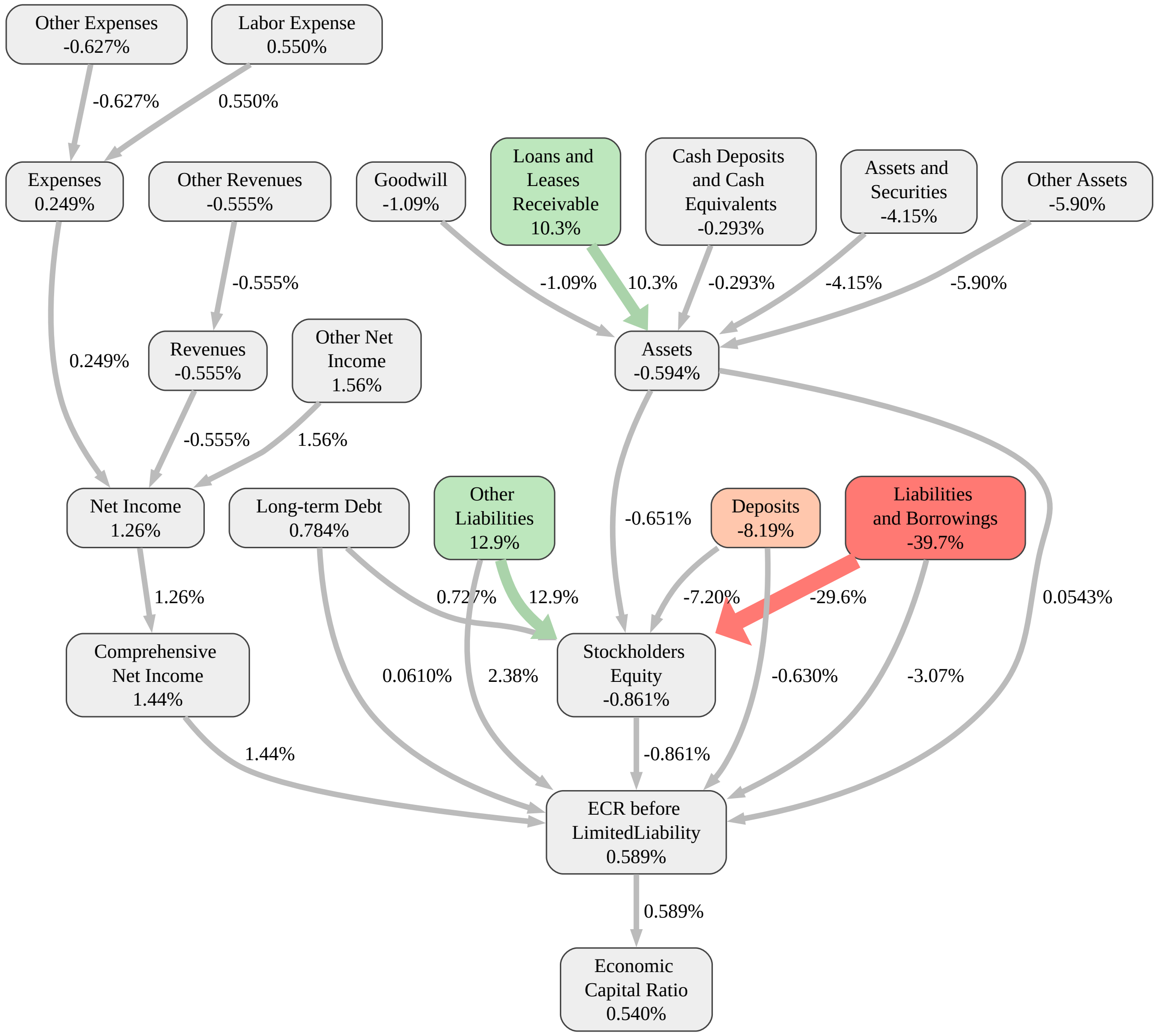
STATE BANKS 2018

Lakeland Financial CORP
Rank 48 of 116



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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 13% points.The greatest weakness of Lakeland Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.54% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	28,439
Cash Deposits and Cash Equivalents	176,180
Deposits	4,008,655
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,140,766
Loans and Leases Receivable	3,771,338
Long-term Debt	0
Occupancy	0
Other Assets	645,583
Other Compr. Net Income	1,717
Other Expenses	32,304
Other Liabilities	-2,935,112
Other Net Income	89,634
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	56,466

Output Variable	Value in 1000 USD
Liabilities	4,214,309
Assets	4,682,976
Expenses	32,304
Revenues	0
Stockholders Equity	468,667
Net Income	57,330
Comprehensive Net Income	59,047
BaseVar	4,673,076
ECR before LimitedLiability	13%
Economic Capital Ratio	13%