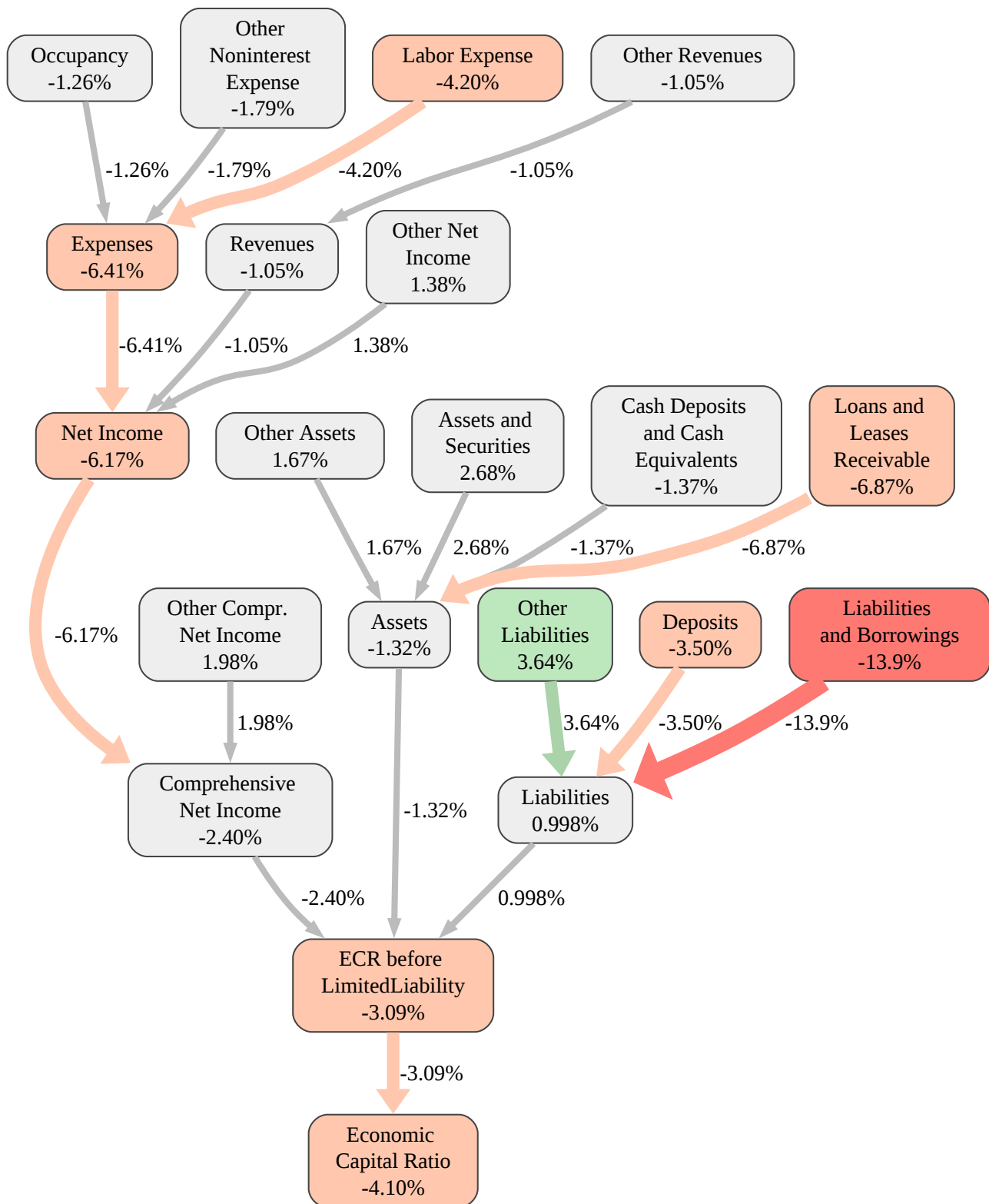




The relative strengths and weaknesses of Capital CITY BANK Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 3.6% points. The greatest weakness of Capital CITY BANK Group INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.6%, being 4.1% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,194,567
Cash Deposits and Cash Equivalents	72,114
Deposits	3,939,317
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	100,542
Liabilities and Borrowings	2,359,372
Loans and Leases Receivable	2,500,444
Long-term Debt	0
Occupancy	24,574
Other Assets	676,695
Other Compr. Net Income	-21,015
Other Expenses	10,085
Other Liabilities	-2,175,504
Other Net Income	125,855
Other Noninterest Expense	36,712
Other Revenues	0
Property, Plant and Equipment	82,138

Output Variable	Value in 1000 USD
Liabilities	4,123,185
Assets	4,525,958
Expenses	171,913
Revenues	0
Stockholders Equity	402,773
Net Income	-46,058
Comprehensive Net Income	-67,073
BaseVar	4,903,163
ECR before Limited Liability	1.5%
Economic Capital Ratio	3.6%