

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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FORM 11-K

ANNUAL REPORT PURSUANT TO SECTION 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

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(Mark One)

☒ ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT  
OF 1934

For the fiscal year ended December 31,  
2024

OR

☐ TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE  
ACT OF 1934

For the transition period from \_\_\_\_\_ to  
\_\_\_\_\_

Commission file number 0-\_\_\_\_\_  
13358

A. Full title of the plan and the address of the plan, if different from that of the issuer named  
below:

**CAPITAL CITY BANK GROUP, INC. 401(k) Plan**  
(Exact name of the plan)

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive  
office:

**Capital City Bank Group,  
Inc.** 217 North Monroe  
Tallahassee, Florida 32301

### **REQUIRED INFORMATION**

The following financial statements shall be furnished for the plan:

The Capital City Bank Group, Inc. 401(k) Plan ("Plan") is subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). Therefore, in lieu of the requirements of items 1-3 of Form 11-K, the financial statements as of December 31, 2024 and 2023, and for the year ended December 31, 2024, and schedules of the Plan as of December 31, 2024 have been prepared in accordance with the financial reporting requirements of ERISA.

FINANCIAL STATEMENTS AND  
SUPPLEMENTAL SCHEDULES

Capital City Bank Group, Inc. 401(k) Plan  
December 31, 2024 and 2023  
and Year Ended December 31, 2024  
With Report of Independent Registered Public Accounting Firm

Capital City Bank Group, Inc. 401(k) Plan  
Financial Statements and Supplemental Schedules  
December 31, 2024 and 2023 and Year Ended December 31, 2024

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## Report of Independent Registered Public Accounting Firm

Plan Administrator, Plan Participants, and Retirement Committee  
Capital City Bank Group, Inc. 401(k)  
Tallahassee, Florida

### *Opinion on the Financial*

#### *Statements*

We have audited the accompanying statements of net assets available for benefits of Capital City Bank Group, Inc. 401(k) Plan as of December 31, 2024 and 2023, the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes (collectively referred to as the “financial statements”). In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Capital City Bank Group, Inc. 401(k) Plan as of December 31, 2024 and 2023, and the changes in net assets available for benefits for the year ended December 31, 2024 in conformity with accounting principles generally accepted in the United States of America.

#### *Basis of Opinion*

These financial statements are the responsibility of the Plan’s management. Our responsibility is to express an opinion on these financial statements based on our audits.

We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States (“PCAOB”)) and are required to be independent with respect to the Plan in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the

PCAOB. We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. The Plan is not required to have, nor were we engaged to perform, an audit of its internal control over financial reporting. As part of our audits, we are required to obtain an understanding of internal control over financial reporting but not for the purpose of expressing an opinion on the effectiveness of the Plan’s internal control over financial reporting. Accordingly, we express no such opinion.

Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.

#### *Report on Supplemental Information*

The supplemental information in the accompanying Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024 and Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the Year Ended December 31, 2024 has been subjected to audit procedures performed in conjunction with the audit of the Plan’s financial statements. The supplemental schedules are the responsibility of the Plan’s management. Our audit procedures included reconciling whether the supplemental schedules reconcile to the financial statements or the underlying accounting records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental schedules. In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. In our opinion, the Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024 and Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the Year Ended December 31, 2024 are fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

/s/ Forvis Mazars, LLP

Little Rock, Arkansas

June 25,

2025

We have served as the Plan’s auditor since

2022.

Capital City Bank Group, Inc. 401(k) Plan  
Statements of Net Assets Available for Benefits

	<b>December 31,</b>	
	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
Investments at fair value	\$ 56,782,158	\$ 48,086,856
Total assets	<u>56,782,158</u>	<u>48,086,856</u>
Net assets available for benefits	<u>\$ 56,782,158</u>	<u>\$ 48,086,856</u>

*See accompanying notes.*

Capital City Bank Group, Inc. 401(k) Plan  
Statement of Changes in Net Assets Available for Benefits  
Year Ended December 31, 2024

	<u>2024</u>
<b>Additions</b>	
Investment income:	
Dividends and interest income	\$ 517,579
Net appreciation in fair value of investments	<u>6,585,684</u>
Total Investment Income	7,103,263
Contributions:	
Participants	4,111,952
Employer	1,866,732
Rollover	<u>172,937</u>
Total Contributions	<u>6,151,621</u>
Total Additions	13,254,884
<b>Deductions</b>	
Benefit payments	4,413,727
Administrative expenses	<u>145,855</u>
Total Deductions	<u>4,559,582</u>
Net increase	8,695,302
Net assets available for benefits at beginning of year	<u>48,086,856</u>
Net assets available for benefits at end of year	<u><u>\$ 56,782,158</u></u>

*See accompanying notes.*

## Capital City Bank Group, Inc. 401(k) Plan

### Notes to Financial Statements

December 31, 2024 and 2023

#### **1. Description of Plan**

The following description of the Capital City Bank Group, Inc. 401(k) Plan (the “Plan”) provides general information about the Plan’s provisions. Capital City Bank Group, Inc. (the “Company”) is the plan sponsor. Participants should refer to the Plan document and Summary Plan Description for a more complete description of the Plan’s provisions, copies of which may be obtained from the plan sponsor.

#### **General**

The Plan is a defined contribution retirement plan established under the provisions of Section 401(a) of the Internal Revenue Code (the “IRC”), which includes a qualified deferred arrangement as described in Section 401(k) of the IRC. The Plan is intended to provide benefits to all eligible employees of the Company. Employees of the Company become eligible to participate in the Plan at the time of employment. Employees may enter the Plan on the first day of the month coinciding with or following the date on which the employee becomes eligible to participate in the Plan.

Capital City Home Loans, LLC (“CCHL”) became a wholly owned subsidiary of the Company on January 1, 2025. Effective January 1, 2025, the Plan was restated to include the employees of CCHL and merge the assets of CCHL’s existing 401(k) plan. As a result of this merger, net plan assets of approximately \$16,632,000 were transferred to the Plan.

The overall responsibility for administering the Plan rests with the Company. However, the Company has delegated administration of the Plan to the Company’s Retirement Committee (the “Plan Administrator”). The administrative and record-keeping services are outsourced to Empower Annuity Insurance Company of America, while Reliance Trust serves as trustee and asset custodian. Strategic Retirement Partners served as the 3(38) fiduciary for the plan year ended December 31, 2024.



Capital City Bank Group, Inc. 401(k) Plan  
Notes to Financial Statements (continued)

**1. Description of Plan (continued)**

**Contributions**

Each year, participants may elect to contribute up to 100% of pretax annual compensation, as defined in the Plan document and subject to certain limitations under the IRC. Participants may choose to change their deferral percentage at any time. The Plan also includes an automatic contribution arrangement that applies to all employees of the Company. The automatic deferral amount is 3% of eligible compensation. The Plan auto-escalated participants' deferral rate by 1% annually each June until a 6% deferral rate is achieved. Employees who do not wish to be automatically enrolled or auto-escalate may elect not to defer or to defer another percentage. The Plan also allows participants who reach the age of 50 during the taxable year to make catch-up contributions. Catch-up contributions are 401(k) elective deferral contributions in excess of any limit on such contributions under the Plan subject to IRC limitations. The Plan also allows participants to contribute monies as Roth contributions, subject to the same limitations as are in place for pretax contributions.

For 2024, the Company provided a 50% match on participant contributions of 6% or less of eligible compensation. Only employees hired after January 1, 2002, and who have completed 90 days of service, are eligible for this match. In addition, only employees hired or rehired after December 31, 2019, are eligible to receive a separate non-elective contribution equal to 3% of their eligible annual compensation, calculated on a payroll basis. Ninety days of service is required before this non-elective contribution begins. No additional discretionary employer contributions were made for 2024.

**Participant Accounts**

Each participant's account is credited with the participant's contribution, the Company matching contributions, and effective January 1, 2020 the 3% non-elective contribution for eligible employees, and allocations of Plan earnings based on the participant's investment elections; any withdrawal distribution fees are charged to the participant account. Administrative expenses are paid by the Plan, the participants, or directly by the Company, as defined in the Plan document and/or vendor agreements. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Each participant directs the investment of his or her account to any of the investment options available under the Plan.

**Vesting**

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching portion of their accounts (including the 3% non-elective contributions) plus actual earnings thereon is based on years of credited service. A participant is 100% vested in the Company's matching, 3% non-elective and discretionary contributions (if any), and related earnings thereon, after three years of credited service (on a cliff basis). Credited service for vesting purposes requires 1,000 Hours of Service during the Plan year.

A participant becomes fully vested in his or her account balance upon retirement, death or disability.

Capital City Bank Group, Inc. 401(k) Plan  
Notes to Financial Statements (continued)

**1. Description of Plan (continued)**

**Forfeitures**

Forfeitures are used to reduce the employer contributions and/or pay Plan administrative expenses. Unallocated forfeited balances as of December 31, 2024 and 2023 were approximately \$44,800 and \$28,200, respectively. During 2024, forfeitures of approximately \$52,900 were allocated to participant accounts to offset administrative expenses. The Company used forfeitures of approximately \$63,900 to reduce Company contributions in 2024.

**Payment of Benefits**

Upon termination of service due to death, disability, retirement or other reason, participants (or their beneficiary in the event of death) will, upon request, receive a lump-sum amount equal to the value of the vested interest in their account. Participants may also receive a distribution while in service upon demonstration of financial hardship or reaching age 59 ½. Participants that are qualified reservists and are called upon for active duty for more than 179 days or an indefinite period may receive a distribution.

**Administrative Expenses**

The Plan's administrative expenses were paid, pro rata, by participants. Forfeitures were used to offset participant expenses. Expenses relating to purchases, sales, transfers or distributions of the Plan's investments are charged to the particular investment fund and/or participant to which the expense relates.

**Plan Termination**

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). In the event of Plan termination, participants would become 100% vested in their employer contributions and earnings thereon.

**Amendments**

On November 2, 2023, the Plan was amended to exclude certain additional types of compensation in the definition of eligible compensation. The amendment was made retroactively to September 2017 to coincide with the Plan document in effect at that time and subsequently.

On September 18, 2024, the Plan was amended to allow auto portability effective January 1, 2025, whereby upon termination a third-party service provider will move the terminated participant's account balance to an active account at a new employer's plan.

Capital City Bank Group, Inc. 401(k) Plan  
Notes to Financial Statements (continued)

**2. Summary of Significant Accounting Policies**

**Basis of Accounting**

The financial statements of the Plan are prepared under the accrual basis of accounting in accordance with U.S. generally accepted accounting principles.

**Payment of Benefits**

Benefits are recorded when paid.

**Contributions**

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

**Use of Estimates**

The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

**Investment Valuation and Income Recognition**

Investments held by the Plan are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). See Note 3 for further discussion and disclosures related to fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date. Net appreciation / (depreciation) include the Plan's gains and losses on investments bought and sold as well as held during the year.

**Recent Accounting Pronouncements**

Presently, Plan management is not aware of any recent accounting pronouncements from the Financial Accounting Standards Board that will have a material impact on the Plan's present or future financial statements.

Capital City Bank Group, Inc. 401(k) Plan  
Notes to Financial Statements (continued)

**3. Fair Value Measurements**

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants on the measurement date (i.e., an exit price). The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1: Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.

Level 2: Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability.

Level 2 inputs include the following:

- quoted prices for similar assets and liabilities in active markets
- quoted prices for identical or similar assets or liabilities in markets that are not active
- observable inputs other than quoted prices that are used in the valuation of the asset or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
- inputs that are derived principally or corroborated by observable market data by correlation or other means

Level 3: Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management's own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based upon the lowest level input that is significant to the fair value measurement in its entirety.

Following is a description of the valuation techniques and inputs used for each general type of investments measured at fair value by the Plan. There have been no changes in the valuation techniques used at December 31, 2024 and 2023.

*Company common stock* Valued at the closing price reported on the active market on which the common stock is traded.

*Mutual funds*: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Capital City Bank Group, Inc. 401(k) Plan  
Notes to Financial Statements (continued)

**3. Fair Value Measurements (continued)**

*Collective investment trusts:* Valued at the NAV of units of a collective investment trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchased and sales) may occur daily. There were no unfunded commitments at December 31, 2024, or 2023. The fund has a daily redemption frequency and redemption notice period.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets carried at fair value.

December 31, 2024				
	Level 1	Level 2	Level 3	Total
Company common stock	\$ 2,665,825	\$ -	\$ -	\$ 2,665,825
Mutual funds	12,537,491	-	-	12,537,491
Collective investment trusts <sup>(a)</sup>	-	-	-	41,578,842
	<u>\$ 15,203,316</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 56,782,158</u>

  

December 31, 2023				
	Level 1	Level 2	Level 3	Total
Company common stock	\$ 1,991,663	\$ -	\$ -	\$ 1,991,663
Mutual funds	10,699,291	-	-	10,699,291
Collective investment trusts <sup>(a)</sup>	-	-	-	35,395,902
	<u>\$ 12,690,954</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 48,086,856</u>

<sup>(a)</sup> These investments are valued based on NAV per unit, as provided by the trustee of the fund as a practical expedient, and have not been classified in the fair value hierarchy. The fair value amounts are provided to reconcile to the statement of net assets available for benefits.

**4. Risks and Uncertainties**

The Plan holds various investment securities. Investment securities are exposed to various risks such as interest rate, market, liquidity and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the fair values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Capital City Bank Group, Inc. 401(k) Plan  
Notes to Financial Statements (continued)

**5. Related Party and Party-In-Interest Transactions**

The Plan invests in the common stock of the Company. This transaction qualifies as party-in-interest transaction; however, it is exempt from the prohibited transaction rules under ERISA. During 2024, the Plan received common stock cash dividends of \$62,632 from the Company. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Administrative expenses of the Plan are netted directly from the participant accounts and were \$145,855 as of December 31, 2024. In 2024, the Plan paid \$111,855 of recordkeeping fees to Empower Annuity Insurance Company of America. Individually nonmaterial expenses paid to other parties in interest aggregated \$34,000 during the year ended December 31, 2024. Additionally, purchases and sales of the Company's stock by participants were approximately \$193,000 and \$39,000, respectively, during 2024.

**6. Tax Status**

The underlying pre-approved plan has received an opinion letter from the Internal Revenue Service (IRS) dated November 14, 2022, stating that the written form of the underlying pre-approved document is qualified under Section 401 of the IRC. Any employer adopting this form of the plan will be considered to have a plan qualified under Section 401 of the IRC, and, therefore, the related trust is tax-exempt. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the IRC and, therefore, believes the Plan is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, currently there are no audits for any tax periods in progress.

**7. Nonexempt Transaction**

Defined-contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets. Employee contributions of \$9,801 were not remitted within the required time period for the year ended December 31, 2023. The instance of late remittance of employee contributions was corrected by the Company during 2024 through the DOL Voluntary Fiduciary Correction Program, including restoration of applicable lost earnings.

## Supplemental Schedules

Capital City Bank Group, Inc. 401(k) Plan

Plan No. 003 EIN 59-2273542

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

Year Ended December 31, 2024

<b>Year</b>	<b>Participant Contributions Transferred Late to Plan</b>	<b>Contributions Not Corrected</b>	<b>Contributions Corrected Outside VFCP</b>	<b>Contributions Pending Correction in VFCP</b>	<b>Total Fully Corrected under VFCP and PTE 2002-51</b>
2023	\$ 9,801	\$ -	\$ -	\$ -	\$ 9,801



Capital City Bank Group, Inc. 401(k) Plan

Plan No. 003 EIN 59-2273542

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2024

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
Mutual funds:			
Cohen & Steers	Real Estate Securities Z, 18,195 shares	** \$	314,223
Fidelity	Advisor Small Cap Growth I, 45,988 shares	**	1,543,357
Fidelity	Advisor Total Bond I, 86,290 shares	**	810,264
PGIM	High-Yield R6, 36,109 shares	**	172,242
Fidelity	Emerging Markets Index, 51,173 shares	**	535,266
Franklin Templeton	Franklin Utilities R6, 21,718 shares	**	494,091
Touchstone	Mid Cap Y, 7,407 shares	**	408,988
MFS	Mid Cap Value R6, 4,429 shares	**	140,791
JP Morgan	100% U.S. Treas Sec MM Inst, 1,961,315 shares	**	1,961,315
MFS	Md Cap Growth R6, 23,961 shares	**	752,851
Vanguard	Mid Cap Index Fund - Admiral, 4,409 shares	**	1,441,175
Fidelity	Advisor Growth Opps Z, 9,895 shares	**	1,988,813
Pimco	RAE US Small Instl, 17,040 shares	**	194,255
American	Funds Mortgage R6, 3,818 shares	**	32,869
T. Rowe Price	U.S. Equity Research, 11,796 shares	**	689,715
Blackrock	Advantage Small Cap Core K, 17,249 shares	**	317,553
Vanguard	Equity Income ADM, 8,390 shares	**	<u>739,723</u>
Total			12,537,491
Collective investment trusts:			
Blackrock	Equity Index Fund R, 5,196 shares	**	4,328,103
Blackrock	Lifepath Index Retirement S, 223,445 shares	**	4,858,801
Blackrock	Lifepath Index 2030 Fund S, 115,817 shares	**	3,998,034
Blackrock	Lifepath Index 2035 Fund S, 180,396 shares	**	6,992,327
Blackrock	Lifepath Index 2040 Fund S, 124,851 shares	**	5,349,924
Blackrock	Lifepath Index 2045 Fund S, 84,159 shares	**	3,939,295
Blackrock	Lifepath Index 2050 Fund S, 63,986 shares	**	3,053,785
Blackrock	Lifepath Index 2055 Fund S, 88,179 shares	**	2,215,130
Blackrock	Lifepath Index 2060 Fund S, 54,771 shares	**	1,333,335
Blackrock	Lifepath IDX 2065 Fund Fee S, 37,092 shares	**	575,028
Blackrock	MSCI ACWI ex-U.S. Index R, 42,214 shares	**	698,778
Blackrock	Russell 1000 Growth R, 60,193 shares	**	2,640,062
Blackrock	Russell 1000 Value Index Fund R, 22,082 shares	**	508,363
Blackrock	Russell 2000 Index Fund R, 4,056 shares	**	<u>1,087,877</u>
Total			41,578,842
Company common stock:			
*Capital City Bank Group, Inc.	Capital City Bank Group Stock, 72,737 shares	**	<u>2,665,825</u>
			\$ <u>56,782,158</u>

\* Party-in-interest

\*\* Participant-directed investment, cost not required

**CAPITAL CITY BANK GROUP, INC. 401(K) PLAN  
EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Document</u>
23.1*	<a href="#"><u>Consent of Forvis Mazars, LLP, Independent Registered Certified Public Accounting Firm</u></a>

\*Filed herewith

## **SIGNATURES**

*The Plan.* Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

### **CAPITAL CITY BANK GROUP, INC. 401(K) PLAN**

By: /s/ Bethany H. Corum

Bethany H. Corum, Chief Operating Officer  
Capital City Bank Group, Inc.  
Retirement Committee, Chairman

Dated: June 25, 2025



Exhibit 23.1

**Consent of Independent Registered Public Accounting Firm**

We consent to the incorporation by reference in the Registration Statement on Form S-8 (No. 333-36693) of our report dated , with respect to the statement of net assets available for benefits as of December 31, 2024 and 2023 and the related statement of changes in net assets available for benefits for the year ended December 31, 2024 supplemental schedule H, line 4i – schedule of assets (held at end of year) as of December 31, 2024, and supplemental schedule H, line 4a – schedule of delinquent participant contributions for the year ended December 31, 2024, of Capital City Bank Group Inc 401(k) Plan included in this Annual Report on Form 11-K for the year ended December 31, 2024.

/s/ Forvis Mazars, LLP

**Little Rock, Arkansas**

**June 25, 2025**

