

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): February 2, 2026

**CAPITAL CITY BANK GROUP, INC.**

(Exact name of registrant as specified in its charter)

Florida (State of Incorporation)	0-13358 (Commission File Number)	59-2273542 (IRS Employer Identification No.)
217 North Monroe Street, Tallahassee, Florida (Address of principal executive offices)	32301 (Zip Code)	

Registrant's telephone number, including area code: (850) 402-7821

(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))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, Par value \$0.01	CCBG	Nasdaq Stock Market, LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards pursuant to Section 13(a) of The Exchange Act.

**CAPITAL CITY BANK GROUP, INC.**

**FORM 8- K  
CURRENT REPORT**

**Item 7.01 Regulation FD Disclosure**

Capital City Bank Group, Inc. posted to its internet website ([www.ccbg.com](http://www.ccbg.com)) a fourth quarter 2025 Investor Presentation.

A copy of the presentation materials is being furnished as Exhibit 99.1 to this report, substantially in the form intended to be used. Exhibit 99.1 is incorporated by reference under this Item 7.01.

In accordance with general instruction B.2 of Current Report on Form 8-K, this information (including Exhibit 99.1) is furnished and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits. The exhibits listed in the exhibit index are furnished pursuant to Regulation FD as part of this Current Report on Form 8-K and shall not be deemed filed for purposes of Section 18 of the Securities and Exchange Act of 1934.

Item No.    Description of Exhibit

99.1	Copy of fourth quarter 2025 Investor Presentation for Capital City Bank Group, Inc.
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

**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.**

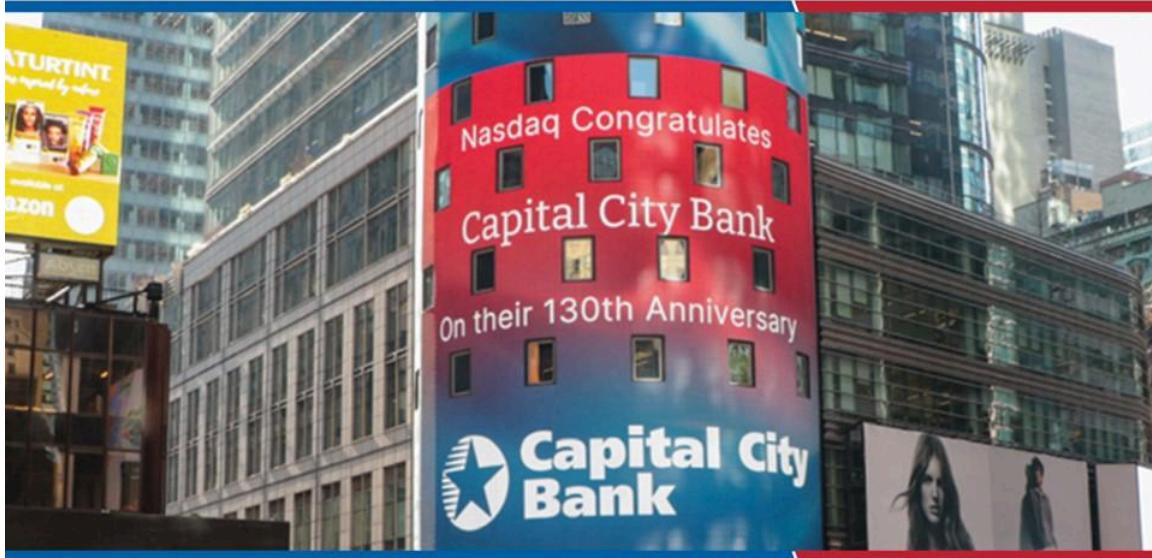
Date: February 2, 2026      By: /s/ Jeptha E. Larkin  
Jeptha E. Larkin,  
Executive Vice President and Chief Financial Officer

## EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description</u>
<b>99.1</b>	<a href="#"><u>Investor Presentation for fourth quarter 2025.</u></a>
<b>104</b>	Cover Page Interactive Data File (embedded within the Inline XBRL document)

# INVESTOR PRESENTATION

## FOURTH QUARTER 2025



NASDAQ: CCBG

 **Capital City  
Bank Group**

# FORWARD-LOOKING STATEMENTS

Forward-looking statements in this Investor Presentation are based on current plans and expectations that are subject to uncertainties and risks, which could cause our future results to differ materially. The words "may," "could," "should," "would," "believe," "anticipate," "estimate," "expect," "intend," "plan," "target," "vision," "goal," and similar expressions are intended to identify forward-looking statements. The following factors, among others, could cause our actual results to differ: the effects of and changes in trade and monetary and fiscal policies and laws, including the interest rate policies of the Federal Reserve Board; inflation, interest rate, market and monetary fluctuations; local, regional, national, and international economic conditions and the impact they may have on us and our clients and our assessment of that impact; the costs and effects of legal and regulatory developments, the outcomes of legal proceedings or regulatory or other governmental inquiries, the results of regulatory examinations or reviews and the ability to obtain required regulatory approvals; the effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, securities, and insurance) and their application with which we and our subsidiaries must comply; the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as other accounting standard setters; the accuracy of our financial statement estimates and assumptions; changes in the financial performance and/or condition of our borrowers; changes in the mix of loan geographies, sectors and types or the level of non-performing assets and charge-offs; changes in estimates of future credit loss reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements; changes in our liquidity position; the timely development and acceptance of new products and services and perceived overall value of these products and services by users; changes in consumer spending, borrowing, and saving habits; greater than expected costs or difficulties related to the integration of new products and lines of business; technological changes, including the impact of generative artificial intelligence; the costs and effects of cyber incidents or other failures, interruptions, or security breaches of our systems or those of our customers or third-party providers; dispositions (including the impact from the sale of our insurance subsidiary); acquisitions and integration of acquired businesses; impairment of our goodwill or other intangible assets; changes in the reliability of our vendors, internal control systems, or information systems; our ability to increase market share and control expenses; our ability to attract and retain qualified employees; changes in our organization, compensation, and benefit plans; the soundness of other financial institutions; volatility and disruption in national and international financial and commodity markets; changes in the competitive environment in our markets and among banking organizations and other financial service providers; action or inaction by the federal government, including tariffs or trade wars (including potential resulting reduced consumer spending, lower economic growth or recession, reduced demand for U.S. exports, disruptions to supply chains, and decreased demand for other banking products and services), government intervention in the U.S. financial system; policies related to credit card interest rates, and legislative, regulatory or supervisory actions related to so-called "de-banking," including any new prohibitions, requirements or enforcement priorities that could affect customer relationships, compliance obligations, or operational practices; the effects of natural disasters (including hurricanes), widespread health emergencies (including pandemics), military conflict, terrorism, civil unrest, climate change or other geopolitical events; our ability to declare and pay dividends; structural changes in the markets for origination, sale and servicing of residential mortgages; any inability to implement and maintain effective internal control over financial reporting and/or disclosure control; negative publicity and the impact on our reputation; and the limited trading activity and concentration of ownership of our common stock. Additional factors can be found in our Annual Report on Form 10-K for the fiscal year ended December 31, 2024, and our other filings with the SEC, which are available at the SEC's internet site (<https://www.sec.gov>). Forward-looking statements in this Investor Presentation speak only as of the date of the Investor Presentation, and we assume no obligation to update forward-looking statements or the reasons why actual results could differ, except as may be required by law.

## USE OF NON-GAAP FINANCIAL MEASURES

### *Unaudited*

We present a tangible common equity ratio and a tangible book value per diluted share that removes the effect of goodwill and other intangibles resulting from merger and acquisition activity. We believe these measures are useful to investors because they allow investors to more easily compare our capital adequacy to other companies in the industry. Non-GAAP financial measures should not be considered alternatives to GAAP-basis financial statements and other bank holding companies may define or calculate these non-GAAP measures or similar measures differently.





## BY THE NUMBERS\*

**1895** | Year Bank Founded

**3rd Largest** | Publicly traded financial holding company headquartered in Florida

**\$4.4 Billion** | Total Assets

**\$2.5 Billion** | Loans Held for Investment

**\$3.7 Billion** | Total Deposits

- 88% in Florida<sup>(1)</sup>, 7.97% market share
- 12% in Georgia<sup>(1)</sup>, 5.03%<sup>(2)</sup> market share
- ~45%/55% consumer & commercial deposit mix

**\$2.9 Billion** | Wealth Assets Under Management

**\$727.3 Million** | Market Cap

**51% Retail/49% Institutional (~20% Insider)** | Ownership

**62 Retail Offices<sup>(3)</sup>** | Primarily in Florida and Georgia

**28** | Residential Mortgage LPOs

**108** | ATMs/ITMs

**927** | Associates

\* as of 12/31/25

(1) as of 6/30/25

(2) excludes where CCBG has market share of less than .50%

(3) Icons on map reflect retail offices. HQ is located in Tallahassee.



# ABOUT US

130 Years Operating as a Stable, Resilient, and Profitable Franchise.

## LEADERSHIP

- Seasoned and experienced leaders who've successfully navigated multiple business cycles.
- Strong insider ownership.
- Deeply invested in the communities we serve. Building stronger communities builds a stronger bank. Our associates donate thousands of community service hours and the CCBG Foundation donates hundreds of thousands of dollars to non-profits.
- Culture and brand built on integrity, trust, and exceptional client service.

*Our 130 years of experience operating a profitable franchise demonstrates we adapt to the ever-changing industry conditions and the evolving needs of our clients.*

## FOUNDATIONAL PRINCIPLES

- Relationship banking model focused on nurturing long-term relationships, providing trusted advice, and offering personalized client solutions.
- Strong footholds in high-growth metro and stable, rural markets.
- Full-range of traditional deposit and credit services for consumers and businesses, mortgage banking, merchant services, and bankcards.
- Tailored wealth services include asset management, trust, securities brokerage, and financial advisory services.
- Employ technology to enhance client experience, to deepen client relationships, and to optimize delivery and operating efficiency.



## DELIVERING SHAREOWNER VALUE

History of shareowner value growth.

### HIGHLIGHTS

- Strong Growth in TBV/Share
  - YoY Growth of 14%<sup>(1)</sup>
  - 5 Year Avg. Annual Growth of 15%
- Strong Earnings
  - YoY Growth of 16%
  - 5 Year Avg. Annual Growth of ~ 16%
- Dividend/Share Growth
  - YoY Growth of 14%
  - 5 Year Avg. Annual Growth of 12%

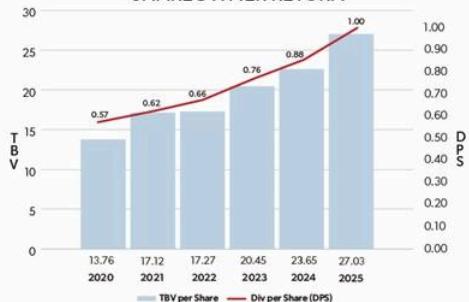
### DILUTED EPS vs PTPCC<sup>(2)</sup>/DILUTED SHARE



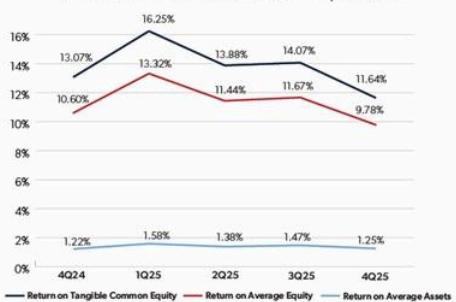
(1) 12/31/25 vs 12/31/24

(2) Pretax Precredit (LIP and ORE) Costs - see page 22

### SHAREOWNER RETURN



### RETURN ON AVERAGE ASSETS, EQUITY



# WHY CAPITAL CITY BANK GROUP?<sup>(1)</sup>

Strong fundamentals and flexibility drive growth and position us for future opportunities.

DEPOSIT-DRIVEN CULTURE	POSITIONED FOR GROWTH	REVENUE DIVERSIFICATION	FORTRESS BALANCE SHEET
<p><b>Granular and Tenured Client Base</b></p> <ul style="list-style-type: none"><li>• Avg. Account Balance ~\$28K</li><li>• Avg. Account Tenure ~17 Years</li></ul> <p><b>Diversified Deposit Mix</b></p> <ul style="list-style-type: none"><li>• ~45%/55% Consumer/ Business</li><li>• 36% Noninterest Bearing</li></ul> <p><b>Strong History of Growth</b></p> <ul style="list-style-type: none"><li>• 5-Year CAGR Deposits of 7.6%</li></ul> <p><b>Low-Cost Funding and Reduced Volatility</b></p> <ul style="list-style-type: none"><li>• Avg. Cost of Funds/FF of 16% (5 Years) and 17% (10 Years)</li><li>• 30% Uninsured</li></ul> <p><b>Ranked #4 in Best Deposit Franchises among Large Community Banks in 2024 by S&amp;P Global Market Intelligence.<sup>(2)</sup></b></p>	<p><b>Footholds in Two High-Growth, Strong Economic States</b></p> <p><b>Scalable Platforms and Product Offerings</b></p> <p><b>Attract and Retain Local Market Expertise/Talent</b></p> <ul style="list-style-type: none"><li>• Avg. Tenure of Executive Team: 32 years</li><li>• Avg. Tenure of Senior Management Team: 24 years</li><li>• Avg. Tenure of Associates: 10 years</li></ul>	<p><b>Granular Loan Portfolio</b></p> <ul style="list-style-type: none"><li>• Avg. Loan Size: \$116K</li><li>• \$10MM In-house Lending Limit</li></ul> <p><b>Multiple Fee Income Sources</b></p> <ul style="list-style-type: none"><li>• Deposit, Wealth, Mortgage, and Bank Card Fees ~30% of Revenue</li></ul>	<p><b>Core Deposit Funded</b></p> <ul style="list-style-type: none"><li>• No Wholesale</li></ul> <p><b>Balance Sheet Flexibility</b></p> <ul style="list-style-type: none"><li>• Loan/Deposit Ratio: 70%</li></ul> <p><b>Proven Credit Underwriting and Risk Management</b></p> <ul style="list-style-type: none"><li>• 5-Year Avg. Annual Credit Losses of 13 BPS</li><li>• CRE Composition of 119% of Tier 1 Capital</li></ul> <p><b>Nominal Exposure to Office</b></p> <ul style="list-style-type: none"><li>• \$35 MM (NOO), Avg. Loan Size \$502K</li><li>• \$50MM (OO), Avg. Loan Size \$233K</li></ul> <p><b>Strong Capital</b></p> <ul style="list-style-type: none"><li>• Tangible Capital Ratio of 10.8%</li></ul> <p><b>Investment Portfolio</b></p> <ul style="list-style-type: none"><li>• Market Value: \$1,005MM</li><li>• 2.12 Year Duration</li><li>• 83% Government</li></ul>

(1) As of 12/31/2025

(2) deposit rankings of institutions with \$3 to \$10 Billion in assets. Rankings calculated based on eight metrics, with noninterest-bearing deposit concentration receiving the highest weighting.



## DEPOSIT-DRIVEN CULTURE

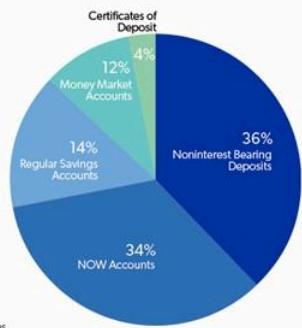
# DEPOSIT FRANCHISE

### HIGHLIGHTS

#### Deposit Portfolio Highlights

- 5-Year CAGR of ~7.6% Total Deposits ~7.7% MMA/SAV/NOW
- 36% Noninterest Bearing Balance<sup>(1)</sup>
- Average Account balance of \$28k
  - Consumer - \$15k
  - Business - \$93k
- Total Deposit Beta
  - 4Q. 2015 to 4Q. 2018 = 9% } Up Rate Cycle
  - 1Q. 2022 to 2Q. 2024 = 12% } Up Rate Cycle
  - 3Q. 2024 to 4Q. 2025 = 10% } Down Rate Cycle

### AVERAGE DEPOSIT PORTFOLIO COMPOSITION

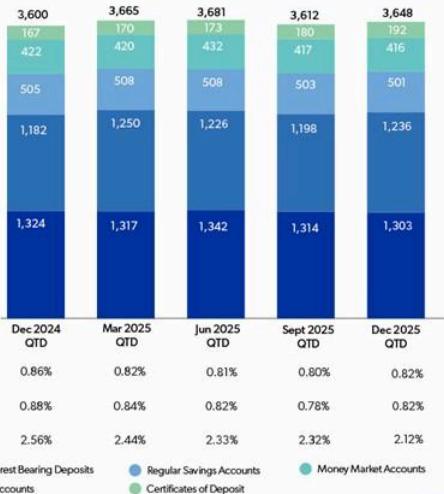


\* in \$ millions

(1) YTD Avg 12/31/2025

(2) Publicly Traded \$1 - \$5 Billion SE Commercial Banks (Source: S&P Market Intelligence)

### QUARTERLY AVERAGE DEPOSIT\*



Total Cost of Deposits  
Total Cost of Funds - CCBG  
Total Cost of Funds - Peer<sup>(2)</sup>

● Noninterest Bearing Deposits  
● NOW Accounts

● Regular Savings Accounts  
● Money Market Accounts  
● Certificates of Deposit



## POSITIONED FOR GROWTH

# LOCATED IN STRONG GROWTH MARKETS

Poised to capitalize on population growth and business and wealth migration in Florida and Georgia.

### FLORIDA

National Ranking:

#1 New Business Startups<sup>(1)</sup>

- Florida's job growth outpaces the overall U.S. job growth rate.
- 1 in every 15 new U.S. jobs is created in Florida annually
- Florida's more than 10 million jobs is greater than the populations of 40 U.S. states

#4 GDP: \$1.85 Trillion in Q3:2025<sup>(2)</sup>

- Fastest 4-year economy growth in the country
- Florida's economy grew at an annualized rate of 3.5% in Q3:2025
- 15th largest economy in the world
- U.S. News & World Report ranks Florida the #1 economy in the country
- 36 U.S. states each have an economy that's less than 1/3 the size of Florida's

#1 Net Income Migration<sup>(3)</sup>

#3 Largest Population<sup>(2)</sup>

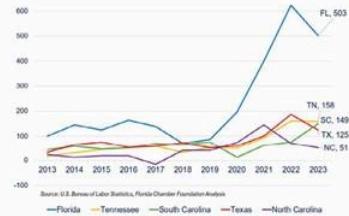
#1 Manufacturing Job Growth over the past 10 years<sup>(1)</sup>

#11 Manufacturing Employment<sup>(1)</sup>

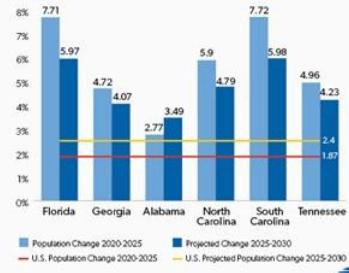
### TOP 10 STATES NET INCOME MIGRATION<sup>(1)</sup> (\$ Billions)



### TOP 5 STATES NET NEW FIRM RELOCATIONS<sup>(1)</sup> 2013-2023



### SE REGION POPULATION OUTLOOK<sup>(2)</sup>



(1) Florida Chamber Foundation (Net Income Migration: the amount of income that moved into the state minus the income that moved out.)

(2) S&P Global

(3) Georgia Department of Economic Development

(4) Fortune media company



## POSITIONED FOR GROWTH

# EXPANDED MARKETS

Strategically positioned in high-growth, favorable-demographic Northwest Florida and the Northern Arc of Atlanta.

### EMERALD COAST

- Panama City-Panama City Beach population grew by 3.8%, the 2nd fastest-growing metro area in the nation in 2023-24<sup>(1)</sup>
- Household Income (HHI) in Walton County projected to increase by 16.32% from 2025-30<sup>(3)</sup>



- Deposit growth of \$26 million in the Emerald Coast market in 2025 attributed to new strategic retail locations and hiring local talent expertise

### NORTHERN ARC

- Atlanta is the 6th largest metro region in the country<sup>(2)</sup>
- Gwinnett County and Cobb County rank #2 and #3 largest populations in Georgia<sup>(3)</sup>



### HIGHLIGHTS

#### Economic Drivers:

- Northwest Florida real estate developer St. Joe has entitlements to develop over 170,000 residential units and 22 million sq ft of retail, commercial, and industrial space<sup>(4)</sup>
- St. Joe's residential pipeline has over 24,000 homesites, an increase of about 1,800 from Sept. 30, 2024. Latitude Margaritaville Watersound community has 3,500 homes planned with 2,074 occupied and another 205 homes under contract as of Sept. 30, 2025.<sup>(5)</sup>
- Georgia home to numerous corporate HQs, relocations and expansions
- Baby boomers' wealth transfer, Florida desirable retirement location
- Given market demographics, extensive opportunities to grow wealth assets under management

(1) U.S. Census Bureau  
(2) Metro Atlanta Chamber, U.S. Census Bureau  
(3) S&P Global  
(4) The St. Joe Company 2024 Annual Report  
(5) The St. Joe Company Oct. 29, 2025, press release

### EXPANDED MARKETS PROJECTED HHI CHANGE<sup>(3)</sup> 2025-2030



## POSITIONED FOR GROWTH

# LEGACY MARKETS

Offer stable and continued growth opportunities.



### CAPITAL CITY BANK'S STRONG MARKET POSITION

- #1 Tallahassee MSA – 20.92%
- #8 Gainesville MSA – 7.98%
- #6 SunCoast Market – 5.48%<sup>(2)</sup>
- #12 Macon MSA – 2.76%

### HIGHLIGHTS

- Legacy Markets in Tallahassee, Fla., Gainesville, Fla., Suncoast, Fla. and Macon, Ga. are anchored by government, education, healthcare and small business
- Capital City Bank continues to prioritize attracting and retaining a strong, granular deposit base in its markets and taking advantage of competitor disruption

### Capital City is a dominant player in rural markets

- Top 3 market share in 7 of 12 rural Florida markets (counties) in which CCB operates
- Top 3 market share in 1 of 3 rural Georgia markets (counties) in which CCB operates

STATE/NATIONAL DEMOGRAPHICS	CCBG GEORGIA MARKETS	GEORGIA	CCBG FLORIDA MARKETS	FLORIDA	UNITED STATES
<b>Total Deposits<sup>(1)</sup></b>	\$441,366*	\$354,251,306*	\$3,313,035*	\$868,559,352*	\$19,327,175,618*
<b>Population Growth Rate 2020-25<sup>(1)</sup></b>	2.8%	4.7%	10.6%	7.7%	1.9%
<b>Projected Population Growth 2025-30<sup>(1)</sup></b>	2.72%	4.1%	6.9%	6.0%	2.40%
<b>Median HHI 2025<sup>(1)</sup></b>	\$58,531	\$75,118	\$61,824	\$72,722	\$78,770
<b>Projected HHI Growth 2025-30<sup>(1)</sup></b>	2.06%	8.2%	7.82%	10.7%	8.8%

\* (000s)

(1) S&P Global (deposits June 2025)

(2) includes Hernando and Citrus Counties



## STRATEGIC TECHNOLOGY INVESTMENTS

Investing in and implementing digital, scalable platforms to enhance client service and propel growth.

### Create Exceptional Client Experiences

- Enhanced self-service tools for digital banking
  - Enables client to dictate service, method, timing
  - 46% of client transactions completed without face-to-face interaction
- Expand ITM locations
  - Extends banking hours and options for clients
  - 17+ types of client transactions can be conducted
  - Existing and new offices can operate with fewer positions where ITMs are deployed
  - Allows associates to focus on more complex client interactions and cross-sell opportunities



ITMs extend client banking hours and improve the bank's operational efficiency.

### Improve Operational Efficiency

- Utilize enterprise automation solutions to streamline business processes
- Streamline small business loan application process
- Seek opportunities for scalability, flexibility, and cost-efficiency in digital applications and services
- Continuous review of cybersecurity processes and strategies to detect modern and emerging threats

### Deepen Client Relationships

- Use data analytics for cross-sell opportunities and to increase client tenure
- Leverage business intelligence to identify and attract new clients



## REVENUE DIVERSIFICATION

# DIVERSE LOAN PORTFOLIO

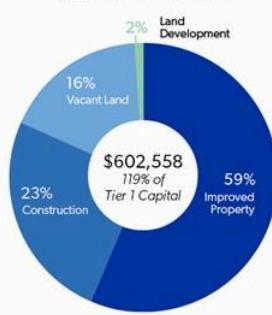
### HIGHLIGHTS

- Top 25 loan relationships are ~ 6% of total loans
- Total loan portfolio avg. loan size \$116K
- In-house lending limit of \$10 million

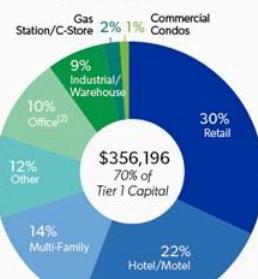
### LOAN PORTFOLIO<sup>(1)</sup>



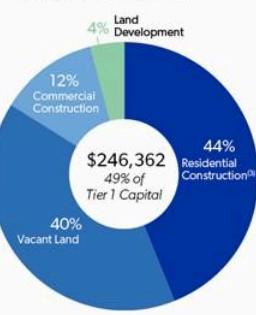
### CRE COMPOSITION<sup>(1)</sup>



### IMPROVED PROPERTY COMPOSITION<sup>(1)</sup>



### CONSTRUCTION & LAND DEVELOPMENT<sup>(1)</sup>



4Q2025-EOM

(1) \$ in thousands

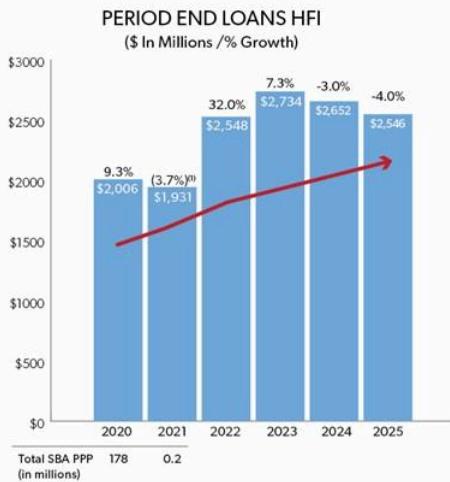
(2) Avg. Loan (NOO) - \$502,000

(3) Includes Owner Occupied Residential Construction-Perm loans of \$79 million



REVENUE DIVERSIFICATION

## GENERATE LOAN GROWTH



**GROWTH BY SEGMENT**  
(\$ in Thousands/% of Total)



	4Q24	1Q25	2Q25	3Q25	4Q25
Commercial Loans	\$189,208	\$184,393	\$180,008	\$179,018	\$180,341
Construction R/E	\$219,994	\$192,282	\$174,115	\$156,756	\$146,920
Commercial R/E	\$779,095	\$806,942	\$802,504	\$785,290	\$768,731
Residential R/E	\$1,028,498	\$1,040,594	\$1,046,368	\$1,037,324	\$1,020,942
Home Equity R/E	\$220,064	\$225,987	\$228,201	\$234,111	\$240,897
Direct Consumer	\$24,333	\$23,784	\$23,095	\$22,696	\$24,626
Indirect Auto	\$175,146	\$182,407	\$174,388	\$163,151	\$157,701
Other - LIP	\$15,212	\$4,381	\$2,811	\$3,661	\$5,960
<b>Total Loans HFI</b>	<b>2,651,550</b>	<b>\$2,660,770</b>	<b>\$2,631,490</b>	<b>\$2,582,007</b>	<b>\$2,546,118</b>

(1) Includes SBA PPP Activity - Excluding SBA PPP = 5.6% core growth

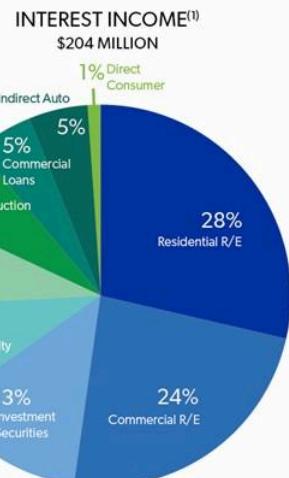


## REVENUE DIVERSIFICATION

# DIVERSIFIED REVENUES

### HIGHLIGHTS

- Diversified Loan Portfolio
- Wealth AUM of \$2.9 Billion - 5-Year CAGR of ~7.7%
- Scalable Mortgage Banking Operation
- Strong Deposit-Related Fees



(1) YTD - 12/31/25



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## FORTRESS BALANCE SHEET

# CREDIT QUALITY

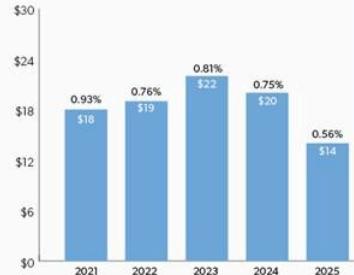
### HIGHLIGHTS

- Proven strong underwriting and risk management
- 5 year average annual credit losses of 13 basis points
- ACL coverage 1.22% of loans

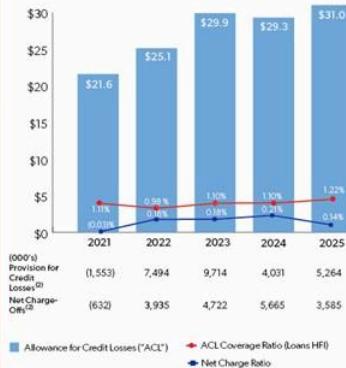
### NON-PERFORMING LOANS\* (% of Loans HFI)



### CLASSIFIED LOANS\* (% of Total Loans HFI)



### ACL ACTIVITY\*(1)

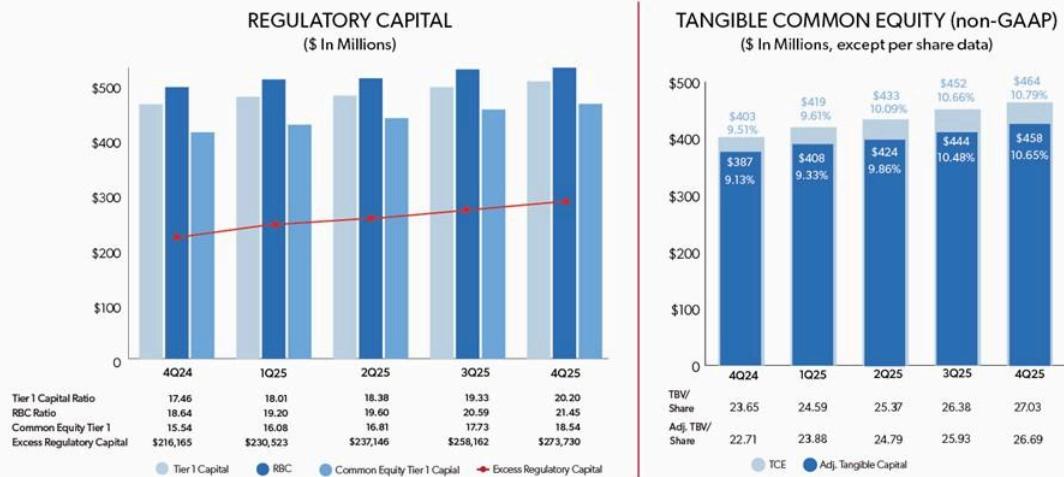


## FORTRESS BALANCE SHEET

# CAPITAL

### HIGHLIGHTS

- TCE Ratio of 10.79% at December 31, 2025
- YoY<sup>(1)</sup> Growth of 14.29% in TBV/Share
- \$274MM in Excess Regulatory Capital (Above Well-Capitalized)
- Adjusted TCE Ratio of 10.65% if HTM Securities Loss was Recognized in AOCI



(1) 12/31/25 vs. 12/31/24



## CAPITAL MANAGEMENT

### EARNINGS ALLOCATION

- Dividend ~(25-35%)
- Organic Growth, M&A, Build Excess Capital ~(35-45%)
- Share Repurchase ~(5-15%)
- TRUP Retirement ~(5%)

### CAPITAL METRICS



### KEY RATIOS<sup>(1)</sup>

Tangible Capital	10.8%
Total Capital	21.5%
Tier 1 ("T1") Capital	20.2%
Common Equity T1	18.5%
Leverage	11.8%

<sup>(1)</sup> As of 12/31/25

### TANGIBLE CAPITAL RATIO IS MANAGED WITHIN A 7-9% RANGE:

- **>7% - BUILD & RETURN CAPITAL** – Focus on building capital, dividend and share repurchases
- **>8% - FLEXIBILITY** – Opportunistic on organic growth, investment, or M&A
- **>9% - GREATER FLEXIBILITY** – More intentional search for growth and expansion opportunities

### EXCESS CAPITAL REFLECTS:

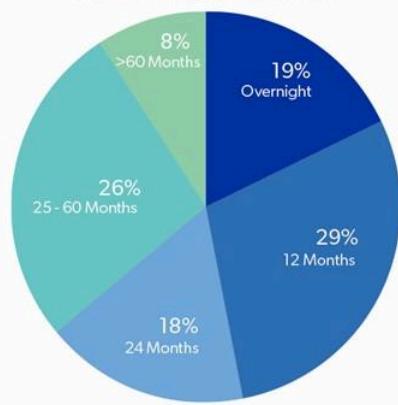
- **Tangible Capital Ratio > 7%**
- **Leverage Ratio > 9%**
- Allows for capital cushion and flexibility/options



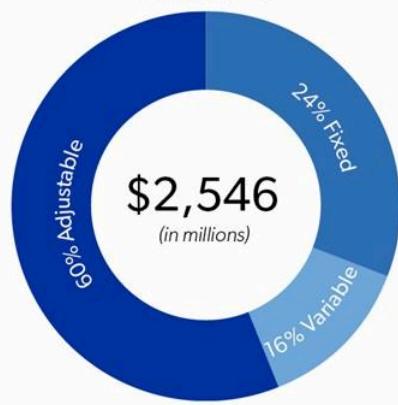
## INTEREST RATE RISK PROFILE

## HIGHLIGHTS

- 60% of Loan Portfolio is Adjustable and 16% is Variable
- 48% of Loan Portfolio Reprices within One Year
- 100% of Investment Portfolio Reprices < 3 years (2.12 Duration)
  - \$314 million in cash flow repricing in 2026 from 3.02%

LOAN REPRICING <sup>(1)</sup> - HFI LOANS

LOAN RATE MIX



(1) Static Gap - Contractual Repricing



## CULTURE & ACCOLADES

Our culture distinguishes us from our competitors and is the driving force behind our continued success. Leadership is committed to a culture that values people alongside results.

### OUR BRAND PROMISE

More than your bank. Your banker.

### OUR PURPOSE

We empower our clients' financial wellness and help them build secure futures.

### OUR VISION

We are the bank of choice for individuals and businesses seeking a financial partnership built on integrity, personal relationship, trusted advice and exceptional experiences.

### OUR CORE VALUES

Do the Right Thing  
Build Relationships & Loyalty  
Embrace Individuality & Value Others  
Grow a Career Here  
Be Committed to Community  
Represent the Star Proudly

World's Best Banks  
2025

**Forbes**

America's Best Banks  
2025  
Ranked #13

America's Best-in-State Banks  
2025  
Ranked #5 in Florida,  
Ranked #4 in Georgia

**Newsweek**

America's Best Regional Banks 2025

**AMERICAN BANKER**

Best Banks to Work For 2025  
13 Consecutive Years

**Florida Trend**

Best Companies to Work for in Florida 2025  
14 Consecutive Years

**LPL Financial**

2025 Capital City Investments is Ranked #18 in revenue generated among more than 1,100 financial institutions and Ranked #2 among Banks with Institution Assets Less than \$10 Billion

Cobb Life Magazine's  
Best Of Cobb Runner-Up  
Capital City Bank 2025  
Emerald Coast Magazine  
Best of the Emerald Coast 2025

Levy Citizen  
Best of the Tri-County Financial  
Institution 2025

Levy Citizen  
Best of the Tri-County  
Investment Counselor:  
Danny Etheridge,  
Capital City Investments 2025

Tallahassee Magazine  
Best of Tallahassee 2025  
Tallahassee Democrat  
Community's Choice Awards  
Top Bank 2025

Palatka Daily News  
Readers' Choice Award 2024



## SUPPLEMENTAL INFORMATION



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PERFORMANCE HIGHLIGHTS - (\$ in thousands, except per share data)

INCOME STATEMENT	4Q25	3Q25	4Q24
Interest Income	51,715	51,431	49,743
Interest Expense	8,355	7,874	8,640
Net Interest Income	43,360	43,557	41,103
Provision for Credit Losses	1,995	1,881	701
Noninterest Income	20,103	22,331	18,760
Noninterest Expense	42,867	42,916	41,782
Income Taxes	4,896	5,141	4,219
Noncontrolling Interest	—	—	(71)
Net Income Attributable to Common Shareowners	13,705	15,950	13,090
Diluted Earnings Per Share	0.80	0.93	0.77
RATIOS - %			
Return on Average Assets	1.25	1.47	1.22
Return on Average Equity	9.78	11.67	10.60
Net Interest Margin	4.26	4.34	4.17
Net Charge-offs to Average Loans	0.18	0.18	0.25
Efficiency Ratio (FTE)	67.50	65.09	69.74
Dividend Payout Ratio	32.72	28.09	30.12
BALANCE SHEET - (\$ in thousands)			
Investments	1,023,437	984,137	972,899
Loans Held for Investment	2,546,118	2,582,007	2,651,550
Total Assets	4,385,765	4,323,774	4,324,932
Noninterest Bearing Deposits	1,251,886	1,303,786	1,306,254
Interest Bearing Deposits	2,410,426	2,311,126	2,365,723
Total Deposits	3,662,312	3,614,912	3,671,977
Capital	552,851	540,635	495,317
RATIOS - %			
Diluted Tangible Book Value Per Share*	\$27.03	\$26.38	\$23.65
Tangible Common Equity*	10.79	10.66	9.51
Nonperforming Loans to Loans HFI	0.34	0.32	0.24
Reserve to Loans	1.22	1.17	1.10
Reserve to Nonperforming Loans	360.69	368.54	464.14

\*(Non-GAAP)

## FOURTH QUARTER 2025

### HIGHLIGHTS - 4Q25 VS 3Q25

#### Income Statement

- Tax-equivalent net interest income totaled \$43.4 million compared to \$43.6 million for the prior quarter
  - Net interest margin decreased by 8 basis points to 4.26% (decrease in earning asset yield of 4 basis points and increase in cost of funds of 4 basis points)
- Stable credit quality metrics and credit loss provision – net loan charge-offs were 18 basis points (annualized) of average loans – allowance coverage ratio was 1.22% at December 31, 2025
- Noninterest income decreased \$2.2 million, or 10.0%, due to lower other income of \$0.8 million (third quarter gain from sale of insurance subsidiary), mortgage revenues of \$0.6 million, and wealth management fees of \$0.6 million
- Noninterest expense was comparable to the third quarter of 2025 and reflected higher performance-based pay that was significantly offset by a pension plan settlement gain of \$1.5 million

#### Balance Sheet

- Loan balances decreased by \$38.1 million, or 1.5% (average), and decreased by \$35.9 million, or 1.4% (end of period)
- Deposit balances increased by \$35.2 million, or 1.0% (average), and increased by \$47.4 million, or 1.3% (end of period) due to the normal seasonal inflow of public fund balances
- Tangible book value per diluted share (non-GAAP financial measure) increased by \$0.65, or 2.5%



## NON-GAAP FINANCIAL MEASURES

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES TOTALS<sup>(1)</sup> (\$ in thousands)

	Dec 31, 2024	Mar 31, 2025	Jun 30, 2025	Sep 30, 2025	Dec 31, 2025
Shareowners' Equity (GAAP)	495,317	512,575	526,423	540,635	552,851
Less: Goodwill (GAAP)	92,773	92,733	92,693	89,095	89,095
Tangible Shareowners' Equity (non-GAAP)	402,544	419,842	433,730	451,540	463,756
Total Assets (GAAP)	4,324,932	4,461,233	4,391,753	4,323,774	4,385,765
Less: Goodwill (GAAP)	92,773	92,733	92,693	89,095	89,095
Tangible Assets (non-GAAP)	4,232,159	4,368,500	4,299,060	4,234,679	4,296,670
Tangible Common Equity Ratio (non-GAAP)	9.51%	9.61%	10.09%	10.66%	10.79%

	Dec 31, 2024	Mar 31, 2025	Jun 30, 2025	Sep 30, 2025	Dec 31, 2025
Income Before Income Taxes (GAAP)	17,309	21,985	20,040	21,091	18,601
Plus: Provision for Loan Losses (GAAP)	701	768	620	1,881	1,995
Plus: Other Real Estate Owned Expense (GAAP)	(951)	(4,469)	22	18	122
QTD Pre Tax Pre Credit Costs	17,058	18,284	20,682	22,990	20,718
AVG Diluted Shares Outstanding	16,990	17,044	17,088	17,114	17,140
Pre-Tax Pre-Credit Costs per Diluted Share	1.01	1.07	1.21	1.34	1.21

<sup>(1)</sup>End of Period





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