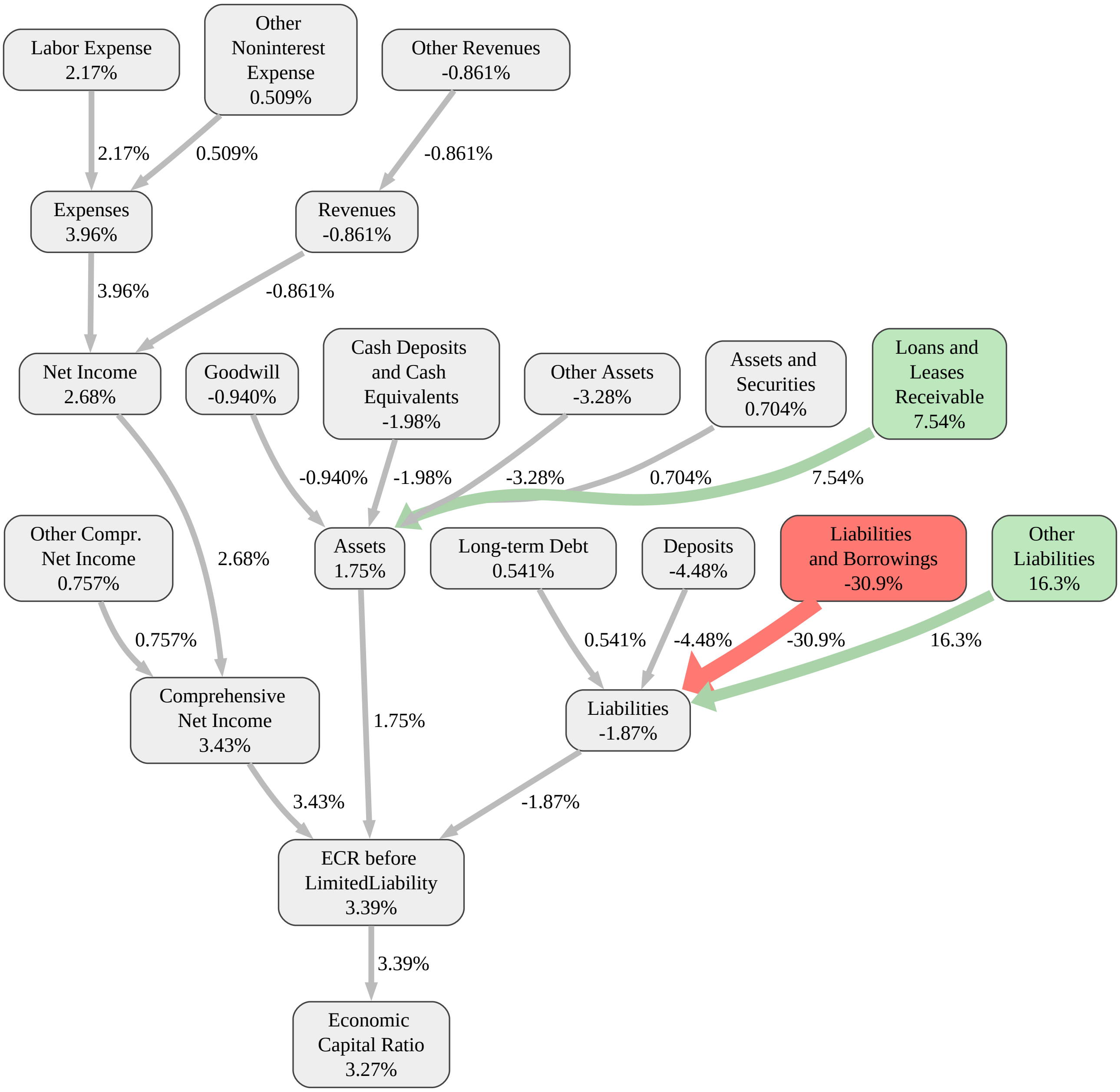
STATE BANKS 2026

Lakeland Financial CORP
Rank 17 of 87



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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 16% points.The greatest weakness of Lakeland Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 3.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,155,528
Cash Deposits and Cash Equivalents	141,318
Deposits	5,973,350
Fees	0
Goodwill	4,970
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,826,135
Loans and Leases Receivable	5,306,354
Long-term Debt	0
Occupancy	0
Other Assets	316,310
Other Compr. Net Income	39,363
Other Expenses	22,222
Other Liabilities	-4,571,955
Other Net Income	125,583
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	65,542

Output Variable	Value in 1000 USD
Liabilities	6,227,530
Assets	6,990,022
Expenses	22,222
Revenues	0
Stockholders Equity	762,492
Net Income	103,361
Comprehensive Net Income	142,724
BaseVar	6,948,486
ECR before LimitedLiability	17%
Economic Capital Ratio	17%