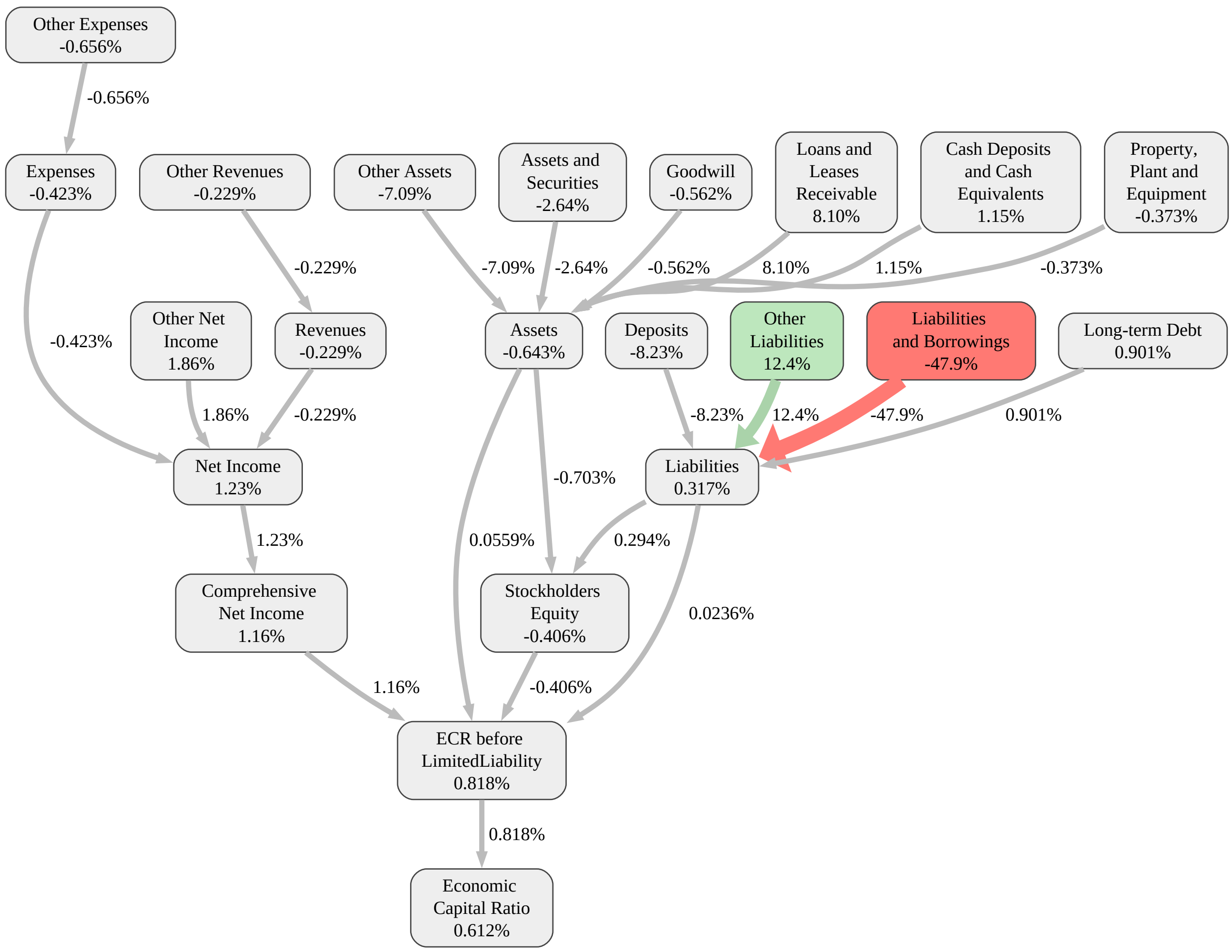
STATE BANKS 2013

Lakeland Financial CORP
Rank 34 of 85



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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 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.61% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	39,899
Cash Deposits and Cash Equivalents	232,237
Deposits	2,581,756
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,175,220
Loans and Leases Receivable	2,206,075
Long-term Debt	0
Occupancy	0
Other Assets	546,123
Other Compr. Net Income	550
Other Expenses	17,182
Other Liabilities	-1,990,660
Other Net Income	52,576
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	34,840

Output Variable	Value in 1000 USD
Liabilities	2,766,316
Assets	3,064,144
Expenses	17,182
Revenues	0
Stockholders Equity	297,828
Net Income	35,394
Comprehensive Net Income	35,944
BaseVar	3,042,839
ECR before LimitedLiability	12%
Economic Capital Ratio	12%