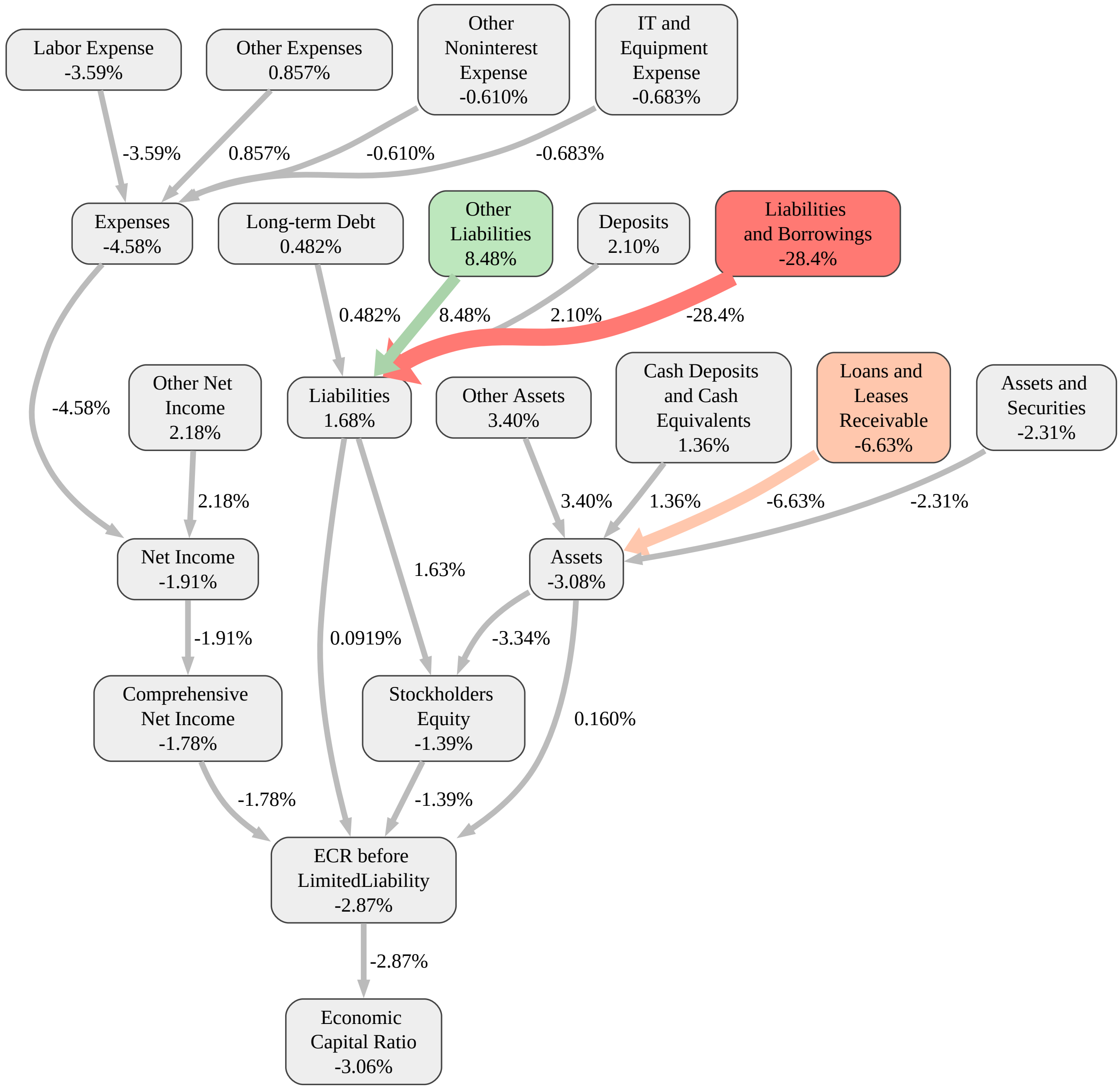
STATE BANKS 2025

Colony Bankcorp INC
Rank 81 of 96



RealRate

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COLONY BANK

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 8.5% points.The greatest weakness of Colony Bankcorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 3.1% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	397,399
Cash Deposits and Cash Equivalents	231,034
Deposits	2,567,943
Fees	2,825
Goodwill	48,923
IT and Equipment Expense	8,978
Labor Expense	49,767
Liabilities and Borrowings	2,120,785
Loans and Leases Receivable	1,824,000
Long-term Debt	0
Occupancy	6,149
Other Assets	570,595
Other Compr. Net Income	2,377
Other Expenses	4,874
Other Liabilities	-1,857,621
Other Net Income	82,222
Other Noninterest Expense	10,241
Other Revenues	6,467
Property, Plant and Equipment	37,831

Output Variable	Value in 1000 USD
Liabilities	2,831,107
Assets	3,109,782
Expenses	82,834
Revenues	6,467
Stockholders Equity	278,675
Net Income	5,855
Comprehensive Net Income	8,232
BaseVar	3,286,073
ECR before LimitedLiability	8.2%
Economic Capital Ratio	8.5%