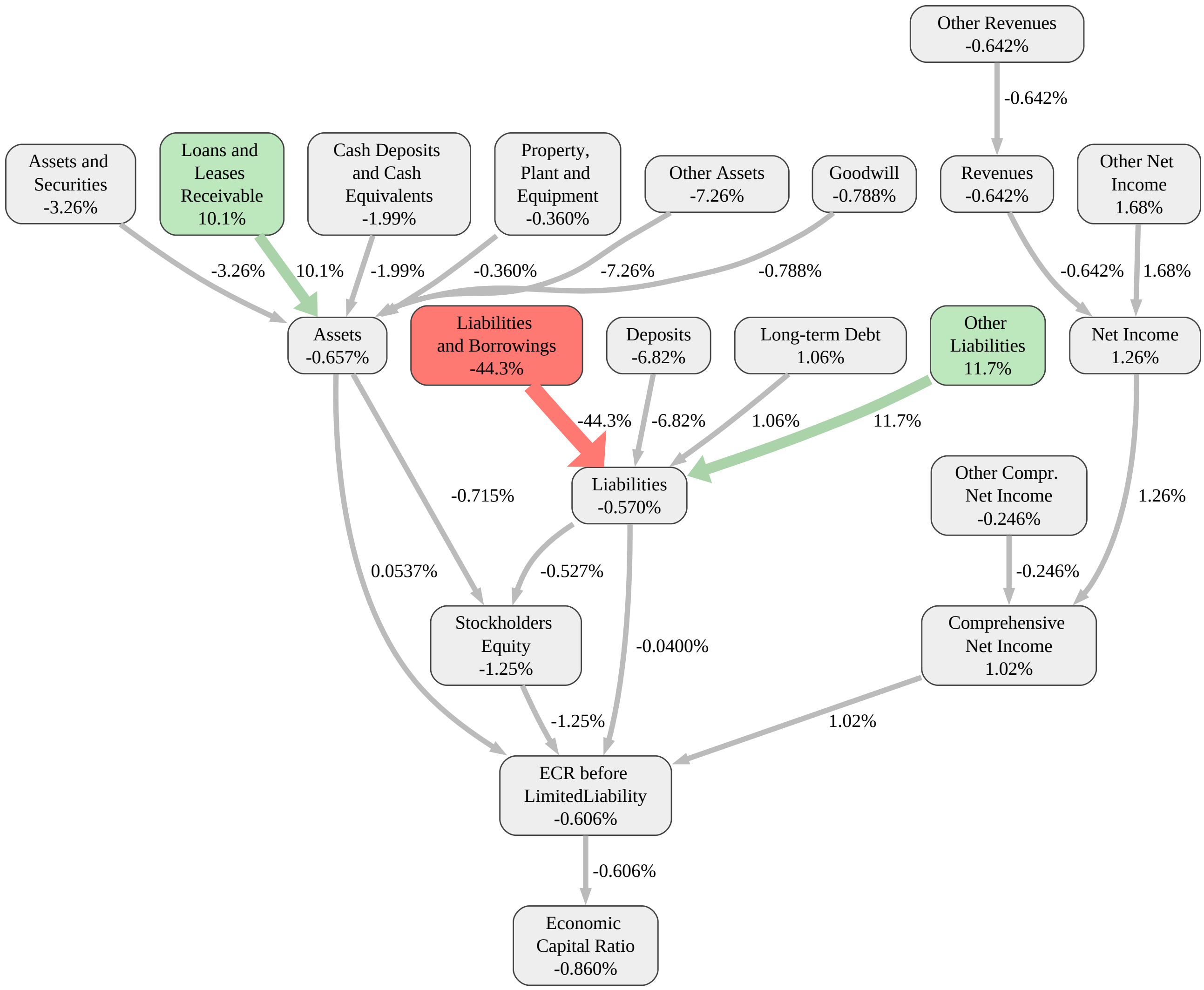
STATE BANKS 2012

Lakeland Financial CORP
Rank 39 of 78



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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 12% points.The greatest weakness of Lakeland Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.86% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	45,075
Cash Deposits and Cash Equivalents	104,584
Deposits	2,412,696
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,058,209
Loans and Leases Receivable	2,180,309
Long-term Debt	0
Occupancy	0
Other Assets	520,014
Other Compr. Net Income	0
Other Expenses	14,718
Other Liabilities	-1,854,506
Other Net Income	45,380
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	34,736

Output Variable	Value in 1000 USD
Liabilities	2,616,399
Assets	2,889,688
Expenses	14,718
Revenues	0
Stockholders Equity	273,289
Net Income	30,662
Comprehensive Net Income	30,662
BaseVar	2,862,121
ECR before LimitedLiability	12%
Economic Capital Ratio	12%