

Institution Directory

ID Home	Find All			Advanced Features	ID Map and Definitions	Disclaimer and Notes	ID Help
	Bank Holding Cos.	Institutions	Offices				

Capital City Bank
 217 North Monroe Street
 Tallahassee, FL 32301
 FDIC Certificate #: 9622 [Bank Charter Class: SM](#)

<i>Definition</i>	<i>Dollar figures in thousands</i>	Capital City Bank Tallahassee, FL June 30, 2009	Capital City Bank Tallahassee, FL June 30, 2008
All Summary Information			
Assets and Liabilities			
1	Total employees (full-time equivalent)	1,025	1,060
2	Total assets	2,503,990	2,632,391
3	Cash and due from depository institutions	94,052	151,213
4	Interest-bearing balances	23,029	42,541
5	Securities	181,283	173,345
6	Federal funds sold & reverse repurchase agreements	358	150,245
7	Net loans & leases	1,935,281	1,894,297
8	Loan loss allowance	41,782	22,518
9	Trading account assets	0	0
10	Bank premises and fixed assets	108,986	102,478
11	Other real estate owned	19,671	4,322
12	Goodwill and other intangibles	90,862	95,650
13	All other assets	73,497	60,841
14	Life insurance assets	9,266	8,932
15	Total liabilities and capital	2,503,990	2,632,391
16	Total liabilities	2,181,428	2,274,573
17	Total deposits	2,021,169	2,166,673
18	Interest-bearing deposits	1,581,805	1,745,934
19	Deposits held in domestic offices	2,021,169	2,166,673
20	% insured (estimated - see note)	59.25%	57.73%
21	Federal funds purchased & repurchase agreements	72,262	41,511
22	Trading liabilities	0	0
23	Other borrowed funds	54,081	45,629

24	Subordinated debt	0	0
25	All other liabilities	33,916	20,760
26	Total equity capital	322,562	357,818
27	Total bank equity capital	322,562	357,818
28	Perpetual preferred stock	0	0
29	Common stock	100	100
30	Surplus	158,932	158,932
31	Undivided profits	163,530	198,786
32	Noncontrolling interests in consolidated subsidiaries	0	N/A
	Memoranda:		
33	Noncurrent loans and leases	111,127	42,728
34	Noncurrent loans that are wholly or partially guaranteed by the U. S. government	0	0
35	Income earned, not collected on loans	9,865	10,741
36	Earning assets	2,139,951	2,260,428
37	Long-term assets (5+ years)	401,939	294,585
38	Average Assets, year-to-date	2,483,919	2,635,993
39	Average Assets, quarterly	2,490,151	2,653,247
40	Volatile liabilities	223,715	166,890
41	Insider loans	28,622	26,262
42	FHLB advances	52,116	45,080
43	Loans and leases held for sale	9,933	8,010
44	Unused loan commitments	254,662	265,056
45	Tier 1 (core) risk-based capital	254,759	268,366
46	Tier 2 risk-based capital	25,998	22,518
47	Total risk weighted assets	2,064,017	2,035,050
48	Total unused commitments	254,662	265,056
49	Restructured Loans and leases	9,499	800
50	Derivatives	0	0
	Past due and nonaccrual assets		
	Fiduciary and related services		
	Note: Insured deposit amounts or deposit thresholds reflect permanent insurance limits in effect as of the report date, not withstanding temporary increases currently in effect.		
	Income and Expense	(Year-to-date)	(Year-to-date)
51	Number of institutions reporting	1	1
52	Total interest income	62,210	74,957
53	Total interest expense	6,285	19,183
54	Net interest income	55,925	55,774
55	Provision for loan and lease losses	16,837	9,574
56	Total noninterest income	28,431	33,176
57	Fiduciary activities	1,900	2,275
58	Service charges on deposit accounts	13,860	13,826
59	Trading account gains & fees	0	0
60	Additional noninterest income	12,671	17,075
61	Total noninterest expense	64,710	60,650

62	Salaries and employee benefits	32,323	30,497
63	Premises and equipment expense	9,502	9,992
64	Additional noninterest expense	22,885	20,161
65	Pre-tax net operating income	2,809	18,726
66	Securities gains (losses)	6	95
67	Applicable income taxes	38	5,820
68	Income before extraordinary items	2,777	13,001
69	Extraordinary gains - net	0	0
70	Net income attributable to bank	2,777	13,001
71	Net income attributable to noncontrolling interests	0	N/A
72	Net income attributable to bank and noncontrolling interests	2,777	N/A
73	Net charge-offs	12,059	5,122
74	Cash dividends	20,000	8,244
75	Sale, conversion, retirement of capital stock, net	0	0
76	Net operating income	2,771	12,935
	Memo:		
	Gross fiduciary and related services income		
Performance and Condition Ratios			
77	% of unprofitable institutions	N/A	N/A
78	% of institutions with earnings gains	N/A	N/A
	Performance Ratios (% , annualized)	(Year-to-date)	(Year-to-date)
79	Yield on earning assets	5.83%	6.60%
80	Cost of funding earning assets	0.59%	1.69%
81	Net interest margin	5.24%	4.91%
82	Noninterest income to earning assets	2.66%	2.92%
83	Noninterest expense to earning assets	6.07%	5.34%
84	Net operating income to assets	0.22%	0.98%
85	Return on assets (ROA)	0.22%	0.99%
86	Pretax return on assets	0.23%	1.43%
87	Return on equity (ROE)	1.68%	7.30%
88	Retained earnings to average equity (YTD only)	-10.40%	2.67%
89	Net charge-offs to loans	1.22%	0.53%
90	Credit loss provision to net charge-offs	139.62%	186.92%
91	Earnings coverage of net loan charge-offs (x)	1.63	5.53
92	Efficiency ratio	74.31%	64.91%
93	Assets per employee (\$ millions)	2.44	2.48
94	Cash dividends to net income (YTD only)	720.20%	63.41%
	Condition Ratios (%)		
95	Loss allowance to loans	2.11%	1.17%
96	Loss allowance to noncurrent loans	37.60%	52.70%
97	Noncurrent assets plus other real estate owned to assets	5.22%	1.79%
98	Noncurrent loans to loans	5.62%	2.23%
99	Net loans and leases to deposits	95.75%	87.43%
100	Net loans and leases to core deposits	103.40%	92.35%

101	Equity capital to assets	12.88%	13.59%
102	Core capital (leverage) ratio	10.62%	10.64%
103	Tier 1 risk-based capital ratio	12.34%	13.19%
104	Total risk-based capital ratio	13.60%	14.29%
	Memoranda:		
105	Average assets	2,483,919	2,635,993
106	Average earning assets	2,133,800	2,270,878
107	Average equity	331,215	356,213
108	Average loans	1,968,824	1,915,708

Definition	Demographic Information	September 3, 2009	June 30, 2009	June 30, 2008
1	Status	Active	Active	Active
2	Bank Holding Company (Regulatory Top Holder)	See Note!	CAPITAL CITY BANK GROUP, INC.	CAPITAL CITY BANK GROUP, INC.
3	Certificate#	9622	9622	9622
4	Federal Reserve ID Number	876634	876634	876634
5	Institution Name	Capital City Bank	Capital City Bank	Capital City Bank
6	City,State,Zip	Tallahassee, FL, 32301	Tallahassee, FL, 32301	Tallahassee, FL, 32301
7	Number of Domestic Offices		72	72
8	Number of Foreign Offices		N/A	N/A
9	Interstate Offices		Yes	Yes
10	Summary Of Deposits		June 30, 2008	June 30, 2008
11	Current List of Total Offices	Offices		
12	Asset Concentration Hierarchy	Commercial Lending Specialization	Commercial Lending Specialization	Commercial Lending Specialization
13	Subchapter S Corporation		No	No
14	County	Leon	Leon	Leon
15	Metropolitan Statistical Area	Tallahassee, FL	Tallahassee, FL	Tallahassee, FL
16	Established Date	June 13, 1907	June 13, 1907	June 13, 1907
17	Date of Deposit Insurance	January 1, 1934	January 1, 1934	January 1, 1934
18	Last Structure Change Process Date	November 3, 2006		
19	Last Structure Change Effective Date	March 31, 2006		
20	Ownership Type		Stock	Stock
21	Directly Owned by Another Bank?(CERT)		No	No
22	Trust Powers Granted	Yes	Yes	Yes
23	Bank Charter Class	Federal Reserve Member	Federal Reserve Member	Federal Reserve Member
24	Regulator	FED	FED	FED
25	Insurance fund membership	DIF	DIF	DIF
26	FDIC Quarterly Banking Profile Region	Atlanta	Atlanta	Atlanta
27	FDIC Geographic Region	Atlanta	Atlanta	Atlanta
28	FDIC Supervisory Region	Atlanta	ATLANTA	ATLANTA
29	FDIC Field Office	Gainesville	Gainesville	Gainesville

FDIC: Institution Directory

30	Federal Reserve District	Atlanta	Atlanta	Atlanta
31	Office of the Comptroller of the Currency District	Southern	Southern	Southern
32	Office of Thrift Supervision Region	Southeast	Southeast	Southeast
33	Primary Web Address	http://www.ccbg.com:80/	N/A	N/A