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 27, 2006

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 27, 2006, 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, 2006. A copy of the press release is attached as Exhibit 99.1 hereto and incorporated herein by reference. In addition, a copy of the CCBG Quarterly Financial Data Supplement for the three-month and six-month periods ended June 30, 2006 is attached as Exhibit 99.2 to this Form 8-K and is incorporated herein by reference in its entirety. 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 27, 2006.
99.2	CCBG Quarterly Financial Data Supplement for the three-month and six-month periods ended June 30, 2006.

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 27, 2006

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 27, 2006

[CCBG LOGO]

Corporate Headquarters
217 North Monroe Street
Tallahassee, FL 32301

News Release
For Immediate Release July 27, 2006

For Information Contact:
J. Kimbrough Davis
Executive Vice President and Chief Financial Officer
850.671.0610

Capital City Bank Group, Inc.
Reports Second Quarter Earnings of $0.44 per Diluted Share, Consistent With Same Period in 2005

TALLAHASSEE, Fla. --

HIGHLIGHTS

* Quarterly earnings totaled $8.3 million, an increase of 5.7% over the second quarter of 2005. On a per share basis, earnings per diluted share of $0.44 were consistent with the comparable period in 2005.

* Strong growth in operating revenues reflective of an 11.3% improvement in net interest income and a 16.3% increase in noninterest income.

* Improvement in net interest margin as reflected by a 31 basis point increase over the second quarter of 2005 and 13 basis points over the first quarter of 2006 - net interest margin of 5.38% continues to significantly exceed peer group.

* Continued strong credit quality as reflected by a nonperforming asset ratio of .28% and an annualized net charge-off ratio of .03%.

* Well-capitalized with a risk based capital ratio of 13.92%.

<TABLE>
EARNINGS HIGHLIGHTS

(Dollars in thousands, except per share data)	Three Months Ended June 30, 2006	Three Months Ended March 31, 2006	Three Months Ended June 30, 2005	Six Months Ended June 30, 2006	Six Months Ended June 30, 2005
<S>	<C>	<C>	<C>	<C>	<C>
EARNINGS					
Net Income	$ 8,315	7,421	7,868	15,736	14,245
Diluted Earnings Per Common Share	0.44	0.40	0.44	0.84	0.80
PERFORMANCE					
Return on Average Equity	10.56%	9.66	11.35	10.12	10.66
Return on Average Assets	1.28	1.16	1.28	1.22	1.21
Net Interest Margin	5.38	5.25	5.07	5.31	4.99
Noninterest Income as % of Operating Revenue	31.69	30.93	30.75	31.32	30.89
Efficiency Ratio	66.23	67.20	63.56	66.70	65.23
CAPITAL ADEQUACY					
Tier 1 Capital Ratio	12.99%	13.00	11.96	12.99	11.96
Total Capital Ratio	13.92	13.94	12.91	13.92	12.91
Leverage Ratio	10.35	10.34	9.28	10.35	9.28
Equity to Assets	11.56	11.63	11.23	11.56	11.23

(Dollars in thousands, except per share data)	Three Months Ended June 30, 2006	Three Months Ended March 31, 2006	Three Months Ended June 30, 2005	Six Months Ended June 30, 2006	Six Months Ended June 30, 2005
ASSET QUALITY					
Allowance as % of Non-Performing Loans	325.80%	330.70	289.12	325.80	289.12
Allowance as a % of Loans	0.84	0.84	0.85	0.84	0.85

Net Charge-Offs as % of Average Loans	0.03	0.16	0.08	0.09	0.08
Nonperforming Assets as % of Loans and ORE	0.28	0.28	0.30	0.28	0.30
STOCK PERFORMANCE					
High	$ 35.39	37.97	33.46	37.97	33.60
Low	29.51	33.79	28.02	29.51	28.02
Close	$ 30.20	35.55	32.32	30.20	32.32
Average Daily Trading Volume	27,302	15,281	23,792	21,387	22,442

</TABLE>

Capital City Bank Group, Inc. (NASDAQ: CCBG) today reported earnings for the second quarter of 2006 totaling $8.3 million, or $0.44 per diluted share. This compares to $7.9 million, or $0.44 per diluted share, in the second quarter of 2005. Results include the impact of the acquisition of First National Bank of Alachua in May 2005. The Return on Average Assets was 1.28% and the Return on Average Equity was 10.56%, compared to 1.28% and 11.35%, respectively, for the comparable period in 2005.

The increase in dollar earnings was primarily attributable to an increase in operating revenues (net interest income plus noninterest income) of $5.0 million, or 12.8%, and a decrease in the loan loss provision of $0.3 million, or 68.8%, partially offset by an increase in noninterest expense of $4.5 million, or 16.8%, and income taxes of $0.4 million, or 8.7%. The increase in operating revenues is reflective of an 11.3% increase in net interest income and a 16.3% increase in noninterest income. The increase in net interest income is attributable to earning asset growth and an improving net interest margin. Growth in noninterest income was driven primarily by higher deposit service charge fees. The lower loan loss provision is reflective of a lower level of required reserves. Higher expense for compensation, occupancy, advertising, and intangible amortization were the primary reasons for the increase in noninterest expense.

William G. Smith, Jr., Chairman, President and CEO, stated, "Second quarter earnings were in line with our expectations. Capital City's short duration asset portfolios have responded extremely well to rising interest rates boosting our net interest margin to 5.38%, 13 basis points higher than the first quarter of 2006. Growth in our loan portfolio did not meet expectations, but the higher interest rate environment and favorable repricing variances more than compensated for the short-fall in loan growth. We continue to evaluate expansion opportunities and are excited about our plans to open three new offices in existing markets during the second half of 2006."

Tax equivalent net interest income in the second quarter increased $3.2 million, or 11.7%, compared to the second quarter of 2005, due to earning asset growth, strong loan growth for the second half of 2005 in existing markets, and improvement in the net interest margin. The net interest margin increased 31 basis points from the second quarter of 2005 to a level of 5.38%, attributable to a 103 basis point improvement in earning asset yields partially offset by higher cost of funds of 72 basis points. The higher rate environment resulted in a favorable repricing spread and higher yield on new loan production. Both earning asset yields and funding costs increased during the second quarter as compared to the first quarter of 2006, but the net interest margin improved by 13 basis points.

Provision for loan losses of $0.1 million for the quarter was $0.3 million lower than the second quarter of 2005 due to a lower level of required reserves per the analysis of the allowance for loan losses at quarter-end. Net charge-offs totaled $0.1 million, or .03%, of average loans for the quarter compared to $0.4 million, or .08%, for the second quarter of 2005. At quarter-end, the allowance for loan losses was .84% of outstanding loans and provided coverage of 326% of nonperforming loans.

Noninterest income increased $2.0 million, or 16.3%, from the second quarter of 2005 primarily due to higher deposit service charge fees, retail brokerage fees, and card processing fees. The increase in deposit service charge fees is due to the growth in deposit accounts reflective of acquisitions and strong deposit growth that has resulted from the Company's "Absolutely Free" checking products. The improvement in retail brokerage fees is due to an increase in sales force which has increased sales production. Card processing fees were driven higher by increased transaction volume for merchant services and increased bank card activity.

Noninterest expense grew by $4.5 million, or 16.8%, compared to the second quarter of 2005. Higher expense for compensation, occupancy, advertising, and intangible amortization were the primary reasons for the increase. The increase in compensation was driven by higher associate salaries, reflecting the integration of associates from the Alachua acquisition in late May 2005, and higher associate benefit cost, primarily pension, insurance, and stock-based compensation. The increase in occupancy was driven by higher expense for depreciation, maintenance/repair, and utilities, primarily attributable to the increase in the number of banking offices. Advertising expense increased consistent with the expansion of the Company's "Absolutely Free" product offerings. The increase in intangible amortization is primarily reflective of core deposit amortization from the May 2005 acquisition.

Average earning assets for the quarter increased $108.3 million, or 5.0%, over the comparable quarter in 2005. The increase in earning assets is primarily reflective of an increase in average loans reflective of the late May 2005 acquisition and strong loan production in existing markets in the second half of 2005.

Nonperforming assets of $5.8 million decreased from the second quarter of 2005 by $.5 million and represented .28% of total loans and other real estate at quarter-end. This compares to .30% and .28%, respectively for the second quarter of 2005 and first quarter of 2006. The decrease in the level of nonperforming assets is due to a decrease in nonaccrual loans primarily reflective of the resolution of a large problem loan in the third quarter of 2005.

Average total deposits increased $115.6 million, or 6.0%, from the second quarter of 2005 driven by a $164.0 million increase in nonmaturity deposits partially offset by a $19.1 million decrease in savings deposits and $29.3 million decrease in certificates of deposit. The increase in nonmaturity deposits is reflective of the May 2005 acquisition and strong growth in balances related to "Absolutely Free" deposit products, and the Company's Cash Power money market account product.

The Company ended the second quarter with approximately $35.7 million in average net overnight funds sold as compared to $13.0 million net overnight funds purchased in the second quarter of 2005. The significant improvement is due primarily to the aforementioned deposit growth.

Supplemental Materials

Additional financial, statistical and business related information, as well as business financial trends, relating to the second quarter results, are available in the Investor Relations section on the Company's internet website at www.ccbg.com.

About Capital City Bank Group, Inc.

Capital City Bank Group, Inc. (NASDAQ: CCBG) is one of the largest financial services companies headquartered in Florida and has approximately $2.7 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 69 banking offices, four mortgage lending offices, and 79 ATMs in Florida, Georgia and Alabama. In 2006, Mergent, Inc., a leading provider of information on publicly traded companies, named the Company as a Dividend Achiever, a list of public companies that have increased their regular cash dividends for at least 10 consecutive years. Of all publicly traded U.S. companies that pay dividends, less than three percent made this list. Capital City Bank Group, Inc. was also named to this list in 2005. For more information about Capital City Bank Group, Inc., visit www.ccbg.com.

FORWARD-LOOKING STATEMENTS

"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. These uncertainties and risks could cause future results of Capital City Bank Group, Inc. (the "Company") to differ materially from those anticipated by such statements. The following factors, among others, could cause the Company's actual results to differ from those set forth in these forward-looking statements: the Company's ability to integrate the business and operations of companies and banks that it has acquired, and those it may acquire in the future; strength of the United States economy in general and the strength of the local economies in which the Company conducts operations; effects of harsh weather conditions, including hurricanes; inflation, interest rate, market and monetary fluctuations; effect of changes in the stock market and other capital markets; legislative or regulatory changes; willingness of customers to accept third-party products and services for the Company's products and services and vice versa; changes in the securities and real estate markets; increased competition and its effect on pricing; technological changes; changes in monetary and fiscal policies of the U.S. government; changes in consumer spending and savings habits; growth and profitability of the Company's noninterest income; changes in accounting principles, policies, practices or guidelines; other risks described from time to time in the Company's filings with the Securities and Exchange Commission; and the Company's ability to manage the risks involved in the foregoing. Additional factors that could cause the Company's results to differ materially from those described in the forward-looking statements can be found in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2005, and the Company's other filings with the Securities and Exchange Commission ("SEC") and available at the SEC's internet site (http://www.sec.gov). The 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 the forward-looking statements or to update the reasons why actual results could differ from those contained in the forward-looking statements.

<TABLE>

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

(Dollars in thousands, except per share data)	2006 Second Quarter	2006 First Quarter	2005 Fourth Quarter	2005 Third Quarter	2005 Second Quarter	Six Months Ended June 30, 2006	Six Months Ended June 30, 2005
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
INTEREST INCOME							
Interest and Fees on Loans	$ 38,967	37,343	36,990	35,331	32,105	76,310	60,947
Investment Securities	1,816	1,530	1,437	1,437	1,447	3,346	2,920
Funds Sold	586	539	353	121	358	1,125	517
Total Interest Income	41,369	39,412	38,780	36,889	33,910	80,781	64,384
INTEREST EXPENSE							
Deposits	8,716	7,722	6,727	5,480	4,618	16,438	8,927
Short-Term Borrowings	776	824	979	691	734	1,600	1,184
Subordinated Notes Payable	926	926	942	931	667	1,852	1,108
Other Long-Term Borrowings	764	810	822	783	769	1,574	1,489
Total Interest Expense	11,182	10,282	9,470	7,885	6,788	21,464	12,708
Net Interest Income	30,187	29,130	29,310	29,004	27,122	59,317	51,676
Provision for Loan Losses	121	667	1,333	376	388	788	798
Net Interest Income after Provision for Loan Losses	30,066	28,463	27,977	28,628	26,734	58,529	50,878
NONINTEREST INCOME							
Service Charges on Deposit Accounts	6,096	5,680	5,722	5,635	5,035	11,776	9,383
Data Processing	703	637	693	660	650	1,340	1,257
Asset Management Fees	1,155	1,050	1,244	1,050	1,013	2,205	2,125
Retail Brokerage Fees	502	483	404	305	313	985	612
Gain on Sale of Investment Securities	(4)	-	-	9	-	(4)	-
Mortgage Banking Revenue	903	721	956	1,317	1,036	1,624	1,799
Merchant Fees	1,793	1,725	1,522	1,556	1,532	3,518	3,096
Interchange Fees	788	675	631	582	535	1,463	1,026
ATM/Debit Card Fees	627	599	582	550	536	1,226	1,074
Other	1,440	1,475	1,220	1,459	1,391	2,915	2,729
Total Noninterest Income	14,003	13,045	12,974	13,123	12,041	27,048	23,101
NONINTEREST EXPENSE							

Salaries and Associate Benefits	15,204	15,430	13,894	14,046	13,187	30,634	25,747
Occupancy, Net	2,358	2,223	2,202	2,119	2,035	4,581	3,972
Furniture and Equipment	2,661	2,500	2,381	2,285	2,192	5,161	4,304
Intangible Amortization	1,536	1,530	1,518	1,430	1,296	3,066	2,492
Other	9,311	8,409	9,347	8,729	7,886	17,720	15,348
Total Noninterest Expense	31,070	30,092	29,342	28,609	26,596	61,162	51,863
OPERATING PROFIT	12,999	11,416	11,609	13,142	12,179	24,415	22,116
Provision for Income Taxes	4,684	3,995	4,150	4,565	4,311	8,679	7,871
NET INCOME	$ 8,315	7,421	7,459	8,577	7,868	15,736	14,245
PER SHARE DATA							
Basic Earnings	$ 0.44	0.40	0.40	0.46	0.44	0.84	0.80
Diluted Earnings	0.44	0.40	0.40	0.46	0.44	0.84	0.80
Cash Dividends	0.163	0.163	0.163	0.152	0.152	0.326	0.304
AVERAGE SHARES							
Basic	18,633	18,652	18,624	18,623	18,094	18,642	17,898
Diluted	18,653	18,665	18,654	18,649	18,102	18,658	17,909

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

	2006		2005		
(Dollars in thousands, except per share data)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
<S>	<C>	<C>	<C>	<C>	<C>
ASSETS					
Cash and Due From Banks	$ 103,078	104,486	105,195	109,847	117,921
Funds Sold and Interest Bearing Deposits	126,210	110,604	61,164	16,382	59,062
Total Cash and Cash Equivalents	229,288	215,090	166,359	126,229	176,983
Investment Securities, Available-for-Sale	191,232	180,760	171,019	192,435	195,860
Loans, Net of Unearned Interest					
Commercial, Financial & Agricultural	220,345	223,310	232,294	230,175	228,220
Real Estate - Construction	180,049	172,317	160,914	151,951	148,367
Real Estate - Commercial	672,881	679,948	704,881	699,293	700,477
Real Estate - Residential	536,346	543,373	531,653	526,167	519,441
Real Estate - Home Equity	171,835	163,189	165,336	162,309	160,767
Consumer	238,381	240,921	242,481	243,081	242,922
Credit Card	-	-	-	1	49
Other Loans	29,784	26,951	26,346	34,225	43,217
Overdrafts	3,239	4,647	3,589	5,690	3,314
Total Loans, Net of Unearned Interest	2,052,860	2,054,656	2,067,494	2,052,892	2,046,774
Allowance for Loan Losses	(17,264)	(17,279)	(17,410)	(17,424)	(17,451)
Loans, Net	2,035,596	2,037,377	2,050,084	2,035,468	2,029,323
Premises and Equipment, Net	81,407	76,693	73,818	71,044	69,294
Intangible Assets	107,422	108,958	110,451	111,851	113,081
Other Assets	52,541	55,841	53,731	46,475	45,344
Total Other Assets	241,370	241,492	238,000	229,370	227,719
Total Assets	$2,697,486	2,674,719	2,625,462	2,583,502	2,629,885

LIABILITIES					
Deposits:					
Noninterest Bearing Deposits	$ 572,549	562,140	559,492	571,880	598,602
NOW Accounts	555,350	518,024	520,878	481,767	475,687
Money Market Accounts	377,958	369,416	331,094	267,074	287,601
Regular Savings Accounts	135,330	137,780	144,296	155,471	162,665
Certificates of Deposit	512,672	521,796	523,586	549,296	576,074
Total Deposits	2,153,859	2,109,156	2,079,346	2,025,488	2,100,629
Short-Term Borrowings	77,571	89,105	82,973	92,746	71,148
Subordinated Notes Payable	62,887	62,887	62,887	62,887	62,887
Other Long-Term Borrowings	63,022	68,764	69,630	71,526	73,144
Other Liabilities	28,403	33,744	24,850	29,278	26,655
Total Liabilities	2,385,742	2,363,656	2,319,686	2,281,925	2,334,463
SHAREOWNERS' EQUITY					
Common Stock	185	187	186	186	186
Additional Paid-in-Capital	80,272	84,291	83,304	83,185	82,582
Retained Earnings	233,201	227,920	223,532	219,099	213,352
Accumulated Other Comprehensive Income, Net of Tax	(1,914)	(1,335)	(1,246)	(893)	(698)
Total Shareowners' Equity	311,744	311,063	305,776	301,577	295,422
Total Liabilities and Shareowners' Equity	$2,697,486	2,674,719	2,625,462	2,583,502	2,629,885
OTHER BALANCE SHEET DATA					
Earning Assets	$2,370,302	2,346,020	2,299,677	2,261,709	2,301,696
Intangible Assets					
Goodwill	84,811	84,811	84,828	84,710	84,511
Deposit Base	21,042	22,453	23,864	25,275	26,598
Other	1,569	1,694	1,759	1,866	1,972
Interest Bearing Liabilities	1,784,790	1,767,772	1,735,344	1,680,767	1,709,206
Book Value Per Diluted Share	$ 16.81	16.65	16.39	16.17	15.87
Tangible Book Value Per Diluted Share	11.01	10.82	10.47	10.17	9.79
Actual Basic Shares Outstanding	18,530	18,667	18,632	18,624	18,614
Actual Diluted Shares Outstanding	18,550	18,680	18,662	18,649	18,617

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

	2006		2005		
(Dollars in thousands)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
<S>	<C>	<C>	<C>	<C>	<C>
ALLOWANCE FOR LOAN LOSSES					
Balance at Beginning of Period	$17,279	17,410	17,424	17,451	16,040
Acquired Reserves	-	-	-	-	1,385
Provision for Loan Losses	121	667	1,333	376	388
Net Charge-offs	136	798	1,347	403	362
Balance at End of Period	$17,264	17,279	17,410	17,424	17,451
As a % of Loans	0.84%	0.84	0.84	0.85	0.85
As a % of Nonperforming Loans	325.80	330.70	331.11	342.79	289.12
As a % of Nonperforming Assets	299.72	298.27	313.69	236.07	280.65
CHARGE-OFFS					
Commercial, Financial and Agricultural	$ 144	322	745	151	302
Real Estate - Construction	-	-	-	-	-
Real Estate - Commercial	-	291	245	4	2
Real Estate - Residential	23	22	145	115	37
Consumer	448	591	575	551	536
Total Charge-Offs	$ 615	1,226	1,710	821	877
RECOVERIES					
Commercial, Financial and Agricultural	$ 63	62	30	43	98
Real Estate - Construction	-	-	-	-	-
Real Estate - Commercial	2	3	1	1	-
Real Estate - Residential	2	7	1	20	14
Consumer	412	356	331	354	403

Total Recoveries	$ 479	428	363	418	515
NET CHARGE-OFFS	$ 136	798	1,347	403	362
Net Charge-Offs as a % of Average Loans <F1>	0.03%	0.16	0.26	0.08	0.08
RISK ELEMENT ASSETS					
Nonaccruing Loans	$ 5,299	5,225	5,258	5,083	6,036
Restructured	-	-	-	-	-
Total Nonperforming Loans	5,299	5,225	5,258	5,083	6,036
Other Real Estate	461	568	292	2,298	182
Total Nonperforming Assets	$ 5,760	5,793	5,550	7,381	6,218
Past Due Loans 90 Days or More	$ 205	367	309	473	562
Nonperforming Loans as a % of Loans	0.26%	0.25	0.25	0.25	0.29
Nonperforming Assets as a % of Loans and Other Real Estate	0.28	0.28	0.27	0.36	0.30
Nonperforming Assets as a % of Capital <F2>	1.75	1.76	1.72	2.31	1.99

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

AVERAGE BALANCE AND INTEREST RATES <F1>
Unaudited

	Second Quarter of 2006			First Quarter 2006			Fourth Quarter 2005		
(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	$2,040,656	$39,059	7.68%	2,048,642	37,439	7.41	2,062,775	37,112	7.14
Investment Securities									
Taxable Investment Securities	114,521	1,233	4.30	118,055	1,091	3.70	128,478	1,025	3.18
Tax-Exempt Investment Securities	74,862	895	4.78	59,368	674	4.54	55,481	632	4.55
Total Investment Securities	189,383	2,128	4.49	177,423	1,765	3.98	183,959	1,657	3.60
Funds Sold	48,778	586	4.75	49,602	539	4.36	32,276	353	4.28
Total Earning Assets	2,278,817	$41,773	7.35%	2,275,667	39,743	7.08	2,279,010	39,122	6.81
Cash and Due From Banks	99,830			109,907			114,650		
Allowance For Loan Losses	(17,443)			(17,582)			(17,568)		
Other Assets	241,886			236,466			231,505		
Total Assets	$2,603,090			2,604,458			2,607,597		
LIABILITIES:									
Interest Bearing Deposits									
NOW Accounts	$ 510,088	1,664	1.31	510,270	1,446	1.15	483,780	1,088	0.89
Money Market Accounts	363,754	2,642	2.91	343,652	2,298	2.71	307,971	1,820	2.34

Savings Accounts	136,168	67	0.20	139,664	62	0.18	149,431	67	0.18
Time Deposits	518,679	4,343	3.36	521,966	3,916	3.04	539,695	3,752	2.76
Total Interest Bearing Deposits	1,528,689	8,716	2.29	1,515,552	7,722	2.07	1,480,877	6,727	1.80
Short-Term Borrowings	82,846	776	3.75	93,867	824	3.55	113,600	979	3.42
Subordinated Note Payable	62,887	926	5.91	62,887	926	5.97	62,887	942	5.94
Other Long-Term Borrowings	63,597	764	4.82	69,966	810	4.70	71,224	822	4.58
Total Interest Bearing Liabilities	1,738,019	$11,182	2.58%	1,742,272	10,282	2.39	1,728,588	9,470	2.17
Noninterest Bearing Deposits	519,066			524,696			543,140		
Other Liabilities	30,211			26,029			29,661		
Total Liabilities	2,287,296			2,292,997			2,301,389		
SHAREOWNERS' EQUITY:	$ 315,794			311,461			306,208		
Total Liabilities and Shareowners' Equity	$2,603,090			2,604,458			2,607,597		
Interest Rate Spread		$30,591	4.77%		29,461	4.69		29,652	4.64
Interest Income and Rate Earned <F2>		$41,773	7.35		39,743	7.08		39,122	6.81
Interest Expense and Rate Paid		11,182	1.97		10,282	1.83		9,470	1.65
Net Interest Margin		$30,591	5.38%		29,461	5.25		29,652	5.16

<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.
</FN>
</TABLE>
<TABLE>

AVERAGE BALANCE AND INTEREST RATES <F1>
Unaudited

	Third Quarter of 2005			Second Quarter 2005		
(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	$2,046,968	$35,433	6.87%	1,932,637	32,200	6.68
Investment Securities						
Taxable Investment Securities	137,970	1,022	2.95	149,958	1,113	2.96
Tax-Exempt Investment Securities	56,079	638	4.55	41,316	513	4.97
Total Investment Securities	194,049	1,660	3.42	191,274	1,626	3.40
Funds Sold	9,885	121	4.79	46,572	358	3.04
Total Earning Assets	2,250,902	$37,214	6.56%	2,170,483	34,184	6.32
Cash and Due From Banks	106,638			104,336		
Allowance For Loan Losses	(17,570)			(16,998)		
Other Assets	229,554			200,967		
Total Assets	$2,569,524			2,458,788		

LIABILITIES:						
Interest Bearing Deposits						
NOW Accounts	$ 463,936	773	0.66%	413,799	560	0.54
Money Market Accounts	272,724	1,062	1.54	270,195	830	1.23
Savings Accounts	159,080	75	0.19	155,286	75	0.19
Time Deposits	563,595	3,570	2.51	547,919	3,153	2.31
Total Interest Bearing Deposits	1,459,335	5,480	1.49	1,387,199	4,618	1.34
Short-Term Borrowings	89,483	691	3.07	108,508	734	2.71
Subordinated Note Payable	62,887	931	5.87	45,681	667	5.86
Other Long-Term Borrowings	72,408	783	4.29	68,975	769	4.47
Total Interest Bearing Liabilities	1,684,113	$ 7,885	1.86%	1,610,363	6,788	1.69
Noninterest Bearing Deposits	554,092			544,945		
Other Liabilities	30,388			25,373		
Total Liabilities	2,268,593			2,180,681		
SHAREOWNERS' EQUITY:	$ 300,931			278,107		
Total Liabilities and Shareowners' Equity	$2,569,524			2,458,788		
Interest Rate Spread		$29,329	4.70%		27,396	4.63
Interest Income and Rate Earned <F2>		$37,214	6.56		34,184	6.32
Interest Expense and Rate Paid		7,885	1.39		6,788	1.25
Net Interest Margin		$29,329	5.17%		27,396	5.07

<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.
</FN>
</TABLE>
<TABLE>

AVERAGE BALANCE AND INTEREST RATES <F1>
Unaudited

	Six Months Ended June 30, 2006			Six Months Ended June 30, 2005		
(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	$2,044,627	$76,498	7.54%	1,880,272	61,120	6.56
Investment Securities						
Taxable Investment Securities	116,278	2,323	3.99	151,740	2,203	2.91
Tax-Exempt Investment Securities	67,158	1,570	4.67	42,615	1,099	5.16
Total Investment Securities	183,436	3,893	4.24	194,355	3,302	3.40
Funds Sold	49,188	1,125	4.56	34,479	517	2.98
Total Earning Assets	2,277,251	$81,516	7.21%	2,109,106	64,939	6.21
Cash and Due From Banks	104,841			100,848		
Allowance For Loan Losses	(17,512)			(16,585)		
Other Assets	239,190			189,849		
Total Assets	$2,603,770			2,383,218		
LIABILITIES:						
Interest Bearing Deposits						
NOW Accounts	$ 510,178	3,110	1.23%	386,626	1,007	0.53
Money Market Accounts	353,759	4,940	2.82	261,072	1,455	1.12
Savings Accounts	137,906	130	0.19	151,502	151	0.20
Time Deposits	520,314	8,258	3.20	549,983	6,314	2.31
Total Interest Bearing Deposits	1,522,157	16,438	2.18	1,349,183	8,927	1.33
Short-Term Borrowings	88,326	1,600	3.64	94,125	1,184	2.54

Subordinated Note Payable	62,887	1,852	5.94	38,345	1,108	5.83
Other Long-Term Borrowings	66,763	1,574	4.75	68,590	1,489	4.38
Total Interest Bearing Liabilities	1,740,133	$21,464	2.49%	1,550,243	12,708	1.65
Noninterest Bearing Deposits	521,865			540,812		
Other Liabilities	28,132			22,589		
Total Liabilities	2,290,130			2,113,644		
SHAREOWNERS' EQUITY:	$ 313,640			269,574		
Total Liabilities and Shareowners' Equity	$2,603,770			2,383,218		
Interest Rate Spread		$60,052	4.72%		52,231	4.56
Interest Income and Rate Earned <F2>		$81,516	7.21		64,939	6.21
Interest Expense and Rate Paid		21,464	1.90		12,708	1.22
Net Interest Margin		$60,052	5.31%		52,231	4.99

<FN>
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</FN>
</TABLE>