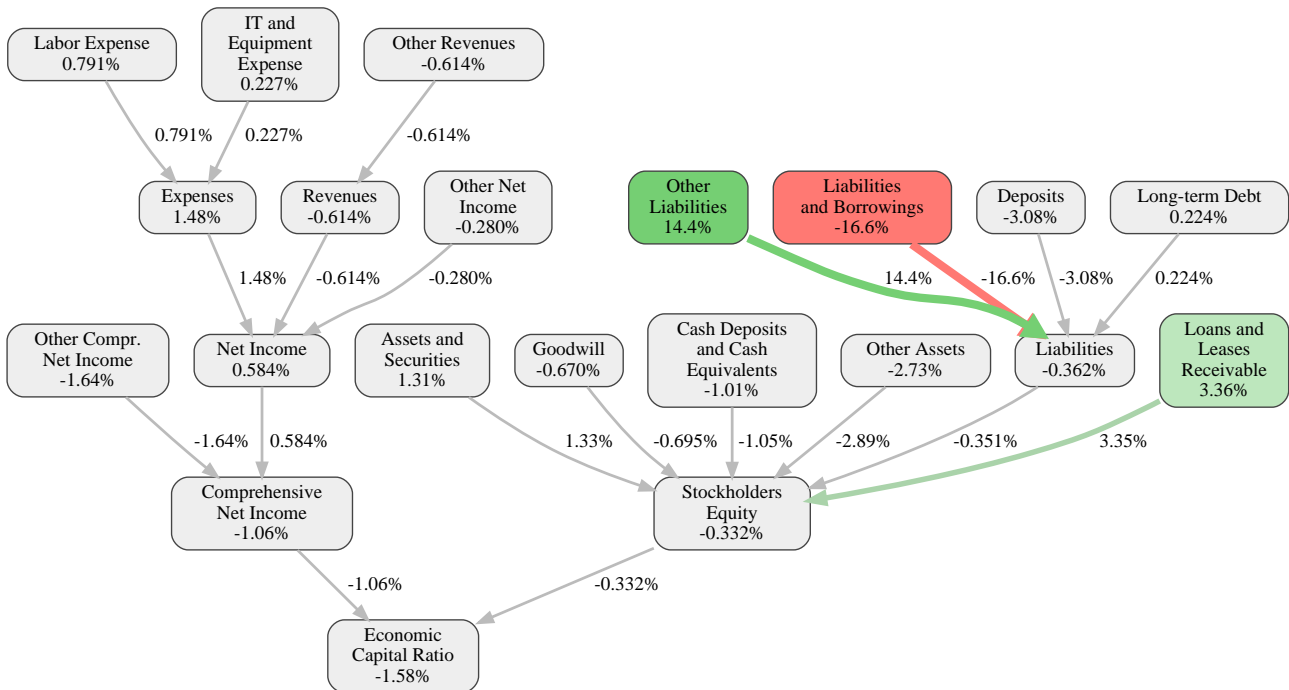




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The relative strengths and weaknesses of LAKELAND FINANCIAL CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of LAKELAND FINANCIAL CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of LAKELAND FINANCIAL CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.0%, being 1.6% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,320,437
Cash Deposits and Cash Equivalents	130,282
Deposits	5,460,620
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,826,537
Loans and Leases Receivable	4,637,790
Long-term Debt	0
Occupancy	0
Other Assets	280,795
Other Compr. Net Income	-205,016
Other Expenses	21,347
Other Liabilities	-3,423,673
Other Net Income	125,164
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	58,097

Output Variable	Value in 1000 USD
Liabilities	5,863,484
Assets	6,432,371
Expenses	21,347
Revenues	0
Stockholders Equity	568,887
Net Income	103,817
Comprehensive Net Income	-101,199
Economic Capital Ratio	3.0%