

July 26, 2011



Capital City Bank Group, Inc. Reports Second Quarter 2011 Results

TALLAHASSEE, Fla., July 26, 2011 (GLOBE NEWSWIRE) -- Capital City Bank Group, Inc. (Nasdaq:CCBG) today reported net income for the second quarter of 2011 totaling \$2.1 million, or \$0.12 per diluted share, compared to \$1.3 million, or \$0.08 per diluted share for the first quarter of 2011 ("linked quarter"), and \$0.7 million, or \$0.04 per diluted share, for the second quarter of 2010. For the first six months of 2011, the Company reported net income of \$3.5 million, or \$0.20 per diluted share, compared to a net loss of \$2.7 million, or \$0.16 per diluted share for the same period in 2010.

The increase in earnings over the linked quarter reflects higher net interest income of \$0.4 million, lower loan loss provision of \$0.6 million, and a reduction in noninterest expense of \$2.2 million, partially offset by a decline in noninterest income of \$1.9 million and higher income tax expense of \$0.5 million. Compared to the second quarter of 2010, a \$3.6 million decline in noninterest expense partially offset by a \$1.2 million reduction in operating revenues and higher income tax expense of \$1.0 million drove the improvement in earnings.

The increase in earnings for the first half of 2011 is attributable to a lower loan loss provision of \$6.7 million, reduction in noninterest expense of \$3.5 million, and higher noninterest income of \$2.1 million, partially offset by lower net interest income of \$2.0 million and higher income tax expense of \$4.1 million.

2011 performance reflects the sale of our Visa Class B shares of stock during the first quarter which resulted in a \$2.6 million net gain (\$3.2 million pre-tax included in noninterest income and a swap liability of \$0.6 million included in noninterest expense).

"Although we are still facing a challenging operating environment, I am pleased with our progress," said William G. Smith, Jr., Chairman, President and Chief Executive Officer. "Profit in the second quarter of \$2.1 million, or \$0.12 per share, represents our fifth consecutive quarter of profitability. Highlights from the quarter include lower nonperforming assets, declining credit costs, a strong net interest margin and lower operating expenses. While the economy remains sluggish and loan growth continues to be a challenge, I am pleased with our second quarter performance and believe we have momentum as we enter the latter half of 2011."

The Return on Average Assets was 0.33% and the Return on Average Equity was 3.28% for the second quarter of 2011. These metrics were 0.20% and 2.03% for the first quarter of 2011, and 0.11% and 1.11% for the second quarter of 2010, respectively.

For the first half of 2011, the Return on Average Assets was 0.26% and the Return on Average Equity was 2.66% compared to -0.20% and -2.07%, respectively, for the first half of 2010.

Discussion of Financial Condition

Average earning assets were \$2.259 billion for the second quarter of 2011, a decrease of \$19.7 million, or 0.9% from the linked quarter and an increase of \$40.9 million, or 1.8%, from the fourth quarter of 2010. The lower level of earning assets over the linked quarter was a result of a decline in the loan portfolio of \$26.0 million, partially offset by higher short-term investments of \$6.2 million. Compared to the fourth quarter of 2010, average overnight funds were higher by \$76.4 million, the investment portfolio increased \$43.1 million and loans declined \$78.6 million, partially attributable to the resolution of problem loans during the first six months.

Average loans have declined throughout the portfolio, driven primarily by a reduction in the commercial real estate, residential and construction loan categories. The loan portfolio continues to be impacted by weak loan demand attributable to the lack of consumer confidence and a sluggish economy. In addition to lower production, normal amortization and payoffs, the resolution of problem loans (which has the effect of lowering the loan portfolio as loans are either charged off or transferred to the other real estate owned ("OREO") category), contributed to the overall decline. During the second quarter, problem loan resolutions accounted for \$20.8 million or 76% of the net reduction in total loans of \$27.2 million from the linked quarter. Problem loan resolutions accounted for \$36.2 million or 51% of the net reduction in loans of \$71.1 million from the fourth quarter of 2010(1).

Nonperforming assets (including nonaccrual loans, restructured loans ("TDRs"), and OREO) totaled \$145.7 million at the end of the second quarter of 2011, a decrease of \$7.7 million from the first quarter of 2011 and an increase of \$0.4 million over the fourth quarter of 2010. Nonaccrual loans decreased \$12.9 million to \$61.1 million from the linked quarter primarily due to the migration of loans to the OREO category. A slowdown in new additions to the nonaccrual category also contributed to the improvement. Compared to the fourth quarter of 2010, nonaccrual loans declined by \$4.6 million reflecting the movement of loans to the OREO category and, to a lesser extent, migration to the TDR category. TDRs totaled \$23.6 million at the end of the second quarter, a \$0.4 million decrease from the linked quarter and a \$1.9 million increase over the fourth quarter of 2010. The balance of OREO totaled \$61.0 million at the end of the second quarter, a \$5.7 million increase over the linked quarter and \$3.1 million over the fourth quarter of 2010, which reflects our efforts in working problem loans through the foreclosure process. Overall, a slower pace of loan defaults, momentum in working loans through the collection cycle, and progress in our property disposition efforts has contributed to the overall improvement in our nonperforming asset portfolio. Through the first six months of 2011, we sold OREO properties totaling \$17.7 million, which compares to \$18.0 million for the full year 2010. Nonperforming assets represented 5.60% of total assets at June 30, 2011 compared to 5.76% at March 31, 2011 and 5.54% at December 31, 2010.

Average total deposits were \$2.107 billion for the second quarter, a decrease of \$18.1 million, or 0.9%, from the linked quarter and \$8.6 million, or 0.4%, from the fourth quarter of 2010. Deposits decreased in both periods driven primarily by a reduction in certificates of deposit. Additionally, a decrease resulting from existing clients moving from our Guaranteed Now Account product to repurchase agreements occurred late in the fourth quarter of 2010 as further discussed below. Public funds balances increased as anticipated from the fourth quarter of 2010, but have declined from the first quarter level, which reflects the seasonality

within this deposit category. Savings and money market accounts experienced a slight increase in both periods, partially offsetting the above mentioned decline.

As a result of changes in the FDIC's Temporary Liquidity Guarantee Program, our government guaranteed NOW product was discontinued during the fourth quarter. As of December 31, 2010, approximately \$95 million in balances from this product remained in the NOW category, \$95 million migrated to the noninterest bearing DDA category, and \$60 million moved into repurchase agreements.

We continue to pursue prudent pricing discipline to manage the mix of our deposits. Therefore, we are not attempting to compete with higher rate paying competitors for deposits.

We maintained an average net overnight funds (deposits with banks plus fed funds sold less fed funds purchased) sold position of \$249.1 million during the second quarter of 2011 compared to an average overnight funds sold position of \$238.1 million in the linked quarter and \$164.9 million in the fourth quarter of 2010. The higher balance when compared to the linked quarter primarily reflects a decline in the loan portfolio, partially offset by the decrease in deposits mentioned above and lower levels of short-term borrowings. The favorable variance as compared to the fourth quarter of 2010 is primarily attributable to an increase in repurchase agreements and a net reduction in loans, partially offset by a decline in deposits and the deployment of funds to the investment portfolio.

Equity capital was \$260.5 million as of June 30, 2011, compared to \$259.3 million as of March 31, 2011 and \$259.0 million as of December 31, 2010. Our leverage ratio was 9.95%, 9.74%, and 10.10%, respectively, for these periods. Further, our risk-adjusted capital ratio of 15.19% at June 30, 2011 exceeds the 10.0% threshold to be designated as "well-capitalized" under the risk-based regulatory guidelines. At June 30, 2011, our tangible common equity ratio was 6.96%, compared to 6.73% at March 31, 2011 and 6.82% at December 31, 2010.

Discussion of Operating Results

Tax equivalent net interest income for the second quarter of 2011 was \$23.7 million compared to \$23.3 million for the first quarter of 2010 and \$24.7 million for the second quarter of 2010. For the first six months of 2011, tax equivalent net interest income totaled \$47.0 million compared to \$49.2 million in 2010.

The increase of \$0.4 million in tax equivalent net interest income on a linked quarter basis was due to lower cost of funds and one additional calendar day. Lower interest expense reflects a reduction in deposit rates, primarily in certificates of deposit. Interest income on earning assets was higher as a result of the one additional calendar day. Additionally, net interest income was impacted by favorable net interest adjustments on nonaccrual loans (i.e. quarter over quarter improvement in the level of interest income reversals), which offset lower interest income attributable to a reduction in loans outstanding and unfavorable asset repricing.

The decrease in tax equivalent net interest income of \$1.0 million and \$2.2 million, for the three and six month periods ended June 30, 2011, respectively, as compared to the same periods in 2010, resulted from a reduction in loans outstanding, lower earning assets yields

reflecting unfavorable asset repricing and lower loan fees, partially offset by a reduction in interest expense and favorable net interest adjustments as noted above.

The net interest margin in the second quarter of 2011 was 4.21%, an increase of 7 basis points over the linked quarter and a decline of 6 basis points from the second quarter of 2010. Year over year, for the six month period, the margin declined 7 basis points to 4.17%. The increase in the margin when compared to the linked quarter reflects a 3 basis point reduction in the cost of funds, and an improvement in the yield on earning assets of 4 basis points. The higher yield on earning assets was primarily attributable to an increase in the loan yield resulting from the favorable interest income adjustments mentioned above, while the lower cost of funds resulted from a reduction in the rates on certificates of deposit, which were significantly reduced in all markets. The 7 basis point decline in the margin for the six months of 2011 is attributable to the shift in our earning asset mix and unfavorable asset repricing, partially offset by a favorable variance in our average cost of funds.

The provision for loan losses for the second quarter of 2011 was \$3.5 million compared to \$4.1 million in the first quarter of 2011 and \$3.6 million for the second quarter of 2010. The reduction in the loan loss provision for both periods primarily reflects a reduction in the level of impaired loans and required reserves. For the first six months of 2011, the loan loss provision totaled \$7.7 million compared to \$14.4 million for the same period in 2010, also reflective of lower impaired loan reserves as well as a decline in general reserves, primarily due to a reduction in the level of internally classified loans and lower loss rates. Net charge-offs for the second quarter of 2011 totaled \$6.3 million, or 1.49%, of average loans compared to \$5.7 million, or 1.33% for the first quarter of 2011 and \$6.4 million, or 1.39% in the second quarter of 2010. For the first half of 2011, net charge-offs totaled \$12.0 million, or 1.41%, of average loans compared to \$19.9 million, or 2.16% for the same period of 2010. At quarter-end, the allowance for loan losses of \$31.1 million was 1.84% of outstanding loans (net of overdrafts) and provided coverage of 37% of nonperforming loans compared to 1.98% and 35%, respectively, at March 31, 2011, and 2.01% and 41%, respectively, at December 31, 2010.

Noninterest income for the second quarter of 2011 totaled \$14.4 million, a decrease of \$1.9 million, or 11.5% from the first quarter of 2011 and \$0.2 million, or 1.5% from the second quarter of 2010. The unfavorable variance compared to the linked quarter reflects the sale of our Class B shares of Visa stock during the first quarter of 2011, which resulted in a \$3.2 million pre-tax gain (reflected in other income), as well as a \$0.2 million reduction in data processing fees. Favorable variances for deposit fees, retail brokerage fees, and gains from the sale of OREO partially offset the aforementioned unfavorable variances. For the first six months of 2011, noninterest income totaled \$30.8 million, an increase of \$2.1 million over the same period of 2010 driven by the Visa gain, partially offset by lower deposit and merchant fees. The decline in deposit fees reflects a lower level of overdraft fees due to reduced activity as well as the implementation of new rules under Regulation E. The reduction in merchant fees reflects the transfer of our merchant processing business to another processor, which was completed in August 2010. The decline in our merchant fees is substantially offset by a reduction in processing costs, which are reflected as interchange fees in noninterest expense.

Noninterest expense for the second quarter of 2011 totaled \$31.2 million, a decrease of \$2.2 million from the first quarter of 2011 and \$3.5 million from the second quarter of 2010. The

decline over the linked quarter reflects lower expense for compensation of \$0.6 million, FDIC insurance of \$0.3 million, intangible amortization of \$0.2 million, OREO expenses of \$0.6 million, and miscellaneous expense of \$0.3 million. Compensation expense declined due to a reduction in performance compensation and lower unemployment taxes. The reduction in FDIC insurance expense reflects a lower rate due to recent changes to the FDIC premium structure. Intangible amortization expense declined due to the full amortization of core deposit intangibles related to several past acquisitions. The lower level of OREO expense primarily reflects a reduction in the level of losses recognized on the sale of OREO. Recognition of a \$0.6 million swap liability associated with the sale of our Visa shares during the first quarter of 2011 drove the favorable variance in miscellaneous expense. For the first six months of 2011, noninterest expense totaled \$64.5 million, a \$3.5 million decline from the same period of 2010 attributable to lower professional fees of \$0.3 million, advertising expense of \$0.3 million, FDIC insurance of \$0.7 million, intangible amortization expense of \$1.0 million, and interchange fees of \$0.9 million. Professional fees declined due to lower consulting fees and appraisal fees for OREO properties. The reduction in advertising fees reflects a lower level of activity as well as improved efficiencies gained from restructuring of the direct mail campaigns for our free checking products. The reduction in FDIC insurance expense reflects a lower rate due to recent changes to the FDIC premium structure. Intangible amortization expense declined due to the full amortization of core deposit intangibles related to several past acquisitions. Lower interchange fees are attributable to the sale of our merchant processing business as noted above in our discussion of noninterest income.

About Capital City Bank Group, Inc.

Capital City Bank Group, Inc. ("The Company") (Nasdaq:CCBG) is one of the largest publicly traded financial services companies headquartered in Florida and has approximately \$2.6 billion in assets. The Company provides a full range of banking services, including traditional deposit and credit services, asset management, trust, mortgage banking, merchant services, bankcards, data processing and securities brokerage services. The Company's bank subsidiary, Capital City Bank, was founded in 1895 and now has 70 banking offices and 79 ATMs in Florida, Georgia and Alabama. For more information about Capital City Bank Group, Inc., visit www.ccbg.com.

FORWARD-LOOKING STATEMENTS

Forward-looking statements in this Press Release are based on current plans and expectations that are subject to uncertainties and risks, which could cause the Company's future results to differ materially. The following factors, among others, could cause the Company's actual results to differ: legislative or regulatory changes, including the Dodd-Frank Act; the strength of the U.S. economy and the local economies where the Company conducts operations; the accuracy of the Company's financial statement estimates and assumptions, including the estimate for the Company's loan loss provision; the frequency and magnitude of foreclosure of the Company's loans; continued depression of the market value of the Company that could result in an impairment of goodwill; restrictions on our operations, including the inability to pay dividends without our regulators' consent; the effects of the health and soundness of other financial institutions, including the FDIC's need to increase Deposit Insurance Fund assessments; our ability to declare and pay dividends; the effects of the Company's lack of a diversified loan portfolio, including the risks of

geographic and industry concentrations; harsh weather conditions and man-made disasters; fluctuations in inflation, interest rates, or monetary policies; changes in the stock market and other capital and real estate markets; customer acceptance of third-party products and services; increased competition and its effect on pricing; technological changes; the effects of security breaches and computer viruses that may affect the Company's computer systems; changes in consumer spending and savings habits; the Company's growth and profitability; changes in accounting; the Company's ability to integrate acquisitions; and the Company's ability to manage the risks involved in the foregoing. Additional factors can be found in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2010, and the Company's other filings with the SEC, which are available at the SEC's internet site (<http://www.sec.gov>). Forward-looking statements in this Press Release speak only as of the date of the Press Release, and the Company assumes no obligation to update forward-looking statements or the reasons why actual results could differ.

(1) The problem loan resolutions and reductions in portfolio balances stated in this paragraph are based on "as of" balances, not averages.

EARNINGS HIGHLIGHTS

		Jun 30, 2011	Mar 31, 2011
(Dollars in thousands, except per share data)			
EARNINGS			
Net Income (Loss)		\$ 2,145	\$ 1,310
Net Income (Loss) Per Common Share		\$ 0.12	\$ 0.08
PERFORMANCE			
Return on Average Equity		3.28%	2.03%
Return on Average Assets		0.33%	0.20%
Net Interest Margin		4.21%	4.14%
Noninterest Income as % of Operating Revenue		38.13%	41.54%
Efficiency Ratio		81.41%	83.30%
CAPITAL ADEQUACY			
Tier 1 Capital Ratio		13.83%	13.46%
Total Capital Ratio		15.19%	14.82%
Tangible Common Equity Ratio		6.96%	6.73%
Leverage Ratio		9.95%	9.74%
Equity to Assets		10.02%	9.74%
ASSET QUALITY			
Allowance as % of Non-Performing Loans		36.71%	34.57%
Allowance as a % of Loans		1.84%	1.98%
Net Charge-Offs as % of Average Loans		1.49%	1.33%
Nonperforming Assets as % of Loans and ORE		8.33%	8.66%
Nonperforming Assets as % of Total Assets		5.60%	5.76%
STOCK PERFORMANCE			
High		\$ 13.12	\$ 13.80
Low		\$ 9.94	\$ 11.87
Close		\$ 10.26	\$ 12.68
Average Daily Trading Volume		29,716	21,740

(Dollars in thousands, except per share data)		2011
Second Quarter	2011	
First Quarter	2010	
Fourth Quarter	2010	

Third Quarter 2010
Second Quarter

2011

2010

INTEREST INCOME		
Interest and Fees on Loans		\$ 24,305
Investment Securities		1,017
Funds Sold		145
Total Interest Income		25,467
INTEREST EXPENSE		
Deposits		1,083
Short-Term Borrowings		110
Subordinated Notes Payable		343
Other Long-Term Borrowings		492
Total Interest Expense		2,028
Net Interest Income		23,439
Provision for Loan Losses		3,545
Net Interest Income after Provision for Loan Losses		19,894
NONINTEREST INCOME		
Service Charges on Deposit Accounts		6,309
Data Processing Fees		764
Asset Management Fees		1,080
Retail Brokerage Fees		939
Gain on Sale of Investment Securities		--
Mortgage Banking Fees		568
Interchange Fees (1)		1,443
ATM/Debit Card Fees (1)		1,115
Other		2,230
Total Noninterest Income		14,448
NONINTEREST EXPENSE		
Salaries and Associate Benefits		16,000
Occupancy, Net		2,447
Furniture and Equipment		2,117
Intangible Amortization		107
Other Real Estate		3,033
Other		7,463
Total Noninterest Expense		31,167
OPERATING PROFIT (LOSS)		3,175
Provision for Income Taxes		1,030
NET INCOME (LOSS)		\$ 2,145
PER SHARE DATA		
Basic Earnings		\$ 0.12
Diluted Earnings		\$ 0.12
Cash Dividends		0.100
AVERAGE SHARES		
Basic		17,127
Diluted		17,139

CAPITAL CITY BANK GROUP, INC.

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

(Dollars in thousands, except per share data) 2011
Second Quarter 2011
First Quarter 2010
Fourth Quarter 2010

Third Quarter 2010
Second Quarter

ASSETS	
Cash and Due From Banks	\$ 71,554
Funds Sold and Interest Bearing Deposits	223,183
Total Cash and Cash Equivalents	294,737
Investment Securities, Available-for-Sale	304,313
Loans, Net of Unearned Interest	
Commercial, Financial, & Agricultural	149,830
Real Estate - Construction	30,867
Real Estate - Commercial	660,058
Real Estate - Residential	395,126
Real Estate - Home Equity	248,228
Consumer	194,624
Other Loans	5,987
Overdrafts	2,882
Total Loans, Net of Unearned Interest	1,687,602
Allowance for Loan Losses	(31,080)
Loans, Net	1,656,522
Premises and Equipment, Net	112,576
Intangible Assets	85,699
Other Real Estate Owned	61,016
Other Assets	84,395
Total Other Assets	343,686
Total Assets	\$ 2,599,258
LIABILITIES	
Deposits:	
Noninterest Bearing Deposits	\$ 568,813
NOW Accounts	764,480
Money Market Accounts	283,230
Regular Savings Accounts	153,403
Certificates of Deposit	331,085
Total Deposits	2,101,011
Short-Term Borrowings	65,237
Subordinated Notes Payable	62,887
Other Long-Term Borrowings	49,196
Other Liabilities	60,383
Total Liabilities	2,338,714
SHAREOWNERS' EQUITY	
Common Stock	171
Additional Paid-In Capital	37,724
Retained Earnings	237,709
Accumulated Other Comprehensive Loss, Net of Tax	(15,060)
Total Shareowners' Equity	260,544
Total Liabilities and Shareowners' Equity	\$ 2,599,258
OTHER BALANCE SHEET DATA	
Earning Assets	\$ 2,215,098
Intangible Assets	
Goodwill	84,811
Core Deposits	378

Other	510
Interest Bearing Liabilities	1,709,518
Book Value Per Diluted Share	\$ 15.20
Tangible Book Value Per Diluted Share	10.21
Actual Basic Shares Outstanding	17,127
Actual Diluted Shares Outstanding	17,139

(Dollars in thousands)	2011 Second Quarter	2 First Qua
ALLOWANCE FOR LOAN LOSSES		
Balance at Beginning of Period	\$ 33,873	\$ 35,436
Provision for Loan Losses	3,545	4,1
Transfer of Unfunded Reserve to Other Liability	--	.
Net Charge-Offs	6,338	5,6
Balance at End of Period	\$ 31,080	\$ 33,873
As a % of Loans	1.84%	1
As a % of Nonperforming Loans	36.71%	34
As a % of Nonperforming Assets	21.34%	22
CHARGE-OFFS		
Commercial, Financial and Agricultural	\$ 301	\$ 721
Real Estate - Construction	14	.
Real Estate - Commercial	2,808	4
Real Estate - Residential	3,315	4,4
Consumer	606	6
Total Charge-Offs	\$ 7,044	\$ 6,216
RECOVERIES		
Commercial, Financial and Agricultural	\$ 43	\$ 63
Real Estate - Construction	5	
Real Estate - Commercial	115	
Real Estate - Residential	170	
Consumer	373	3
Total Recoveries	\$ 706	\$ 520
NET CHARGE-OFFS	\$ 6,338	\$ 5,696
Net Charge-Offs as a % of Average Loans(1)	1.49%	1
RISK ELEMENT ASSETS		
Nonaccruing Loans	\$ 61,076	\$ 73,954
Restructured Loans	23,582	24,0
Total Nonperforming Loans	84,658	97,9
Other Real Estate	61,016	55,3
Total Nonperforming Assets	\$ 145,674	\$ 153,346
Past Due Loans 30-89 Days	\$ 18,103	\$ 19,391
Past Due Loans 90 Days or More	\$ 271	\$ --
Nonperforming Loans as a % of Loans	5.02%	5

Nonperforming Assets as a % of Loans and Other Real Estate	8.33%	8
Nonperforming Assets as a % of Capital(2)	49.95%	52
Nonperforming Assets as a % of Total Assets	5.60%	5

Balance Rate	Average	(Dollars in thousands)	Average	Average
		Interest		
Balance Rate	Average	Interest	Average	
Balance Rate	Average	Interest	Average	
Balance Rate	Average	Interest	Average	
ASSETS:				
		Loans, Net of Unearned Interest	\$ 1,704,348	24,46
		Investment Securities		
		Taxable Investment Securities	244,487	82
		Tax-Exempt Investment Securities	60,963	29
		Total Investment Securities	305,450	1,12
		Funds Sold	249,133	14
		Total Earning Assets	2,258,931	\$ 25,732
		Cash and Due From Banks	47,465	
		Allowance for Loan Losses	(32,993)	
		Other Assets	344,884	
		Total Assets	\$ 2,618,287	
LIABILITIES:				
		Interest Bearing Deposits		
		NOW Accounts	\$ 782,698	\$ 259
		Money Market Accounts	284,411	13
		Savings Accounts	152,599	1
		Time Deposits	338,723	67
		Total Interest Bearing Deposits	1,558,431	1,08
		Short-Term Borrowings	76,754	11
		Subordinated Notes Payable	62,887	34
		Other Long-Term Borrowings	49,650	49
		Total Interest Bearing Liabilities	1,747,722	\$ 2,028
		Noninterest Bearing Deposits	548,870	
		Other Liabilities	59,324	
		Total Liabilities	2,355,916	
		SHAREOWNERS' EQUITY:	\$ 262,371	

Interest Income and Rate Earned(1)	\$ 27,907
Interest Expense and Rate Paid(2)	2,79
Net Interest Margin	\$ 25,115

	(Dollars in thousands)	Average	
Balance Rate	Interest Average	Average	
Balance Rate	Interest Average	Average	
ASSETS:			
Loans, Net of Unearned Interest		\$ 1,717,267	48,56
Investment Securities			
Taxable Investment Securities		237,857	1,6
Tax-Exempt Investment Securities		67,558	6
Total Investment Securities		305,415	2,3
Funds Sold		246,030	3
Total Earning Assets		2,268,712	\$ 51,19
Cash and Due From Banks		49,194	
Allowance for Loan Losses		(33,903)	
Other Assets		346,581	
Total Assets		\$ 2,630,584	
LIABILITIES:			
Interest Bearing Deposits			
NOW Accounts		\$ 784,806	\$ 520
Money Market Accounts		281,503	2
Savings Accounts		148,633	
Time Deposits		349,589	1,5
Total Interest Bearing Deposits		1,564,531	2,3
Short-Term Borrowings		81,982	2
Subordinated Notes Payable		62,887	6
Other Long-Term Borrowings		49,995	9
Total Interest Bearing Liabilities		1,759,395	\$ 4,23
Noninterest Bearing Deposits		551,759	
Other Liabilities		57,440	
Total Liabilities		2,368,594	
SHAREOWNERS' EQUITY:		\$ 261,990	
Total Liabilities and Shareowners' Equity		\$ 2,630,584	
Interest Rate Spread			\$ 46,96
Interest Income and Rate Earned(1)			\$ 51,19
Interest Expense and Rate Paid(2)			4,2
Net Interest Margin			\$ 46,96

(1) Interest ,

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Source: Capital City Bank Group, Inc.