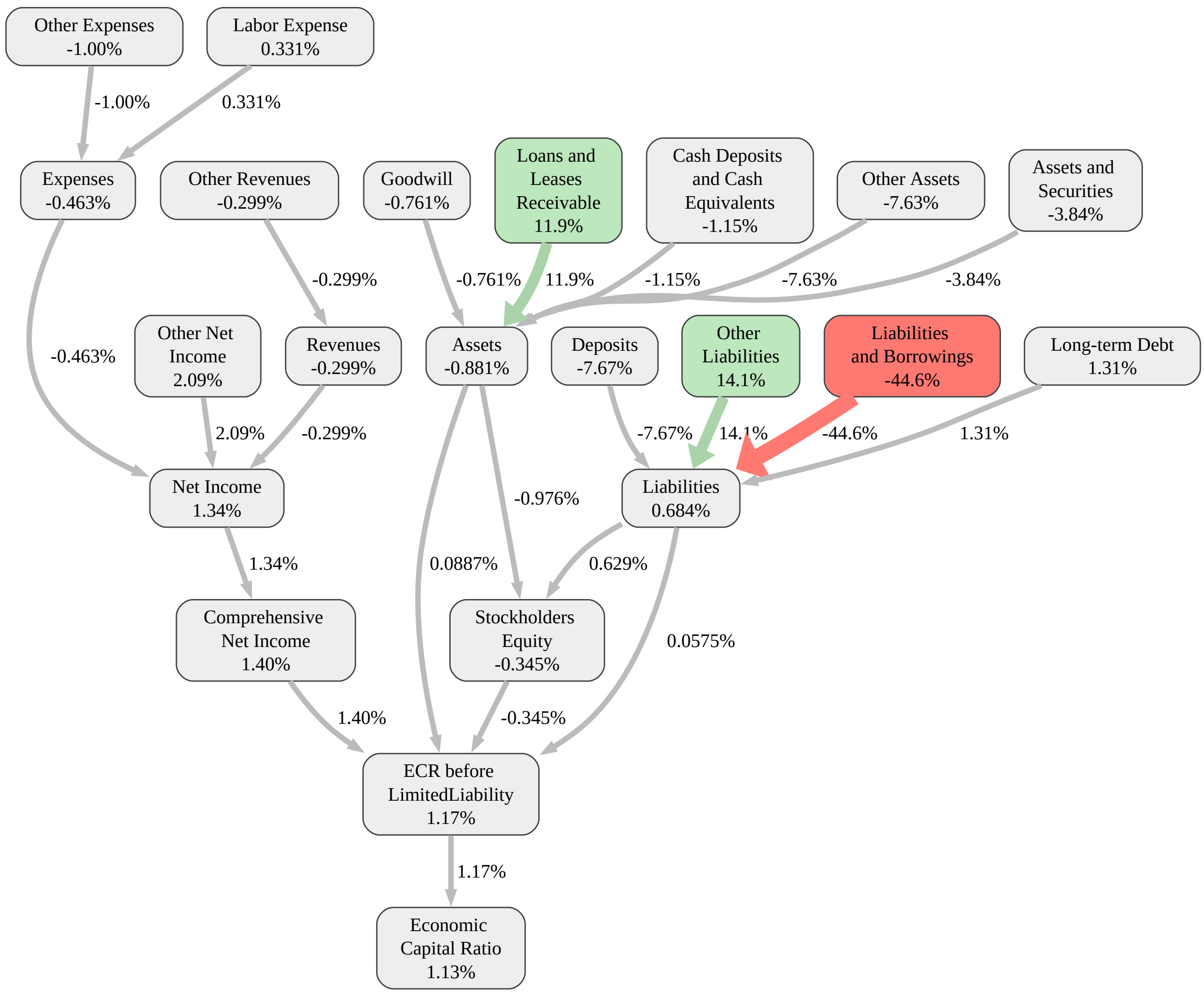
STATE BANKS 2015

Lakeland Financial CORP
Rank 36 of 93



STATE BANKS 2015

Lakeland Financial CORP
Rank 36 of 93

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 14% points.The greatest weakness of Lakeland Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	27,452
Cash Deposits and Cash Equivalents	90,638
Deposits	2,873,120
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,308,088
Loans and Leases Receivable	2,716,058
Long-term Debt	0
Occupancy	0
Other Assets	562,183
Other Compr. Net Income	6,324
Other Expenses	22,385
Other Liabilities	-2,099,309
Other Net Income	66,190
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	41,983

Output Variable	Value in 1000 USD
Liabilities	3,081,899
Assets	3,443,284
Expenses	22,385
Revenues	0
Stockholders Equity	361,385
Net Income	43,805
Comprehensive Net Income	50,129
BaseVar	3,434,833
ECR before LimitedLiability	14%
Economic Capital Ratio	14%