UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 26, 2005

CAPITAL CITY BANK GROUP, INC.
(Exact name of registrant as specified in its charter)

Florida	0-13358	59-2273542
(State of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

217 North Monroe Street, Tallahassee, Florida	32301
(Address of principal executive office)	(Zip Code)

Registrant's telephone number, including area code: (850) 671-0300

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

[ ] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

[ ] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

[ ] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

[ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

CAPITAL CITY BANK GROUP, INC.

FORM 8-K
CURRENT REPORT

Item 2.02. Results of Operations and Financial Condition.

On July 26, 2005, Capital City Bank Group, Inc. ("CCBG") issued an earnings press release reporting CCBG's financial results for the three-month and six-month periods ended June 30, 2005. A copy of the press release is attached as Exhibit 99.1 hereto and incorporated herein by reference. Such information, including the Exhibits attached hereto, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference to such filing.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits.

Item No.	Description of Exhibit
99.1	Press release, dated July 26, 2005.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CAPITAL CITY BANK GROUP, INC.

Date: July 26, 2005

By: /s/ J. Kimbrough Davis

J. Kimbrough Davis,
Executive Vice President
and Chief Financial Officer

Exhibit 99.1 Capital City Bank Group, Inc.'s Press Release, dated July 26, 2005

[CCBG LOGO]
Corporate Headquarters
217 North Monroe Street
Tallahassee, FL 32301

For Information Contact:
J. Kimbrough Davis
Executive Vice President
Chief Financial Officer
850-671-0431

News Release
For Immediate Release July 26, 2005

CAPITAL CITY BANK GROUP, INC. REPORTS SECOND QUARTER EARNINGS OF $0.44 PER DILUTED SHARE, UP 15.8% FROM 2004

HIGHLIGHTS

* Quarterly earnings totaled $7.9 million, or $0.44 per share, an increase of 22.1% and 15.8%, respectively, over the second quarter of 2004.

* Strong growth in operating revenues reflects 28.9% growth in net interest income and 9.2% increase in noninterest income.

* Improvement in net interest margin as reflected by an 8 basis point improvement over the second quarter of 2004 and a 15 basis point improvement over the first quarter of 2005 - second quarter net interest margin of 5.07% continues to significantly exceed peer group.

* Lower loan loss provision due to continued strong credit quality as reflected by a nonperforming asset ratio of .30% and an annualized net charge-off ratio of .08%.

* Consummated the acquisition of First Alachua Banking Corporation ($230.0 million in assets) in May 2005.

<TABLE>
EARNINGS HIGHLIGHTS

(Dollars in thousands, except per share data)<F1>	Three Months Ended June 30, 2005	Three Months Ended March 31, 2005	Three Months Ended June 30, 2004	Six Months Ended June 30, 2005	Six Months Ended June 30, 2004
<S>	<C>	<C>	<C>	<C>	<C>
EARNINGS					
Net Income	$ 7,868	6,377	6,443	14,245	11,290
Diluted Earnings Per Common Share	0.44	0.36	0.38	0.80	0.68
PERFORMANCE					
Return on Average Equity	11.35%	9.91	12.33	10.66	10.90
Return on Average Assets	1.28	1.12	1.34	1.21	1.21
Net Interest Margin	5.07	4.92	4.99	4.99	4.93
Noninterest Income as % of Operating Revenue	30.75	31.06	34.39	30.89	34.03
Efficiency Ratio	63.56	67.06	63.87	65.23	65.87
CAPITAL ADEQUACY					
Tier 1 Capital Ratio	11.96%	11.52	10.98	11.96	10.98
Total Capital Ratio	12.91	12.39	11.86	12.91	11.86
Leverage Ratio	9.28	9.03	8.34	9.28	8.34
Equity to Assets	11.23	11.07	10.35	11.23	10.35

(Dollars in thousands, except per share data)<F1>	Three Months Ended June 30, 2005	Three Months Ended March 31, 2005	Three Months Ended June 30, 2004	Six Months Ended June 30, 2005	Six Months Ended June 30, 2004
ASSET QUALITY					
Allowance as % of Non-Performing Loans	289.12%	302.13	452.82	289.12	452.82
Allowance as a % of Loans	0.85	0.87	0.90	0.85	0.90
Net Charge-Offs as % of Average Loans	0.08	0.09	0.18	0.08	0.23
Nonperforming Assets as % of Loans and ORE	0.30	0.31	0.27	0.30	0.27
STOCK PERFORMANCE					
High	$ 33.46	33.60	34.52	33.60	36.44

Low	28.02	29.30	28.40	28.02	28.40
Close	$ 32.32	32.41	31.67	32.32	31.67
Average Daily Trading Volume	23,792	21,025	15,367	22,442	12,889

<FN>
<F1> All share and per share data have been restated to reflect the 5-for-4 stock split effective July 1, 2005.
</FN>
</TABLE>

Capital City Bank Group, Inc. (NASDAQ: CCBG) reported earnings for the second quarter totaling $7.9 million, or $0.44 per diluted share. This compares to $6.4 million, or $0.38 per diluted share in the second quarter of 2004, increases of 22.1% and 15.8%, respectively. Results include the acquisition of the First National Bank of Alachua, which closed on May 20, 2005. The Return on Average Assets was 1.28% and the Return on Average Equity was 11.35%, compared to 1.34% and 12.33%, respectively, for the comparable period in 2004.

The growth in earnings was attributable to an increase in operating revenue of $7.1 million, or 22.1%, and a decrease of $192,000, or 33.1% in the loan loss provision, partially offset by an increase in noninterest expense of $5.0 million, or 23.1%, and a higher income tax provision of $860,000, or 24.9%. The increase in operating revenues reflects a 28.9% increase in net interest income and a 9.2% increase in noninterest income. Net interest income increased as a result of earning asset growth and an improving net interest margin. The lower loan loss provision is reflective of continued strong credit quality. Higher deposit service charge fees, merchant fees and other income drove the increase in noninterest income. The increase in noninterest expense reflects higher operating costs associated with the integration of two recent acquisitions, which added 12 new offices to the Capital City franchise.

William G. Smith, Jr., Chairman, President and CEO, stated, "I am very pleased with the quality of our earnings performance in the second quarter. Strong loan growth, historically low credit costs and growing noninterest income each contributed to the Company's strong performance. As interest rates continue to rise, the short duration of our asset portfolios is having a positive and significant impact on our net interest margin as asset yields have increased 23 basis points over the first quarter and the net yield on earning assets has risen 15 basis points. Our "Absolutely Free Checking" strategy continues to produce excellent results and Capital City has momentum as we move into the second half of 2005."

Taxable equivalent net interest income in the second quarter increased $6.1 million, or 28.4% and $2.6 million, or 10.3%, as compared to the second quarter of 2004 and the first quarter of 2005, respectively. Improvement in both periods reflects growth from acquisitions, continued strong loan growth in existing markets, and an improvement in the net interest margin. The net interest margin increased 8 basis points from the second quarter of 2004 and 15 basis points from the first quarter of 2005 to a level of 5.07%, attributable to higher asset yields. Both earning asset yields and funding costs increased during the second quarter as a result of the continued rate hikes by the Federal Reserve.

Provision for loan losses of $388,000 for the quarter was lower than the second quarter of 2004 due to a lower level of net charge-offs. Net charge-offs totaled $362,000, or .08% of average loans for the quarter compared to $649,000, or .18% for the second quarter of 2004. At quarter-end the allowance for loan losses was .85% of outstanding loans and provided coverage of 289% of nonperforming loans.

Noninterest income increased $1.0 million, or 9.2%, from the second quarter of 2004 primarily due to higher deposit service charge fees, merchant fees, and other income. The increase in deposit service charge fees is due to the growth in deposit accounts, partially attributable to recent acquisitions, a fee structure change implemented in mid-2004, and an increase in non-sufficient funds (NSF) and overdraft fees due to increased NSF activity. The improvement in merchant fees directly correlates with the growth in merchant card processing volume. Noninterest income was 2.0% of average assets and represented 30.8% of operating revenue. This compares to 2.3% and 34.4%, respectively, for the second quarter of 2004. The reduction in noninterest income relative to total operating revenue reflects the significant growth in net interest income, which increased $6.1 million, or 28.9% over the period.

Noninterest expense grew by $5.0 million, or 23.1%, compared to the second quarter of 2004. Higher expense for compensation, occupancy, professional fees, intangible amortization, and merger expense were the primary reasons for the increase. The increase in compensation was driven by higher expense for associate salaries and benefits primarily reflective of the integration of associates from the acquisitions in 2004 and 2005, and higher performance based compensation. The increase in occupancy was driven by higher expense for depreciation, maintenance and repair, and property taxes, primarily attributable to the increase in the number of banking offices, and higher expense for core processing and other software maintenance agreements. The increase in professional fees is attributable to higher expense for external audit fees. The increases in intangible amortization and merger expense are reflective of the Company's recent acquisitions.

Average earning assets for the quarter increased $448.8 million, or 26.1%, over the comparable quarter in 2004. The increase in earning assets is primarily attributable to an increase in average loans of $441.5 million reflecting acquisitions and strong organic loan growth. Excluding the acquisition of First National Bank of Alachua, period-end loans increased $81.9 million, or 4.4% over the first quarter of 2005.

Nonperforming assets of $6.2 million increased from the second quarter of 2004 by $2.1 million and represented .30% of total loans and other real estate at quarter-end. This compares to .27% and .29%, respectively, for the second and fourth quarters of 2004. The increase in the level of nonperforming assets is primarily due to one large commercial real estate loan for which the bank recently received a deed in lieu of foreclosure. Management expects no significant loss upon the disposition of this asset.

Average total deposits increased $393.5 million, or 25.6% from the second quarter of 2004, driven by a $279.1 million increase in nonmaturity deposits and a $114.4 million increase in certificates of deposits. These increases are primarily reflective of recent acquisitions.

The Company ended the second quarter with approximately $13.0 million in average net overnight funds sold as compared to $25.0 million in net overnight funds sold in the second quarter of 2004 and $1.0 million in net overnight funds purchased for the prior quarter. The decline from the second quarter of 2004 is primarily reflective of the Company's significant loan growth. The improvement from the prior quarter is a result of the liquidity generated in the acquisition of First National Bank of Alachua.

ABOUT CAPITAL CITY BANK

Capital City Bank Group, Inc. is a $2.63 billion financial services company headquartered in Tallahassee, Florida, providing traditional deposit and credit services, asset management, trust, mortgage banking, bankcards, data processing and securities brokerage services. Founded in 1895, Capital City Bank has 68 banking offices, six mortgage lending offices, 79 ATMs and 11 Bank 'N Shop locations in Florida, Georgia and Alabama. For more information about Capital City Bank Group, Inc. visit us on the Web at http://www.ccbg.com.

"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995: The matters discussed in this press release, that are not historical facts, contain forward-looking information with respect to strategic initiatives. Such forward-looking statements are based on current plans and expectations, which are subject to a number of uncertainties and risks that have been described in Capital City Bank Group's annual report on Form 10-K for the fiscal year ended December 31, 2004, and the Company's other filings with the Securities and Exchange Commission. These uncertainties and risks could cause future results to differ materially from those anticipated by such statements.

<TABLE>

CAPITAL CITY BANK GROUP, INC.
CONSOLIDATED STATEMENT OF INCOME
Unaudited

	2005		2004			Six Months Ended June 30,	
(Dollars in thousands, except per share data)<F1>	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	2005	2004

<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
INTEREST INCOME							
Interest and Fees on Loans	$ 32,105	28,842	28,097	23,316	22,922	60,947	44,194
Interest on Investment Securities	1,447	1,473	1,485	1,197	1,227	2,920	2,403
Interest on Funds Sold	358	159	348	147	116	517	338
Total Interest Income	33,910	30,474	29,930	24,660	24,265	64,384	46,935
INTEREST EXPENSE							
Interest on Deposits	4,618	4,309	4,102	2,434	2,385	8,927	4,779
Interest on Short-term Borrowings	734	450	402	332	249	1,184	536
Interest on Subordinated Note Payable	667	441	294	-	-	1,108	-
Interest on Long-term Debt	769	720	836	642	587	1,489	1,084
Total Interest Expense	6,788	5,920	5,634	3,408	3,221	12,708	6,399
Net Interest Income	27,122	24,554	24,296	21,252	21,044	51,676	40,536
Provision for Loan Losses	388	410	300	300	580	798	1,541
Net Interest Income after Provision for Loan Losses	26,734	24,144	23,996	20,952	20,464	50,878	38,995
NONINTEREST INCOME							
Service Charge Revenue	5,035	4,348	4,716	4,487	4,427	9,383	8,371
Data Processing Revenue	650	607	640	652	703	1,257	1,336
Fees for Trust Services	1,013	1,112	1,281	1,035	950	2,125	1,691
Retail Brokerage Fees	313	299	324	316	396	612	759
Invest Sec Gain (Losses)	-	-	7	(13)	19	-	19
Mortgage Banking Revenue	1,036	763	722	806	986	1,799	1,680
Merchant Fees	1,532	1,564	1,379	1,230	1,278	3,096	2,526
Interchange Fees	535	491	458	537	660	1,026	1,234
Gain on Sale of Credit Cards	-	-	324	6,857	-	-	-
ATM/Debit Card Fees	536	538	549	494	482	1,074	964
Other	1,391	1,338	1,520	1,320	1,130	2,729	2,332
Total Noninterest Income	12,041	11,060	11,920	17,721	11,031	23,101	20,912
NONINTEREST EXPENSE							
Compensation	13,187	12,560	11,830	10,966	10,809	25,747	21,549
Premises	2,035	1,937	1,880	1,828	1,749	3,972	3,366
FF&E	2,192	2,112	2,179	2,174	1,977	4,304	4,040
Intangible Amortization	1,296	1,196	1,151	921	926	2,492	1,752
Other Expense	7,886	7,462	7,877	5,744	6,140	15,348	11,969
Total Noninterest Expense	26,596	25,267	24,917	21,633	21,601	51,863	42,676

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OPERATING PROFIT	12,179	9,937	10,999	17,040	9,894	22,116	17,231
Provision for Income Taxes	4,311	3,560	3,737	6,221	3,451	7,871	5,941
NET INCOME	$ 7,868	6,377	7,262	10,819	6,443	14,245	11,290
PER SHARE DATA <F1>							
Basic Earnings	$ 0.44	0.36	0.40	0.66	0.38	0.80	0.68
Diluted Earnings	0.44	0.36	0.40	0.66	0.38	0.80	0.68
Cash Dividends	$ 0.152	0.152	0.152	0.144	0.144	0.304	0.288
AVERAGE SHARES <F1>							
Basic	18,094	17,700	17,444	16,604	16,593	17,898	16,585
Diluted	18,102	17,708	17,451	16,609	16,596	17,909	16,589

<FN>
<F1> All share and per share data have been restated to reflect the 5-for-4 stock split effective July 1, 2005.
</FN>
</TABLE>

<TABLE>

CAPITAL CITY BANK GROUP, INC.
CONSOLIDATED STATEMENT OF FINANCIAL CONDITION
Unaudited

	2005		2004		
(Dollars in thousands, except per share data)<F1>	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
<S>	<C>	<C>	<C>	<C>	<C>
ASSETS					
Cash and Due From Banks	$ 117,921	92,868	87,039	90,458	97,154
Funds Sold	59,062	57,115	74,506	47,352	107,399
Total Cash and Cash Equivalents	176,983	149,983	161,545	137,810	204,553
Investment Securities, Available-for-Sale	195,860	190,945	210,240	156,675	183,732
Loans, Net of Unearned					
Commercial & Industrial	214,983	196,632	206,474	187,862	187,530
Real Estate Construction	148,462	151,143	140,190	119,248	108,422
Real Estate Mortgage	713,619	639,637	655,426	473,874	466,437
Real Estate Residential	519,441	437,520	425,765	375,109	348,917
Real Estate Home Equity	160,767	151,464	150,061	145,408	133,729
Consumer	242,922	223,145	222,207	212,847	216,553
Credit Card	49	48	41	170	22,636
Other Loans	43,217	42,046	24,549	21,530	32,572
Overdrafts	3,314	2,168	4,112	4,602	4,701
Total Loans, Net of Unearned	2,046,774	1,843,803	1,828,825	1,540,650	1,521,497
Allowance for Loan Losses	(17,451)	(16,040)	(16,037)	(12,328)	(13,657)
Loans, Net	2,029,323	1,827,763	1,812,788	1,528,322	1,507,840
Premises and Equipment	69,294	60,443	58,963	56,281	56,263
Intangible Assets	113,081	79,139	80,305	39,720	40,608
Other Assets	45,344	40,819	40,172	32,985	33,834
Total Other Assets	227,719	180,401	179,440	128,986	130,705
Total Assets	$2,629,885	2,349,092	2,364,013	1,951,793	2,026,830
LIABILITIES					
Deposits:					
Noninterest Bearing Deposits	$ 598,602	555,758	566,991	518,352	520,118
NOW Accounts	475,687	400,816	338,932	285,851	320,460
Money Market Accounts	287,601	250,433	270,095	209,262	214,815
Regular Savings Accounts	162,665	148,578	147,348	129,461	130,822
Certificates of Deposit	576,074	533,773	571,520	427,621	426,521
Total Deposits	2,100,629	1,889,358	1,894,886	1,570,547	1,612,736
Short-Term Borrowings	71,148	78,593	96,014	76,216	127,012
Subordinated Note Payable	62,887	30,928	30,928	-	-

Other Long-Term Borrowings	73,144	67,879	68,453	62,930	58,427
Other Liabilities	26,655	22,236	16,932	23,031	18,934
Total Liabilities	2,334,463	2,088,994	2,107,213	1,732,724	1,817,109
SHAREOWNERS' EQUITY					
Common Stock	149	142	142	133	133
Additional Paid-in-Capital	82,619	52,772	52,363	18,411	17,922
Retained Earnings	213,352	208,334	204,648	200,073	191,645
Accumulated Other Comprehensive Income	(698)	(1,150)	(353)	452	21
Total Shareowners' Equity	295,422	260,098	256,800	219,069	209,721
Total Liabilities and Shareowners' Equity	$2,629,885	2,349,092	2,364,013	1,951,793	2,026,830
OTHER BALANCE SHEET DATA					
Earning Assets	$2,301,696	2,091,863	2,113,571	1,744,677	1,812,628
Intangible Assets					
Goodwill	84,511	54,371	54,341	19,657	19,656
Deposit Base	26,598	22,689	23,778	18,897	19,786
Other	1,972	2,079	2,186	1,166	1,166
Interest Bearing Liabilities	1,709,206	1,511,000	1,523,290	1,191,341	1,278,057
Book Value Per Diluted Share	$ 15.87	14.69	14.51	13.19	12.64
Tangible Book Value Per Diluted Share	9.79	10.22	9.97	10.80	10.19
Actual Basic Shares Outstanding	18,614	17,703	17,694	16,607	16,593
Actual Diluted Shares Outstanding	18,617	17,705	17,701	16,612	16,597

<FN>
<F1> All share and per share data have been restated to reflect the 5-for-4 stock split effective July 1, 2005.
</FN>
</TABLE>

<TABLE>

CAPITAL CITY BANK GROUP, INC.
ALLOWANCE FOR LOAN LOSSES
AND NONPERFORMING ASSETS
Unaudited

	2005		2004		
(Dollars in thousands)		First Quarter	Fourth Quarter	Third Quarter	Second Quarter
<S>	<C>	<C>	<C>	<C>	<C>
ALLOWANCE FOR LOAN LOSSES					
Balance at Beginning of Period	$16,040	16,037	12,328	13,657	13,720
Acquired Reserves	1,385	-	4,400	-	6
Reserve Reversal - Credit Card	-	-	-	(800)	-
Provision for Loan Losses	388	410	300	300	580
Net Charge-offs	362	407	991	829	649
Balance at End of Period	$17,451	16,040	16,037	12,328	13,657
As a % of Loans	0.85%	0.87	0.88	0.80	0.90
As a % of Nonperforming Loans	289.12	302.13	345.18	261.91	452.82
As a % of Nonperforming Assets	280.65	284.25	304.25	220.10	334.73
CHARGE-OFFS					
Commercial, Financial and Agricultural	$ 302	88	234	187	286
Real Estate - Construction	-	-	-	-	-
Real Estate - Mortgage	2	4	9	-	-
Real Estate - Residential	37	25	78	19	11
Consumer	536	718	1,015	998	885
Total Charge-offs	$ 877	835	1,336	1,204	1,182
RECOVERIES					
Commercial, Financial and Agricultural	$ 98	9	34	10	24
Real Estate - Construction	-	-	-	-	-
Real Estate - Mortgage	-	-	-	14	-
Real Estate - Residential	14	2	12	1	176
Consumer	403	417	299	350	333
Total Recoveries	$ 515	428	345	375	533
NET CHARGE-OFFS	$ 362	407	991	829	649
Net charge-offs as a % of Average Loans <F1>	0.08%	0.09	0.22	0.22	0.18

RISK ELEMENT ASSETS

Nonaccruing Loans	$ 6,036	5,309	4,646	4,707	3,016
Restructured	-	-	-	-	-
Total Nonperforming Loans	6,036	5,309	4,646	4,707	3,016
Other Real Estate	182	334	625	894	1,064
Total Nonperforming Assets	$ 6,218	5,643	5,271	5,601	4,080
Past Due Loans 90 Days or More	$ 562	298	605	196	330
Nonperforming Loans as a % of Loans	0.29%	0.29	0.25	0.31	0.20
Nonperforming Assets as a % of Loans and Other Real Estate	0.30	0.31	0.29	0.36	0.27
Nonperforming Assets as a % of Capital <F2>	1.99	2.04	1.93	2.42	1.83

<FN>
<F1> Annualized
<F2> Capital includes allowance for loan losses.
</FN>
</TABLE>

<TABLE>

AVERAGE BALANCE AND INTEREST RATES <F1>
Unaudited

	Second Quarter of 2005			First Quarter 2005			Fourth Quarter 2004		
(Dollars in thousands)	Average Balance	Interest	Average Rate	Average Balance	Interest	Average Rate	Average Balance	Interest	Average Rate
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
ASSETS:									
Loans, Net of Unearned Interest	$1,932,637	$32,200	6.68%	1,827,327	28,920	6.42	1,779,736	28,180	6.30
Investment Securities									
Taxable Investment Securities	149,958	1,113	2.96	153,543	1,090	2.85	152,049	1,029	2.71
Tax-Exempt Investment Securities	41,316	513	4.97	43,928	586	5.33	51,688	696	5.38
Total Investment Securities	191,274	1,626	3.40	197,471	1,676	3.40	203,737	1,725	3.39
Funds Sold	46,572	358	3.04	22,251	159	2.85	82,638	348	1.65
Total Earning Assets	2,170,483	$34,184	6.32%	2,047,049	30,755	6.09	2,066,111	30,253	5.83
Cash and Due From Banks	104,336			97,322			101,959		
Allowance For Loan Losses	(16,998)			(16,167)			(15,813)		
Other Assets	200,967			178,603			170,613		
Total Assets	$2,458,788			2,306,807			2,322,870		
LIABILITIES:									
Interest Bearing Deposits									
NOW Accounts	$ 413,799	560	0.54	359,151	447	0.50%	333,839	335	0.40
Money Market Accounts	270,195	830	1.23	251,849	625	1.01	267,710	467	0.69
Savings Accounts	155,286	75	0.19	147,676	75	0.21	144,967	72	0.20
Time Deposits	547,919	3,153	2.31	552,069	3,162	2.32	553,435	3,228	2.32

Total Interest Bearing Deposits	1,387,199	4,618	1.34	1,310,745	4,309	1.33	1,299,951	4,102	1.25
Short-Term Borrowings	108,508	734	2.71	79,582	450	2.29	92,193	402	1.74
Subordinated Note Payable	45,681	667	5.86	30,928	441	5.79	20,507	294	5.71
Other Long-Term Borrowings	68,975	769	4.47	68,200	720	4.28	77,041	836	4.32
Total Interest Bearing Liabilities	1,610,363	$ 6,788	1.69%	1,489,455	5,920	1.61	1,489,692	5,634	1.50
Noninterest Bearing Deposits	544,945			536,633			553,637		
Other Liabilities	25,373			19,773			30,768		
Total Liabilities	2,180,681			2,045,861			2,074,097		
SHAREOWNERS' EQUITY:	$ 278,107			260,946			248,773		
Total Liabilities and Shareowners' Equity	$2,458,788			2,306,807			2,322,870		
Interest Rate Spread		$27,396	4.63%		24,835	4.48		24,619	4.33
Interest Income and Rate Earned <F2>		$34,184	6.32		30,755	6.09		30,253	5.83
Interest Expense and Rate Paid <F3>		6,788	1.25		5,920	1.17		5,634	1.08
Net Interest Margin		$27,396	5.07%		24,835	4.92		24,619	4.75

<FN>
<F1> Interest and average rates are calculated on a tax-equivalent basis using the 35% Federal tax rate.
<F2> Rate calculated based on average earning assets.
<F3> Rate calculated based on average interest bearing liabilities.
</FN>
</TABLE>

<TABLE>

AVERAGE BALANCE AND INTEREST RATES <F1>
Unaudited

	Third Quarter of 2004			Second Quarter 2004		
(Dollars in thousands)	Average Balance	Interest	Average Rate	Average Balance	Interest	Average Rate
<S>	<C>	<C>	<C>	<C>	<C>	<C>
ASSETS:						
Loans, Net of Unearned Interest	$1,152,401	$23,345	6.09%	1,491,142	22,961	6.19
Investment Securities						
Taxable Investment Securities	118,903	729	2.45	134,634	745	2.21
Tax-Exempt Investment Securities	51,768	716	5.53	50,191	732	5.83
Total Investment Securities	170,671	1,445	3.38	184,825	1,477	3.20
Funds Sold	39,636	147	1.45	45,688	116	1.01
Total Earning Assets	1,734,708	$24,937	5.72%	1,721,655	24,554	5.74
Cash and Due From Banks	90,010			89,921		
Allowance For Loan Losses	(13,029)			(13,804)		
Other Assets	129,683			131,713		
Total Assets	$1,941,372			1,929,485		
LIABILITIES:						
Interest Bearing Deposits						

NOW Accounts	$ 280,630	153	0.22%	283,297	121	0.17
Money Market Accounts	212,426	245	0.46	215,746	239	0.44
Savings Accounts	130,330	32	0.10	129,684	32	0.10
Time Deposits	429,702	2,004	1.86	433,514	1,993	1.85
Total Interest Bearing Deposits	1,053,088	2,434	0.92	1,062,241	2,385	0.90
Short-Term Borrowings	96,146	332	1.37	109,723	249	0.91
Subordinated Note Payable	0	0	0.00	0	0	0.00
Other Long-Term Borrowings	59,837	642	4.27	53,752	587	4.39
Total Interest Bearing Liabilities	1,209,071	$ 3,408	1.12%	1,225,716	3,221	1.06
Noninterest Bearing Deposits	492,136			476,389		
Other Liabilities	22,892			17,169		
Total Liabilities	1,724,099			1,719,274		
SHAREOWNERS' EQUITY:	$ 217,273			210,211		
Total Liabilities and Shareowners' Equity	$1,941,372			1,929,485		
Interest Rate Spread		$21,529	4.60%		21,333	4.68
Interest Income and Rate Earned <F2>		$24,937	5.72		24,554	5.74
Interest Expense and Rate Paid <F3>		3,408	0.78		3,221	0.75
Net Interest Margin		$21,529	4.94%		21,333	4.99

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</TABLE>

<TABLE>

AVERAGE BALANCE AND INTEREST RATES <F1>
Unaudited

	Six Months Ended June 30, 2005			Six Months Ended June 30, 2004		
(Dollars in thousands)	Average Balance	Interest	Average Rate	Average Balance	Interest	Average Rate
<S>	<C>	<C>	<C>	<C>	<C>	<C>
ASSETS:						
Loans, Net of Unearned Interest	$1,880,272	$61,120	6.56%	1,424,175	44,271	6.25
Investment Securities						
Taxable Investment Securities	151,740	2,203	2.91	128,167	1,380	2.15
Tax-Exempt Investment Securities	42,615	1,099	5.16	52,233	1,554	5.95
Total Investment Securities	194,355	3,302	3.40	180,400	2,934	3.26
Funds Sold	34,479	517	2.98	73,487	388	0.91
Total Earning Assets	2,109,106	$64,939	6.21%	1,678,062	47,543	5.70
Cash and Due From Banks	100,848			90,124		
Allowance For Loan Losses	(16,585)			(13,264)		
Other Assets	189,849			125,069		
Total Assets	$2,383,218			1,879,991		
LIABILITIES:						
Interest Bearing Deposits						
NOW Accounts	$ 386,626	1,007	0.53%	277,588	245	0.18
Money Market Accounts	261,072	1,455	1.12	215,412	478	0.45
Savings Accounts	151,502	151	0.20	122,835	60	0.10
Time Deposits	549,983	6,314	2.31	427,007	3,996	1.88
Total Interest Bearing Deposits	1,349,183	8,927	1.33	1,042,842	4,779	0.92
Short-Term Borrowings	94,125	1,184	2.54	107,064	536	1.01
Subordinated Note Payable	38,345	1,108	5.83	0	0	0.00

Other Long-Term Borrowings	68,590	1,489	4.38	50,387	1,084	4.33
Total Interest Bearing Liabilities	1,550,243	$12,708	1.65%	1,200,293	6,399	1.07
Noninterest Bearing Deposits	540,812			455,053		
Other Liabilities	22,589			16,342		
Total Liabilities	2,113,644			1,671,688		
SHAREOWNERS' EQUITY:	$ 269,574			208,303		
Total Liabilities and Shareowners' Equity	$2,383,218			1,879,991		
Interest Rate Spread		$52,231	4.56%		41,144	4.63
Interest Income and Rate Earned <F2>		$64,939	6.21		47,543	5.70
Interest Expense and Rate Paid <F3>		12,708	1.22		6,399	0.77
Net Interest Margin		$52,231	4.99%		41,144	4.93

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