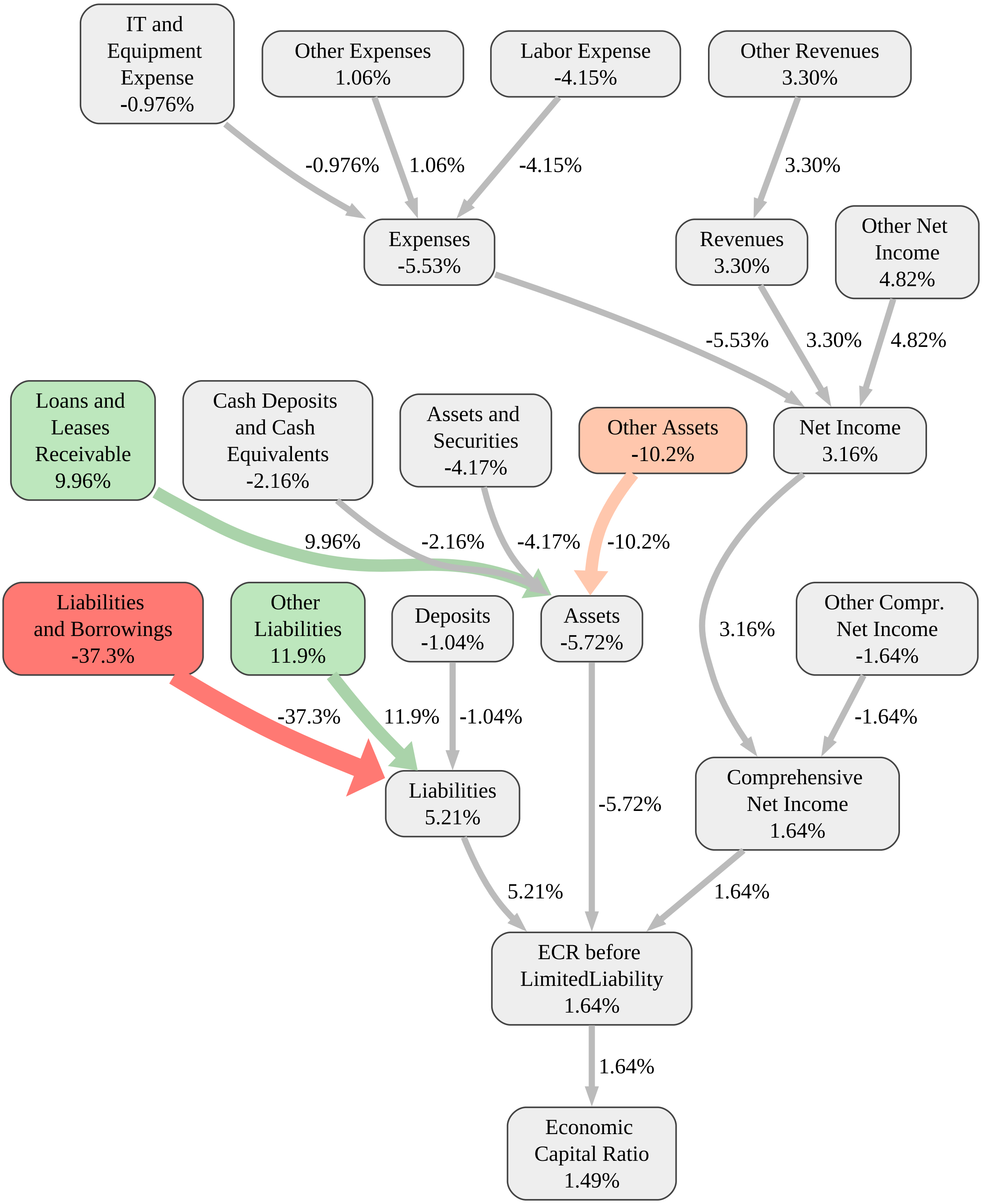
STATE BANKS 2014

Lakeland Financial CORP
Rank 30 of 87



RealRate

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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 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.5% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	29,116
Cash Deposits and Cash Equivalents	63,105
Deposits	2,546,068
Fees	3,171
Goodwill	4,970
IT and Equipment Expense	8,466
Labor Expense	37,176
Liabilities and Borrowings	2,078,435
Loans and Leases Receivable	2,486,301
Long-term Debt	0
Occupancy	3,376
Other Assets	552,937
Other Compr. Net Income	-27,742
Other Expenses	3,632
Other Liabilities	-1,770,703
Other Net Income	90,439
Other Noninterest Expense	6,957
Other Revenues	30,737
Property, Plant and Equipment	39,335

Output Variable	Value in 1000 USD
Liabilities	2,853,800
Assets	3,175,764
Expenses	62,778
Revenues	30,737
Stockholders Equity	321,964
Net Income	58,398
Comprehensive Net Income	30,656
BaseVar	3,399,010
ECR before LimitedLiability	12%
Economic Capital Ratio	12%