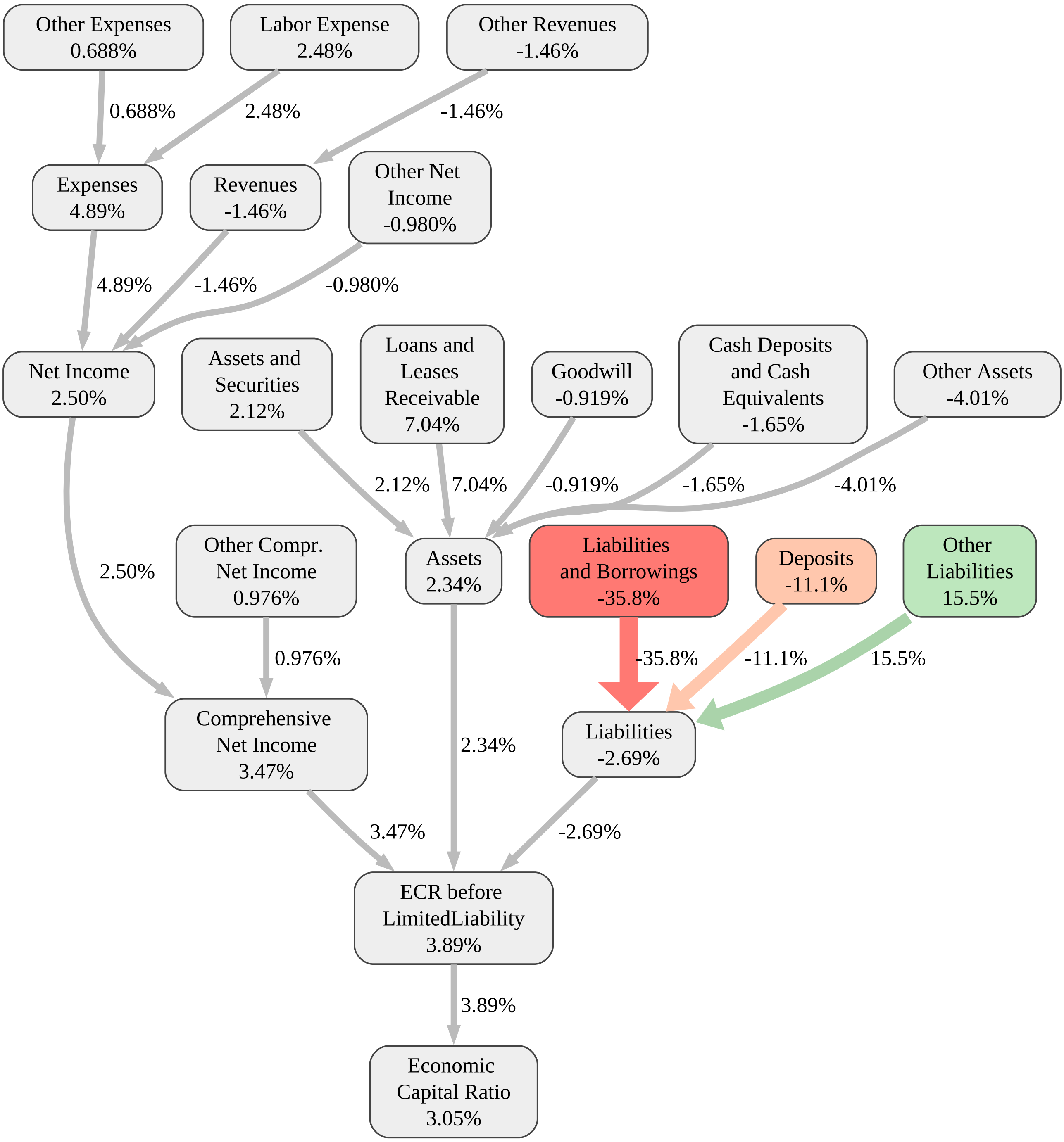
STATE BANKS 2024

Lakeland Financial CORP
Rank 17 of 134



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Lake City Bank Member FDIC

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 16% points.The greatest weakness of Lakeland Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 3.1% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,173,153
Cash Deposits and Cash Equivalents	151,824
Deposits	5,720,525
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,449,866
Loans and Leases Receivable	4,844,562
Long-term Debt	50,000
Occupancy	0
Other Assets	291,621
Other Compr. Net Income	33,728
Other Expenses	16,566
Other Liabilities	-4,346,155
Other Net Income	110,333
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	57,899

Output Variable	Value in 1000 USD
Liabilities	5,874,236
Assets	6,524,029
Expenses	16,566
Revenues	0
Stockholders Equity	649,793
Net Income	93,767
Comprehensive Net Income	127,495
BaseVar	6,490,671
ECR before LimitedLiability	16%
Economic Capital Ratio	16%