

Lakeland Financial Corporation | Deposit Market Share

NASDAQ: LKFN (MI KEY: 100608; SPCIQ KEY: 390846)

Market: County  
Ownership: Current  
Order by: Deposits

Market Share Data\*

INSTITUTION (ST)	SNL INSTITUTION KEY TYPE	2020 RANK	2019 RANK	NUMBER OF BRANCHES	2020		2019		
					TOTAL DEPOSITS IN MARKET (\$000)	TOTAL MARKET SHARE (%)	TOTAL DEPOSITS IN MARKET (\$000)	TOTAL MARKET SHARE (%)	
<b>Kosciusko, IN</b>									
Lakeland Financial Corp. (IN)	100608 Bank	1	1	13	1,014,511	57.90	999,672	58.50	
Northwest Bancshares, Inc. (PA)	1137118 Thrift	2	2	5	191,994	10.96	176,776	10.34	
1st Source Corp. (IN)	100444 Bank	3	3	2	135,765	7.75	136,571	7.99	
PNC Financial Services Group (PA)	100406 Bank	4	4	3	131,272	7.49	124,224	7.27	
Horizon Bancorp Inc. (IN)	100750 Bank	5	5	4	100,548	5.74	100,776	5.90	
KeyCorp (OH)	100334 Bank	6	6	2	72,360	4.13	66,255	3.88	
FFW Corp. (IN)	102281 Bank	7	8	2	43,995	2.51	40,053	2.34	
Old National Bancorp (IN)	100391 Bank	8	7	1	39,593	2.26	44,053	2.58	
Northeast Indiana Bancorp (IN)	102517 Bank	9	9	1	14,885	0.85	14,103	0.83	
C&F Banc Shares Corp. (IN)	1021189 Bank HC	10	10	1	7,167	0.41	6,432	0.38	
<b>Total For Institutions In Market</b>				<b>34</b>	<b>1,752,090</b>		<b>1,708,915</b>		
<b>Allen, IN</b>									
JPMorgan Chase & Co. (NY)	100201 Bank	1	1	12	1,572,235	21.90	1,276,476	20.42	
Lakeland Financial Corp. (IN)	100608 Bank	2	2	5	1,003,657	13.98	894,320	14.31	
PNC Financial Services Group (PA)	100406 Bank	3	3	10	865,788	12.06	719,618	11.51	
First Merchants Corp. (IN)	100283 Bank	4	4	8	781,024	10.88	635,312	10.16	
Flagstar Bancorp Inc. (MI)	109084 Thrift	5	5	13	606,304	8.44	527,350	8.44	
STAR Financial Group Inc. (IN)	1020578 Bank	6	7	9	581,112	8.09	465,735	7.45	
1st Source Corp. (IN)	100444 Bank	7	8	8	415,372	5.79	393,564	6.30	
Old National Bancorp (IN)	100391 Bank	8	6	4	380,767	5.30	514,046	8.22	
Fifth Third Bancorp (OH)	100260 Bank	9	9	7	313,639	4.37	279,488	4.47	
Premier Financial Corp. (OH)	102284 Bank	10	10	3	177,040	2.47	99,128	1.59	
<b>Total For Institutions In Market</b>				<b>95</b>	<b>7,179,553</b>		<b>6,250,828</b>		
<b>Elkhart, IN</b>									
JPMorgan Chase & Co. (NY)	100201 Bank	1	1	6	987,114	27.03	1,025,384	30.31	
Lakeland Financial Corp. (IN)	100608 Bank	2	2	9	822,575	22.52	711,192	21.02	
1st Source Corp. (IN)	100444 Bank	3	3	9	705,048	19.31	594,200	17.56	
Crystal Valley Financial Corp. (IN)	1021579 Bank	4	4	5	494,921	13.55	453,788	13.41	
KeyCorp (OH)	100334 Bank	5	5	8	325,657	8.92	298,609	8.83	
Old National Bancorp (IN)	100391 Bank	6	6	1	76,845	2.10	79,098	2.34	
PNC Financial Services Group (PA)	100406 Bank	7	7	1	59,244	1.62	51,254	1.51	
Northwest Bancshares, Inc. (PA)	1137118 Thrift	8	8	2	52,150	1.43	41,127	1.22	
Fifth Third Bancorp (OH)	100260 Bank	9	10	1	34,334	0.94	29,417	0.87	
First Bancshares Inc. (IN)	1021225 Bank HC	10	12	4	30,755	0.84	15,279	0.45	
<b>Total For Institutions In Market</b>				<b>52</b>	<b>3,651,899</b>		<b>3,383,187</b>		
<b>Hamilton, IN</b>									
First Internet Bancorp (IN)	4112285 Bank	1	1	1	3,414,354	22.36	3,055,633	25.87	
Merchants Bancorp (IN)	4149826 Bank	2	2	2	3,300,269	21.62	1,815,328	15.37	
JPMorgan Chase & Co. (NY)	100201 Bank	3	3	14	2,165,574	14.18	1,761,414	14.91	
First Merchants Corp. (IN)	100283 Bank	4	4	10	1,075,074	7.04	838,042	7.10	
PNC Financial Services Group (PA)	100406 Bank	5	5	11	778,517	5.10	646,342	5.47	
Fifth Third Bancorp (OH)	100260 Bank	6	6	6	641,732	4.20	568,967	4.82	
Huntington Bancshares Inc. (OH)	100307 Bank	7	7	10	623,658	4.08	537,045	4.55	
Bank of Montreal	100518 Bank	8	8	8	500,617	3.28	419,155	3.55	
Lakeland Financial Corp. (IN)	100608 Bank	9	9	3	466,622	3.06	405,548	3.43	
KeyCorp (OH)	100334 Bank	10	10	5	413,184	2.71	352,386	2.98	
<b>Total For Institutions In Market</b>				<b>110</b>	<b>15,267,816</b>		<b>11,810,142</b>		
<b>Saint Joseph, IN</b>									
1st Source Corp. (IN)	100444 Bank	1	1	24	2,665,983	55.12	2,469,890	51.56	
Lakeland Financial Corp. (IN)	100608 Bank	2	3	4	442,842	9.16	395,593	8.26	
PNC Financial Services Group (PA)	100406 Bank	3	4	5	382,285	7.90	314,606	6.57	

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					TOTAL DEPOSITS IN MARKET (\$000)	TOTAL MARKET SHARE (%)	TOTAL DEPOSITS IN MARKET (\$000)	TOTAL MARKET SHARE (%)
JPMorgan Chase & Co. (NY)	100201 Bank	4	6	2	293,340	6.06	239,019	4.99
KeyCorp (OH)	100334 Bank	5	2	6	267,788	5.54	628,737	13.13
Fifth Third Bancorp (OH)	100260 Bank	6	7	2	223,297	4.62	183,287	3.83
Northwest Bancshares, Inc. (PA)	1137118 Thrift	7	5	7	194,477	4.02	250,669	5.23
Old National Bancorp (IN)	100391 Bank	8	8	3	141,375	2.92	116,389	2.43
Flagstar Bancorp Inc. (MI)	109084 Thrift	9	9	4	104,858	2.17	104,732	2.19
First Bancshares Inc. (IN)	1021225 Bank HC	10	10	4	57,968	1.20	33,431	0.70
<b>Total For Institutions In Market</b>				<b>66</b>	<b>4,836,903</b>		<b>4,789,990</b>	
<b>DeKalb, IN</b>								
G.S.B. Financial Corp. (IN)	1021567 Bank HC	1	1	3	162,254	20.29	138,910	20.91
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>157,846</b>	<b>19.73</b>	<b>127,234</b>	<b>19.15</b>
Horizon Bancorp Inc. (IN)	100750 Bank	3	3	3	128,731	16.09	124,181	18.69
Community Financial Corp. (IN)	1020420 Bank HC	4	5	1	101,902	12.74	52,448	7.90
PNC Financial Services Group (PA)	100406 Bank	5	4	1	56,441	7.06	53,548	8.06
Farmers & Merchants Bancorp (OH)	100964 Bank	6	6	2	52,181	6.52	47,093	7.09
Flagstar Bancorp Inc. (MI)	109084 Thrift	7	7	2	42,613	5.33	40,602	6.11
C&F Banc Shares Corp. (IN)	1021189 Bank HC	8	8	1	33,013	4.13	30,062	4.53
FM Fincorp (IN)	1020084 Bank HC	9	9	1	32,871	4.11	27,540	4.15
Empire Bancshares Inc. (OH)	1017859 Bank	10	10	1	22,890	2.86	20,751	3.12
<b>Total For Institutions In Market</b>				<b>18</b>	<b>799,869</b>		<b>664,287</b>	
<b>Noble, IN</b>								
Community Financial Corp. (IN)	1020420 Bank HC	1	1	3	201,932	29.98	168,192	28.89
C&F Banc Shares Corp. (IN)	1021189 Bank HC	2	2	4	199,638	29.64	160,270	27.52
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>149,674</b>	<b>22.22</b>	<b>150,397</b>	<b>25.83</b>
JPMorgan Chase & Co. (NY)	100201 Bank	4	4	1	60,083	8.92	46,601	8.00
Horizon Bancorp Inc. (IN)	100750 Bank	5	5	2	44,114	6.55	41,757	7.17
FM Fincorp (IN)	1020084 Bank HC	6	6	1	18,051	2.68	15,055	2.59
STAR Financial Group Inc. (IN)	1020578 Bank	7	7	1	0	0.00	0	0.00
<b>Total For Institutions In Market</b>				<b>15</b>	<b>673,492</b>		<b>582,272</b>	
<b>Marshall, IN</b>								
1st Source Corp. (IN)	100444 Bank	1	1	5	366,539	40.13	336,262	40.84
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>147,677</b>	<b>16.17</b>	<b>130,684</b>	<b>15.87</b>
American Midwest Finl Corp (IN)	1031064 Thrift HC	3	3	2	139,868	15.31	121,870	14.80
First Farmers Financial Corp (IN)	1022015 Bank	4	6	1	57,769	6.32	45,720	5.55
First NB of Monterey (IN)	1004704 Comm'l Bank	5	5	1	51,854	5.68	48,903	5.94
First Merchants Corp. (IN)	100283 Bank	6	4	1	48,400	5.30	51,819	6.29
PNC Financial Services Group (PA)	100406 Bank	7	8	1	34,435	3.77	29,622	3.60
First Bancshares Inc. (IN)	1021225 Bank HC	8	7	1	33,964	3.72	30,056	3.65
KeyCorp (OH)	100334 Bank	9	9	1	29,828	3.27	26,557	3.23
Woodforest Financial Grp Inc. (TX)	1020270 Bank HC	10	10	1	3,157	0.35	1,781	0.22
<b>Total For Institutions In Market</b>				<b>17</b>	<b>913,491</b>		<b>823,274</b>	
<b>LaGrange, IN</b>								
FS Bancorp (IN)	1021758 Bank	1	1	7	479,370	71.72	406,808	69.87
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>120,565</b>	<b>18.04</b>	<b>115,298</b>	<b>19.80</b>
Horizon Bancorp Inc. (IN)	100750 Bank	3	4	3	35,581	5.32	27,866	4.79
Flagstar Bancorp Inc. (MI)	109084 Thrift	4	3	2	32,875	4.92	32,286	5.54
<b>Total For Institutions In Market</b>				<b>14</b>	<b>668,391</b>		<b>582,258</b>	
<b>Fulton, IN</b>								
American Midwest Finl Corp (IN)	1031064 Thrift HC	1	1	1	137,723	38.85	114,054	35.89
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>116,729</b>	<b>32.93</b>	<b>90,351</b>	<b>28.43</b>
1st Source Corp. (IN)	100444 Bank	3	3	1	60,628	17.10	49,988	15.73
Flagstar Bancorp Inc. (MI)	109084 Thrift	4	5	1	24,082	6.79	25,002	7.87
Community Bancorp (IN)	1021587 Bank HC	5	6	1	15,350	4.33	12,037	3.79
<b>Total For Institutions In Market</b>				<b>6</b>	<b>354,512</b>		<b>317,803</b>	
<b>Whitley, IN</b>								
STAR Financial Group Inc. (IN)	1020578 Bank	1	1	3	216,497	37.82	176,996	33.39

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FFW Corp. (IN)	102281 Bank	2	2	2	87,779	15.33	77,676	14.65
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>80,711</b>	<b>14.10</b>	<b>66,974</b>	<b>12.63</b>
JPMorgan Chase & Co. (NY)	100201 Bank	4	3	1	79,446	13.88	67,535	12.74
FM Fincorp (IN)	1020084 Bank HC	5	6	1	50,316	8.79	40,216	7.59
Horizon Bancorp Inc. (IN)	100750 Bank	6	7	1	39,789	6.95	38,572	7.28
1st Source Corp. (IN)	100444 Bank	7	8	1	17,930	3.13	16,777	3.17
<b>Total For Institutions In Market</b>				<b>10</b>	<b>572,468</b>		<b>530,068</b>	
<b>Marion, IN</b>								
JPMorgan Chase & Co. (NY)	100201 Bank	1	1	36	9,910,427	24.72	7,843,814	25.08
PNC Financial Services Group (PA)	100406 Bank	2	2	24	7,195,537	17.95	5,451,190	17.43
Fifth Third Bancorp (OH)	100260 Bank	3	3	24	5,150,661	12.85	3,354,991	10.73
Bank of America Corporation (NC)	100369 Bank	4	4	3	3,350,075	8.36	2,523,161	8.07
Huntington Bancshares Inc. (OH)	100307 Bank	5	6	19	3,019,753	7.53	2,420,207	7.74
KeyCorp (OH)	100334 Bank	6	7	6	3,011,413	7.51	2,206,397	7.05
Bank of Montreal	100518 Bank	7	5	15	2,842,397	7.09	2,429,770	7.77
Natl Bk of Indianapolis Corp. (IN)	1024165 Bank HC	8	8	6	1,604,758	4.00	1,328,567	4.25
Regions Financial Corp. (AL)	100233 Bank	9	9	19	1,291,130	3.22	1,155,525	3.69
Old National Bancorp (IN)	100391 Bank	10	10	9	682,394	1.70	525,966	1.68
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>19</b>	<b>20</b>	<b>2</b>	<b>42,981</b>	<b>0.11</b>	<b>47,157</b>	<b>0.15</b>
<b>Total For Institutions In Market</b>				<b>187</b>	<b>40,093,235</b>		<b>31,281,022</b>	
<b>Huntington, IN</b>								
Northeast Indiana Bancorp (IN)	102517 Bank	1	1	3	235,447	33.55	197,344	31.88
Bippus State Corp. (IN)	1021578 Bank HC	2	2	4	157,456	22.44	131,375	21.22
First Merchants Corp. (IN)	100283 Bank	3	3	3	111,793	15.93	96,909	15.66
PNC Financial Services Group (PA)	100406 Bank	4	4	1	96,978	13.82	93,711	15.14
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>33,929</b>	<b>4.84</b>	<b>36,047</b>	<b>5.82</b>
Flagstar Bancorp Inc. (MI)	109084 Thrift	6	6	1	30,546	4.35	29,085	4.70
1st Source Corp. (IN)	100444 Bank	7	7	1	25,460	3.63	25,246	4.08
First Farmers Financial Corp (IN)	1022015 Bank	8	8	1	8,966	1.28	8,323	1.34
Woodforest Financial Grp Inc. (TX)	1020270 Bank HC	9	9	1	1,116	0.16	959	0.15
<b>Total For Institutions In Market</b>				<b>16</b>	<b>701,691</b>		<b>618,999</b>	
<b>Johnson, IN</b>								
JPMorgan Chase & Co. (NY)	100201 Bank	1	1	3	460,530	15.89	381,826	15.60
Horizon Bancorp Inc. (IN)	100750 Bank	2	2	5	342,773	11.83	291,886	11.92
Fifth Third Bancorp (OH)	100260 Bank	3	3	4	326,108	11.25	291,729	11.92
First Merchants Corp. (IN)	100283 Bank	4	6	5	287,984	9.94	218,024	8.90
Huntington Bancshares Inc. (OH)	100307 Bank	5	4	4	275,030	9.49	243,240	9.93
PNC Financial Services Group (PA)	100406 Bank	6	5	4	262,704	9.06	229,034	9.35
First Financial Bancorp. (OH)	100255 Bank	7	8	3	200,263	6.91	149,860	6.12
Bank of Montreal	100518 Bank	8	7	3	172,956	5.97	153,810	6.28
Third Century Bancorp (IN)	4092038 Thrift	9	9	6	165,480	5.71	139,432	5.69
Natl Bk of Indianapolis Corp. (IN)	1024165 Bank HC	10	10	1	109,436	3.78	94,873	3.87
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>14</b>	<b>14</b>	<b>1</b>	<b>28,917</b>	<b>1.00</b>	<b>30,010</b>	<b>1.23</b>
<b>Total For Institutions In Market</b>				<b>50</b>	<b>2,898,591</b>		<b>2,448,336</b>	
<b>Pulaski, IN</b>								
First NB of Monterey (IN)	1004704 Comm'l Bank	1	1	2	184,326	44.25	160,416	39.84
Alliance Bancorp (IN)	1020318 Bank HC	2	2	2	118,211	28.38	98,786	24.53
American Midwest Finl Corp (IN)	1031064 Thrift HC	3	3	1	57,358	13.77	52,044	12.92
1st Source Corp. (IN)	100444 Bank	4	5	1	34,156	8.20	30,029	7.46
<b>Lakeland Financial Corp. (IN)</b>	<b>100608 Bank</b>	<b>5</b>	<b>6</b>	<b>1</b>	<b>22,530</b>	<b>5.41</b>	<b>21,603</b>	<b>5.36</b>
<b>Total For Institutions In Market</b>				<b>7</b>	<b>416,581</b>		<b>402,670</b>	

\*The market share data displayed is for Lakeland Financial Corporation

Note: Market Share is for U.S. Territories only and non-retail branches are not included.