

COLONY BANKCORP, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1085170	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,137	\$1,145	0.8%	
Loans	\$747	\$751	0.5%	
Construction & development	\$60	\$59	-0.6%	
Closed-end 1-4 family residential	\$198	\$202	1.9%	
Home equity	\$6	\$4	-23.8%	
Credit card	\$0	\$0		
Other consumer	\$23	\$21	-9.6%	
Commercial & Industrial	\$56	\$48	-13.6%	
Commercial real estate	\$306	\$310	1.3%	
Unused commitments	\$64	\$66	2.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$256	\$259	1.0%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$12	\$4	-62.9%	
Cash & balances due	\$51	\$48	-6.6%	
Residential mortgage originations				
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		
Liabilities	\$1,018	\$1,031	1.4%	
Deposits	\$980	\$989	0.9%	
Total other borrowings	\$35	\$40	14.3%	
FHLB advances	\$35	\$40	14.3%	
Equity				
Equity capital at quarter end	\$119	\$114	-4.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.7%	--	
Tier 1 risk based capital ratio	15.4%	16.0%	--	
Total risk based capital ratio	16.6%	17.3%	--	
Return on equity ¹	2.5%	6.3%	--	
Return on assets ¹	0.3%	0.6%	--	
Net interest margin ¹	3.6%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	42.7%	49.0%	--	
Loss provision to net charge-offs (qtr)	41.2%	19.9%	--	
Net charge-offs to average loans and leases ¹	1.5%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	23.5%	13.9%	3.6%	0.5%
Closed-end 1-4 family residential	2.7%	2.4%	0.2%	0.1%
Home equity	0.0%	1.6%	0.3%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	1.2%	0.4%	0.3%
Commercial & Industrial	1.9%	3.4%	0.4%	0.0%
Commercial real estate	2.2%	2.4%	0.0%	0.3%
Total loans	4.0%	3.2%	0.4%	0.2%