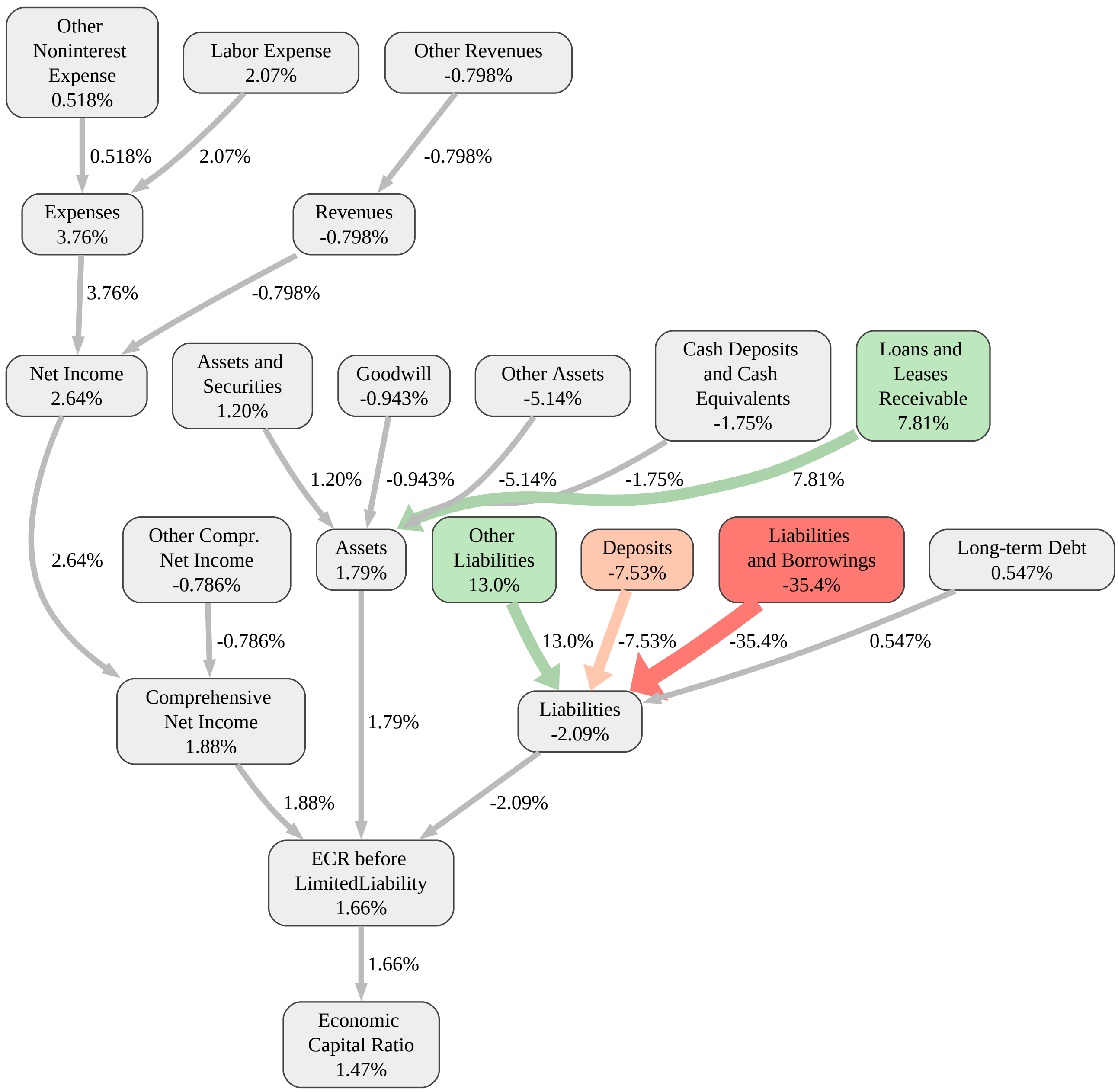
STATE BANKS 2025

Lakeland Financial CORP
Rank 27 of 96



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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 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.5% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,116,268
Cash Deposits and Cash Equivalents	168,205
Deposits	5,900,966
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,681,890
Loans and Leases Receivable	5,031,988
Long-term Debt	0
Occupancy	0
Other Assets	296,454
Other Compr. Net Income	-11,305
Other Expenses	18,211
Other Liabilities	-4,588,393
Other Net Income	111,689
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	60,489

Output Variable	Value in 1000 USD
Liabilities	5,994,463
Assets	6,678,374
Expenses	18,211
Revenues	0
Stockholders Equity	683,911
Net Income	93,478
Comprehensive Net Income	82,173
BaseVar	6,592,706
ECR before LimitedLiability	13%
Economic Capital Ratio	13%