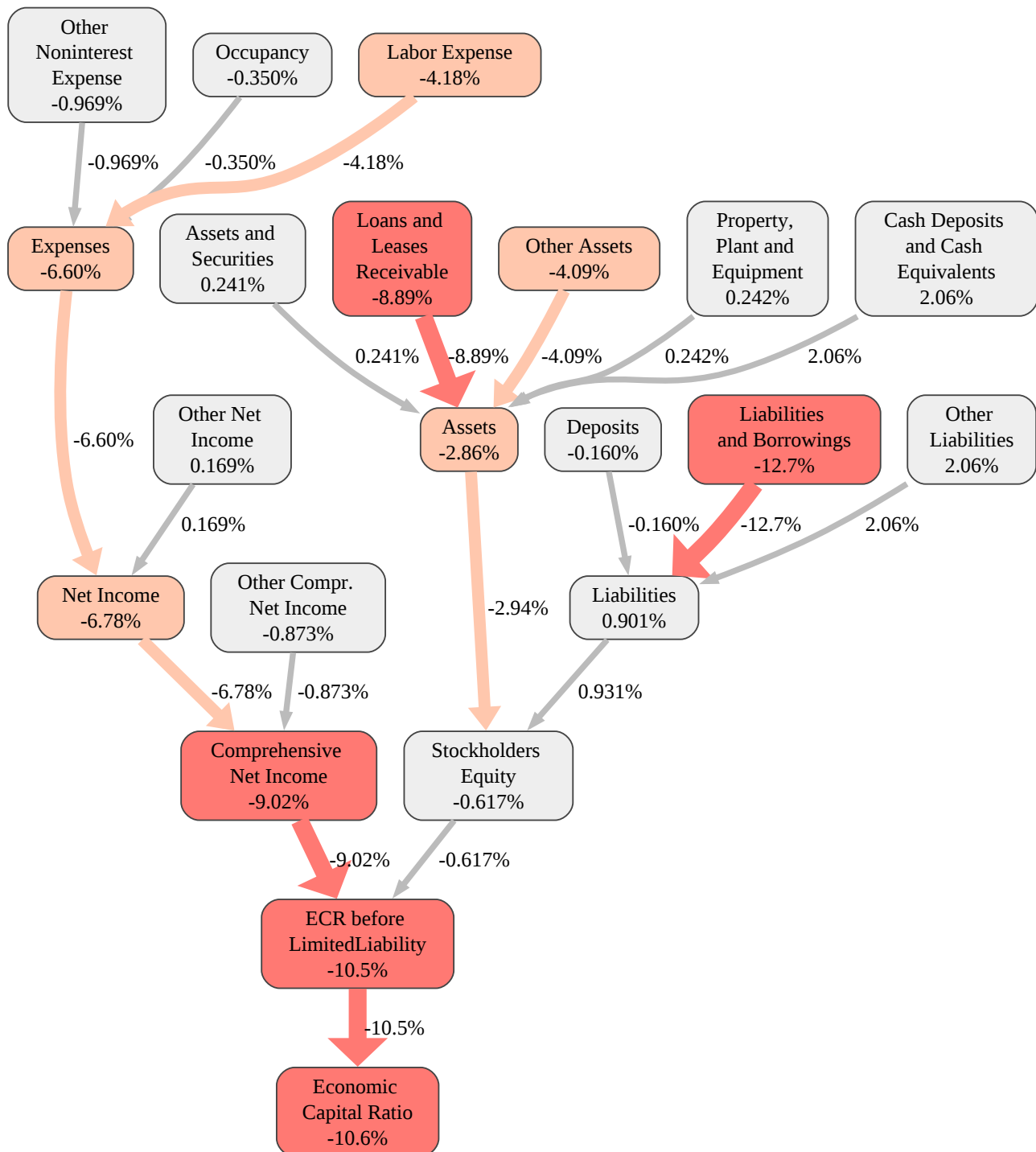




The relative strengths and weaknesses of Capital CITY BANK Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 2.1% points. The greatest weakness of Capital CITY BANK Group INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.1%, being 11% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	596,179
Cash Deposits and Cash Equivalents	928,549
Deposits	3,217,560
Fees	0
Goodwill	89,095
IT and Equipment Expense	0
Labor Expense	96,280
Liabilities and Borrowings	1,990,827
Loans and Leases Receivable	1,982,610
Long-term Debt	0
Occupancy	22,659
Other Assets	114,847
Other Compr. Net Income	-15,961
Other Expenses	10,334
Other Liabilities	-1,753,153
Other Net Income	86,545
Other Noninterest Expense	30,919
Other Revenues	0
Property, Plant and Equipment	86,791

Output Variable	Value in 1000 USD
Liabilities	3,455,234
Assets	3,798,071
Expenses	160,192
Revenues	0
Stockholders Equity	342,837
Net Income	-73,647
Comprehensive Net Income	-89,608
BaseVar	4,103,449
ECR before Limited Liability	-1.7%
Economic Capital Ratio	2.1%