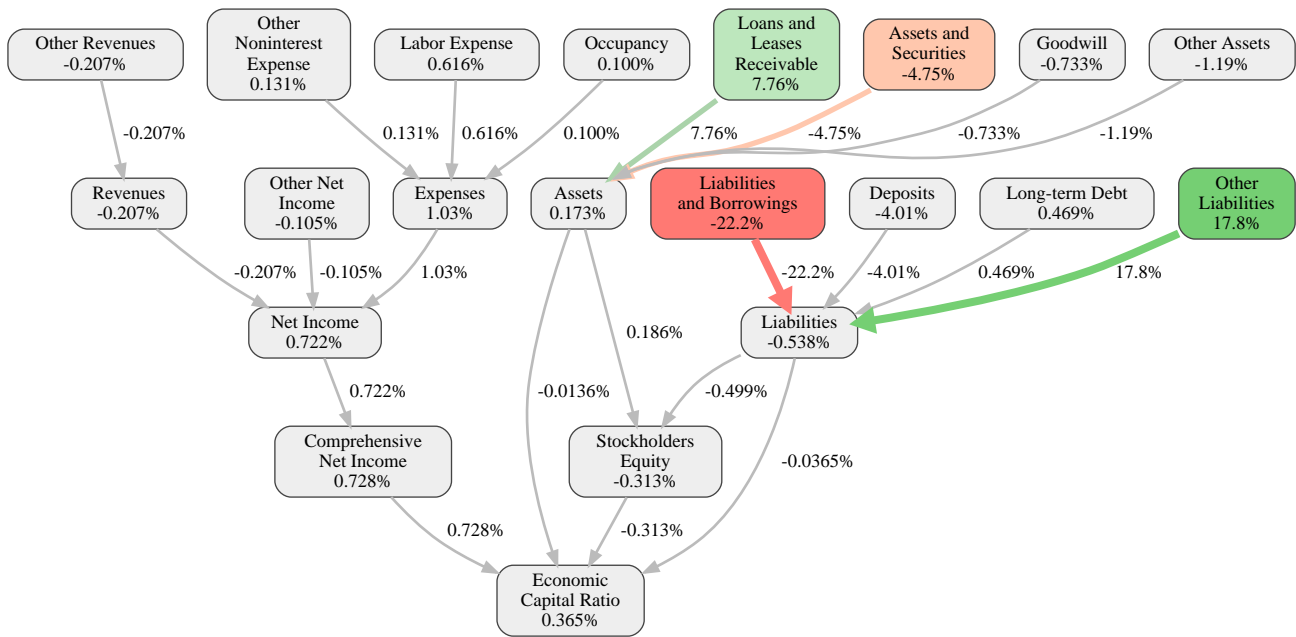




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The relative strengths and weaknesses of LAKELAND FINANCIAL CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of LAKELAND FINANCIAL CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points. The greatest weakness of LAKELAND FINANCIAL CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.36% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	34,735
Cash Deposits and Cash Equivalents	216,922
Deposits	4,044,065
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,119,825
Loans and Leases Receivable	3,866,292
Long-term Debt	0
Occupancy	0
Other Assets	694,238
Other Compr. Net Income	-5,280
Other Expenses	18,533
Other Liabilities	-2,810,340
Other Net Income	98,944
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	58,097

Output Variable	Value in 1000 USD
Liabilities	4,353,550
Assets	4,875,254
Expenses	18,533
Revenues	0
Stockholders Equity	521,704
Net Income	80,411
Comprehensive Net Income	75,131
Economic Capital Ratio	7.3%