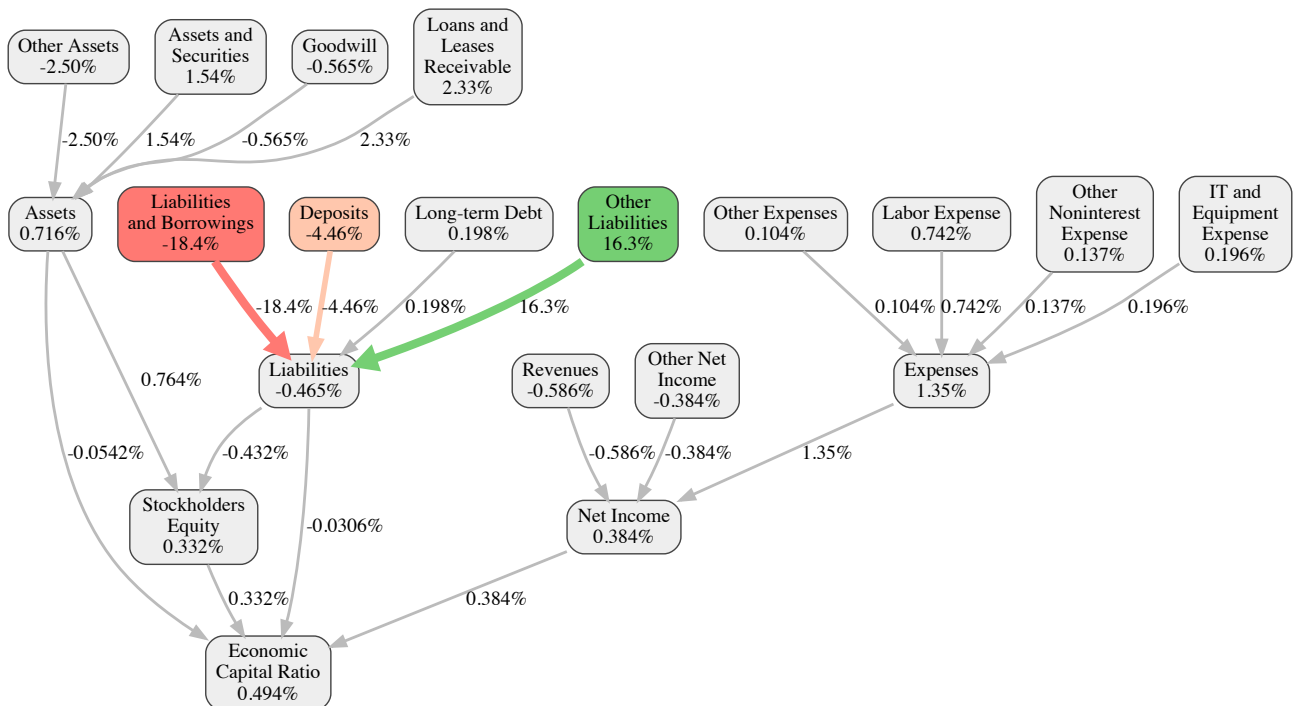




STATE BANKS 2022

LAKELAND FINANCIAL CORP
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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 16% points. The greatest weakness of LAKELAND FINANCIAL CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.49% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,453,168
Cash Deposits and Cash Equivalents	683,240
Deposits	5,735,407
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,879,317
Loans and Leases Receivable	4,220,068
Long-term Debt	0
Occupancy	0
Other Assets	136,568
Other Compr. Net Income	-11,651
Other Expenses	21,711
Other Liabilities	-3,762,307
Other Net Income	117,444
Other Noninterest Expense	0
Property, Plant and Equipment	59,309
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	5,852,417
Assets	6,557,323
Expenses	21,711
Stockholders Equity	704,906
Net Income	95,733
Comprehensive Net Income	84,082
Economic Capital Ratio	7.0%

