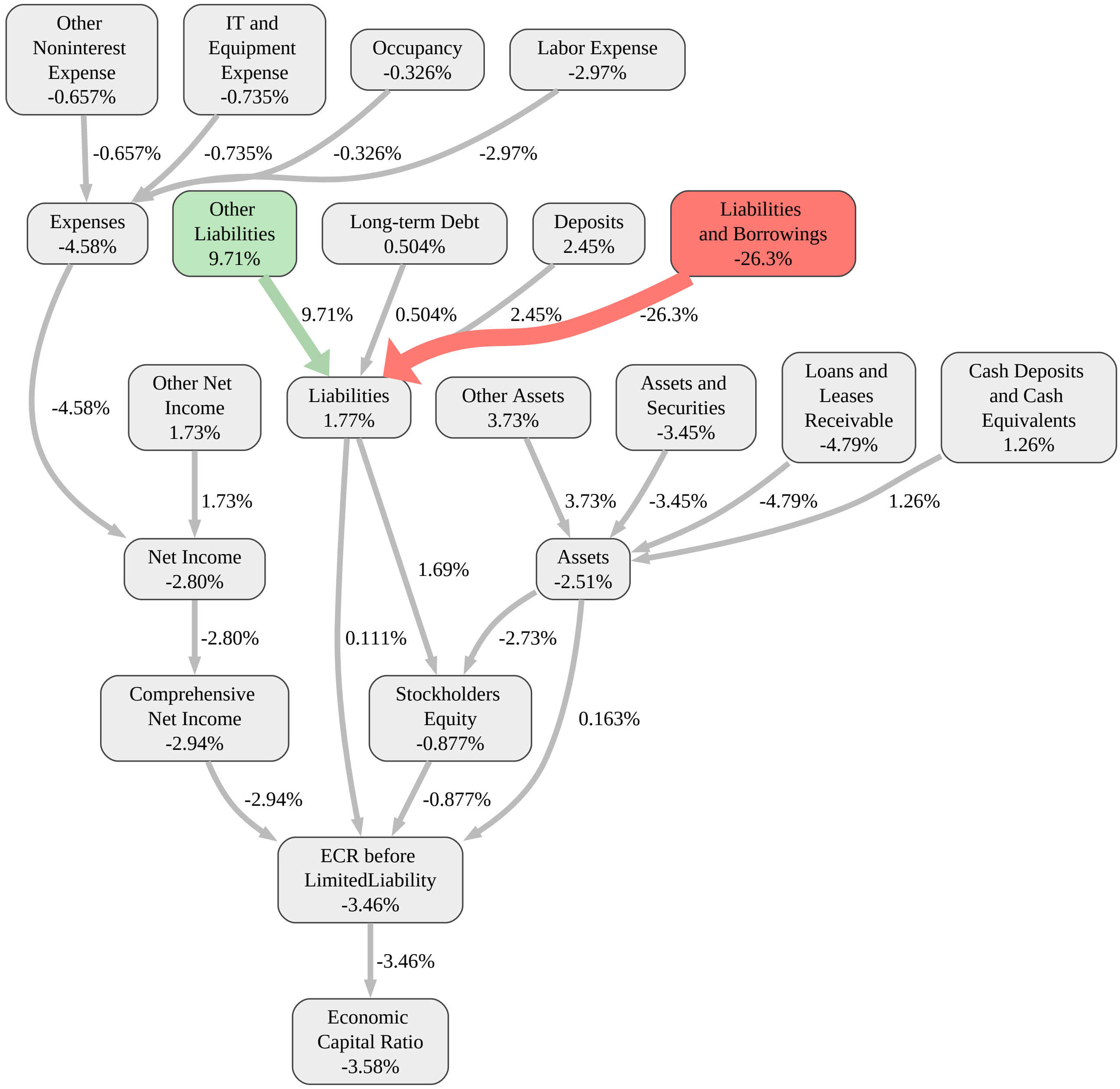
RealRate

STATE BANKS 2026

Colony Bankcorp INC
Rank 78 of 87



STATE BANKS 2026

Colony Bankcorp INC
Rank 78 of 87

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 9.7% points.The greatest weakness of Colony Bankcorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 3.6% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	436,911
Cash Deposits and Cash Equivalents	257,640
Deposits	3,067,521
Fees	3,507
Goodwill	63,873
IT and Equipment Expense	10,652
Labor Expense	52,417
Liabilities and Borrowings	2,574,574
Loans and Leases Receivable	2,358,210
Long-term Debt	0
Occupancy	6,753
Other Assets	581,722
Other Compr. Net Income	13,074
Other Expenses	14,029
Other Liabilities	-2,282,614
Other Net Income	94,598
Other Noninterest Expense	12,070
Other Revenues	7,415
Property, Plant and Equipment	37,045

Output Variable	Value in 1000 USD
Liabilities	3,359,481
Assets	3,735,401
Expenses	99,428
Revenues	7,415
Stockholders Equity	375,920
Net Income	2,585
Comprehensive Net Income	15,659
BaseVar	3,936,786
ECR before LimitedLiability	9.8%
Economic Capital Ratio	9.9%