

**COLONY BANKCORP, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1085170	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,305	\$1,273	-2.4%	
Loans	\$931	\$813	-12.7%	
Construction & development	\$113	\$77	-32.2%	
Closed-end 1-4 family residential	\$218	\$196	-9.8%	
Home equity	\$14	\$11	-17.9%	
Credit card	\$0	\$0		
Other consumer	\$38	\$33	-12.5%	
Commercial & Industrial	\$64	\$53	-17.5%	
Commercial real estate	\$367	\$336	-8.4%	
Unused commitments	\$56	\$39	-29.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$252	\$295	17.3%	
Asset-backed securities	\$0	\$0	0.0%	
Other securities	\$15	\$8	-45.8%	
Cash & balances due	\$32	\$67	107.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,194	\$1,161	-2.7%	
Deposits	\$1,058	\$1,062	0.4%	
Total other borrowings	\$131	\$95	-27.4%	
FHLB advances	\$91	\$71	-22.0%	
<b>Equity</b>				
Equity capital at quarter end	\$111	\$112	0.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$26	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.2%	8.3%	--	
Tier 1 risk based capital ratio	11.7%	13.1%	--	
Total risk based capital ratio	13.0%	14.4%	--	
Return on equity <sup>1</sup>	-46.8%	2.1%	--	
Return on assets <sup>1</sup>	-4.2%	0.2%	--	
Net interest margin <sup>1</sup>	3.5%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	93.6%	97.8%	--	
Loss provision to net charge-offs (qtr)	184.9%	126.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	5.0%	0.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	9.6%	13.3%	1.9%	0.4%
Closed-end 1-4 family residential	2.1%	1.6%	0.8%	0.3%
Home equity	1.2%	0.3%	0.7%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.2%	0.9%	1.1%	0.5%
Commercial & Industrial	0.5%	0.7%	0.7%	0.1%
Commercial real estate	3.9%	4.0%	1.6%	0.1%
Total loans	3.6%	3.6%	1.3%	0.3%