

Capital City Bank Establishes Chief Banking Officer; Names New Chief Lending Officer

Newly Created Chief Banking Officer Leadership Role Aims To Support Strategic Growth and Cohesion Across Lending and Deposit Functions

TALLAHASSEE, Fla., Feb. 24, 2025 (GLOBE NEWSWIRE) -- <u>Capital City Bank</u> announces a newly created executive role of chief banking officer, providing comprehensive oversight of the lending and deposit functions of the Bank with a strategic focus on growth, efficiency and operational cohesion. The position has been filled by Ramsay Sims, a tenured member of the Company's senior leadership team who brings broad expertise in financial services and effective leadership. Concurrently, William Smith has been promoted to chief lending officer, filling the vacancy left by Sims' promotion to chief banking officer.

"Adding this new leadership role positions us for long-term success and sustained excellence as we continue to grow," said Bill Smith, Capital City Bank Group Chairman, President and CEO. "With Ramsay's extensive experience, proven track record and demonstrated ability to lead in diverse banking environments, he is well-equipped to drive the strategic goals and objectives of this critical role."

As chief banking officer providing high-level oversight of both lending and deposit functions of the Bank, Sims will streamline the strategic direction of these areas, allowing for more efficient management and alignment of growth objectives. Smith will focus on driving the lending strategies of the Bank as chief lending officer under Sims' direction.

Capital City Bank Group Chairman, President and CEO Bill Smith added, "Ramsay has been a key contributor to our success since he joined the Bank. I have consistently valued his expertise as a member of our executive leadership team. Likewise, William's diverse background, impressive achievements and deep understanding of the market will add additional strength to our executive ranks. I am confident that these enhancements to our executive management team will provide a solid foundation for continued progress and future growth."

Sims came to Capital City Bank in 2010 and served most recently as chief lending officer. He has amassed decades of experience serving corporations, governments and non-profit organizations in the financial sector. Before joining Capital City Bank, Sims spent five years in public finance with Merrill Lynch, three years in corporate tax-exempt finance with Banc of America Securities and six years with GE Capital. He holds a bachelor's degree in economics from the University of the South (Sewanee) and a master's in business administration from Florida State University.

Smith, who served most recently as North Florida Region executive overseeing an

operational area that included Leon, Gadsden, Jefferson, Madison, Taylor and Wakulla counties in Florida and Grady County in Georgia, joined Capital City Bank in 2007 as a management trainee. Over his career, Smith has gained expertise in multiple specialties, including small business, commercial real estate, special assets and private banking. In 2020, he was appointed the market president overseeing Leon County and served three years in that role until being promoted to North Florida Region executive in 2023. Smith demonstrates a deep commitment to community advocacy through service on multiple non-profit boards, including Big Bend Hospice, where he holds the office of treasurer, and the Tallahassee Chamber of Commerce. He is also a member of the Tallahassee Entrepreneurs Organization and Florida Bankers Association Government Relations Council.

About Capital City Bank Group, Inc.

Capital City Bank Group, Inc. (NASDAQ: CCBG) is one of the largest publicly traded financial holding companies headquartered in Florida and has approximately \$4.3 billion in assets. We provide a full range of banking services, including traditional deposit and credit services, mortgage banking, asset management, trust, merchant services, bankcards, securities brokerage services and financial advisory services, including the sale of life insurance, risk management and asset protection services. Our bank subsidiary, Capital City Bank, was founded in 1895 and now has 63 banking offices and 104 ATMs/ITMs in Florida, Georgia and Alabama. For more information about Capital City Bank Group, Inc., www.ccbg.com.

For Information Contact:

Brooke Hallock Hallock.Brooke@ccbg.com 850.402.8525

Photos accompanying this announcement are available at:

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Capital City Bank Chief Banking Officer Ramsay Sims



Capital City Bank has appointed Ramsay Sims, a tenured member of its executive leadership team, to the newly created position of chief banking officer. Sims will provide comprehensive oversight of the lending and deposit functions of the Bank with a strategic focus on growth, efficiency and operational cohesion.

Capital City Bank Chief Lending Officer William Smith



William Smith leverages a diverse background and wide range of banking expertise to drive Capital City Bank lending strategy as its chief lending officer.

Source: Capital City Bank Group