SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 10-Q

Quarterly Report Under Section 13 or 15(d)
of the Securities Exchange Act of 1934

For the Quarter:
June 30, 2000

Commission File Number 0-13358

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

Florida	59-2273542
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification No.)

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

Registrant's telephone number, including area code:
(850) 671-0610

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirement for the past 90 days.

Yes [X] No [ ]

At July 31, 2000, 10,191,845 shares of the Registrant's Common Stock, $.01 par value, were outstanding.

CAPITAL CITY BANK GROUP, INC.

FORM 10-Q INDEX

PART I. FINANCIAL INFORMATION
ITEM I. CONSOLIDATED FINANCIAL STATEMENTS

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CAPITAL CITY BANK GROUP, INC.
CONSOLIDATED STATEMENTS OF INCOME
FOR THE PERIODS ENDED JUNE 30
(UNAUDITED)
(Dollars in Thousands, Except Per Share Amounts)

<CAPTION>

	THREE MONTHS ENDED JUNE 30		SIX MONTHS ENDED JUNE 30	
	2000	1999	2000	1999
<S>	<C>	<C>	<C>	<C>
INTEREST INCOME				
Interest and Fees on Loans	$22,585	$19,388	$43,704	$38,141
Investment Securities:				
U. S. Treasury	161	336	409	756
U. S. Government Agencies/Corp.	2,193	2,349	4,461	4,685
States and Political Subdivisions	1,016	1,088	2,097	2,154
Other Securities	592	587	1,196	1,256
Funds Sold & Interest Bearing Deposits	342	1,068	732	2,092
Total Interest Income	26,889	24,816	52,599	49,084
INTEREST EXPENSE				
Deposits	$ 9,647	$ 9,776	$18,822	$19,448
Short-Term Borrowings	1,205	399	1,989	731
Long-Term Borrowings	218	301	435	611
Total Interest Expense	11,070	10,476	21,246	20,790
Net Interest Income	15,819	14,340	31,353	28,294
Provision for Loan Losses	950	580	1,560	1,320
Net Interest Income After Provision for Loan Losses	14,869	13,760	29,793	26,974
NONINTEREST INCOME				
Service Charges on Deposit Accounts	2,314	2,455	4,651	4,901
Data Processing	650	747	1,330	1,495
Trust Fees	600	439	1,260	962
Securities Transactions	-	-	2	-
Other	3,111	2,993	5,834	5,829
Total Noninterest Income	6,675	6,634	13,077	13,187
NONINTEREST EXPENSE				
Salaries and Associate Benefits	7,485	7,605	15,040	15,083
Occupancy, Net	1,113	1,111	2,209	2,148
Furniture and Equipment	1,479	1,394	2,871	2,791
Merger Expense	751	1,277	751	1,277
Other	4,426	4,930	8,735	9,460
Total Noninterest Expense	15,254	16,317	29,606	30,759
Income Before Income Tax	6,290	4,077	13,264	9,402
Income Tax Expense	2,124	1,182	4,485	2,842
NET INCOME	$ 4,166	$ 2,895	$ 8,779	$ 6,560
Basic Net Income Per Share	$ .41	$ .28	$ .86	$ .64
Diluted Net Income Per Share	$ .41	$ .28	$ .86	$ .64
Cash Dividends Per Share(1)	$ .1325	$ .12	$ .2650	$ .30
Average Shares Outstanding - Basic	10,195,637	10,171,693	10,195,449	10,170,626
Average Shares Outstanding - Diluted	10,211,150	10,187,224	10,210,980	10,186,157

(1) The dividend for the six months ended June 30, 1999 includes a one-time distribution paid to Grady Holding Company shareowners of approximately $563,000.

CAPITAL CITY BANK GROUP, INC.
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
AS OF JUNE 30, 2000 AND DECEMBER 31, 1999
(Dollars In Thousands, Except Share Data)

	June 30, 2000 (Unaudited)	December 31, 1999 (Audited)
ASSETS		
Cash and Due From Banks	$ 70,329	$ 79,454
Funds Sold and Interest Bearing Deposits	3,371	13,618
Investment Securities, Available-for-Sale	288,538	321,192
Loans, Net of Unearned Interest	1,032,422	928,486
Allowance for Loan Losses	(10,478)	(9,929)
Loans, Net	1,021,944	918,557
Premises and Equipment, Net	36,833	37,834
Intangibles	23,726	25,149
Other Assets	36,524	34,716
Total Assets	$1,481,265	$1,430,520
LIABILITIES		
Deposits:		
Noninterest Bearing Deposits	$ 292,139	$ 253,140
Interest Bearing Deposits	941,009	949,518
Total Deposits	1,233,148	1,202,658
Short-Term Borrowings	80,957	66,275
Long-Term Debt	13,858	14,258
Other Liabilities	15,357	15,113
Total Liabilities	1,343,320	1,298,304
SHAREOWNERS' EQUITY		
Preferred Stock, $.01 par value, 3,000,000 shares authorized, no shares outstanding	-	-
Common Stock, $.01 par value; 90,000,000 shares authorized; 10,191,842 shares outstanding at June 30, 2000 and 10,190,069 outstanding at December 31, 1999	102	102
Additional Paid-In-Capital	9,329	9,249
Retained Earnings	135,133	129,055
Accumulated Other Comprehensive (Loss), Net of Tax	(6,619)	(6,190)
Total Shareowners' Equity	137,945	132,216
Total Liabilities and Shareowners' Equity	$1,481,265	$1,430,520

CAPITAL CITY BANK GROUP, INC.
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE SIX MONTH PERIODS ENDED JUNE 30
(Dollars in Thousands)

	2000 (Unaudited)	1999 (Unaudited)
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net Income	$ 8,779	$ 6,560
Adjustments to Reconcile Net Income to Cash Provided by Operating Activities:		
Provision for Loan Losses	1,560	1,320
Depreciation	2,021	1,804
Net Securities Amortization	700	646
Amortization of Intangible Assets	1,404	1,389
Gains on Sales of Investment Securities	(2)	-
Non-Cash Compensation	50	74
Net Decrease (Increase) in Interest Receivable	133	(98)
Net (Increase) Decrease in Other Assets	(1,567)	2,251
Net Increase (Decrease) in Other Liabilities	243	(2,988)
Net Cash Provided by Operating Activities	13,321	10,958
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from Payments/Maturities of		

Investment Securities	31,666	77,272
Purchase of Investment Securities, Available-for-Sale	(492)	(40,701)
Net Increase in Loans	(104,947)	(42,690)
Purchase of Premises & Equipment	(1,024)	(2,604)
Sales of Premises & Equipment	4	149
Net Cash Used in Investing Activities	(74,793)	(8,574)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Net Increase (Decrease) in Deposits	30,492	(2,691)
Net Increase in Short-Term Borrowings	14,681	14,450
Borrowing from Long-Term Debt	928	2,262
Repayment of Long-Term Debt	(1,328)	(3,368)
Dividends Paid	(2,702)	(3,147)
Issuance of Common Stock	29	183
Net Cash Provided by Financing Activities	42,100	7,689
Net (Decrease) Increase in Cash and Cash Equivalents	(19,372)	10,073
Cash and Cash Equivalents at Beginning of Period	93,072	141,024
Cash and Cash Equivalents at End of Period	$ 73,700	$151,097
Supplemental Disclosure:		
Interest Paid	$ 18,943	$ 18,418
Interest Paid on Debt	$ 2,460	$ 1,295
Transfer of Loans to ORE	$ 689	$ 865
Income Tax Paid	$ 7,489	$ 3,486

CAPITAL CITY BANK GROUP, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(1) MANAGEMENT'S OPINION AND ACCOUNTING POLICIES

The consolidated financial statements included herein have been prepared by the Company, without audit, pursuant to the rules and regulations of S-X and S-K of the Securities and Exchange Commission. Certain information and footnote disclosures normally included in financial statements prepared in accordance with accounting principles generally accepted in the United States have been condensed or omitted pursuant to such rules and regulations. Prior year financial statements have been reformatted and/or amounts reclassified, as necessary, to conform with the current year presentation, including restatement to reflect the pooling of interest of Grady Holding Company and its subsidiaries.

In the opinion of management, the consolidated financial statements contain all adjustments, which are those of a recurring nature, and disclosures necessary to present fairly the financial position of the Company as of June 30, 2000 and December 31, 1999, the results of operations for the six month periods ended June 30, 2000 and 1999, and cash flows for the six month periods ended June 30, 2000 and 1999.

The Company and its subsidiaries follow accounting principles generally accepted in the United States and reporting practices applicable to the banking industry. The principles which materially affect its financial position, results of operations and cash flows are set forth in Notes to Consolidated Financial Statements which are included in the Company's 1999 Annual Report and Form 10-K.

(2) INVESTMENT SECURITIES

The carrying value and related market value of investment securities at June 30, 2000 and December 31, 1999 were as follows (dollars in thousands):

	June 30, 2000			
Available-For-Sale	Amortized Cost	Unrealized Gains	Unrealized Losses	Market Value
U. S. Treasury	$ 10,024	$ -	$ 98	$ 9,926

U. S. Government Agencies and Corporations	74,092	-	2,607	71,485
States and Political Subdivisions	95,141	22	2,243	92,920
Mortgage-Backed Securities	79,469	15	4,149	75,335
Other Securities	40,355	-	1,483	38,872
Total	$299,081	$37	$10,580	$288,538

	December 31, 1999			
Available-For-Sale	Amortized Cost	Unrealized Gains	Unrealized Losses	Market Value
U. S. Treasury	$ 20,047	$ 4	$ 70	$ 19,981
U. S. Government Agencies and Corporations	79,181	-	2,557	76,624
States and Political Subdivisions	104,312	74	1,895	102,491
Mortgage-Backed Securities	85,040	88	3,728	81,400
Other Securities	42,372	-	1,676	40,696
Total	$330,952	$166	$9,926	$321,192

(3) LOANS

The composition of the Company's loan portfolio at June 30, 2000 and December 31, 1999 was as follows (dollars in thousands):

	June 30, 2000	December 31, 1999
Commercial, Financial and Agricultural	$135,084	$ 98,894
Real Estate-Construction	67,730	62,166
Real Estate-Mortgage	219,024	214,036
Real Estate-Residential	433,390	383,536
Consumer	177,194	169,854
Loans, Net of Unearned Interest	$1,032,422	$928,486

(4) ALLOWANCE FOR LOAN LOSSES

An analysis of the changes in the allowance for loan losses for the six month period ended June 30, 2000 and 1999, is as follows (dollars in thousands):

	June 30,	
	2000	1999
Balance, Beginning of the Period	$ 9,929	$ 9,827
Provision for Loan Losses	1,560	1,320
Recoveries on Loans Previously Charged-Off	329	418
Loans Charged-Off	1,340	1,505
Balance, End of Period	$10,478	$10,060

Impaired loans are primarily defined as all nonaccruing loans for the loan categories which are included within the scope of SFAS 114. Selected information pertaining to impaired loans is depicted in the table below (dollars in thousands):

	June 30,			
	2000		1999	
Impaired Loans:	Balance	Valuation Allowance	Balance	Valuation Allowance
With Related Credit Allowance	$ -	$ -	$2,072	$194
Without Related Credit Allowance	2,052	-	518	-
Average Recorded Investment for the Period	2,176	*	3,592	*
Interest Income:				
Recognized	$ 63		$ 57	
Collected	$ 33		$ 46	

The Company recognizes income on impaired loans primarily on the cash basis. Any change in the present value of expected cash flows on impaired loans is recognized through the allowance for loan losses.

(5) DEPOSITS

The composition of the Company's interest bearing deposits at June 30, 2000 and December 31, 1999 was as follows (dollars in thousands):

	June 30, 2000	December 31, 1999
NOW Accounts	$187,383	$182,794
Money Market Accounts	156,374	157,825
Savings Deposits	106,083	105,498
Other Time Deposits	491,169	503,401
Total Interest Bearing Deposits	$941,009	$949,518

(6) ACCOUNTING PRONOUNCEMENTS

In June 1998, the Financial Accounting Standards Board "FASB" issued Statement of Financial Accounting Standards "SFAS" No. 133 "Accounting for Derivative Instruments and Hedging Activities" as amended. The statement establishes accounting and reporting standards for derivative instruments (including certain derivative instruments imbedded in other contracts). The statement is effective for fiscal years beginning after June 15, 2000. The adoption of this standard is not expected to have a material impact on reported results of operations of the Company.

(7) COMPREHENSIVE INCOME

Total comprehensive income is defined as net income and all other changes in equity which, for Capital City Bank Group, consists solely of changes in unrealized gains (losses) on available-for-sale securities. The Company reported total comprehensive income, net of tax, for the three and six month periods ended June 30, 2000 and 1999, was as follows (dollars in thousands):

</TABLE>
<TABLE>

	THREE MONTHS ENDED JUNE 30		SIX MONTHS ENDED JUNE 30	
	2000	1999	2000	1999
<S>	<C>	<C>	<C>	<C>
Net Income	$4,166	$2,895	$8,779	$6,560
Other Comprehensive Income, Net of Tax				
Unrealized Gains (Losses) on Securities:				
Unrealized Gains (Losses) on Securities During the Period	415	(3,493)	(429)	(4,466)
Less: Reclassification Adjustments for Gains Included in Net Income	-	-	2	-
Total Unrealized Gains (Losses) On Securities	415	(3,493)	(427)	(4,466)
Other Comprehensive Income, Net of Tax	$4,581	$ (598)	$8,352	$2,094

</TABLE>

The change in the three months ended June 30, 2000 represents a market value increase in available-for-sale securities, compared to a decrease in market value for the comparable period in 1999. For the six month periods ended June 30, 2000 and 1999, the change reflects a market value decrease.

(8) ACQUISITION OF GRADY HOLDING COMPANY

On May 7, 1999, the Company completed its acquisition of Grady Holding Company and its subsidiary, First National Bank of Grady County in Cairo, Georgia. FNBGC is a $114 million asset institution with offices in Cairo and Whigham, Georgia. The Company issued 21.50 shares for each of the 60,910 shares of FNBGC. The consolidated financial statements of the Company give effect to the merger which has been accounted for as a pooling-of-interests. Accordingly, financial statements for the prior periods have been restated to reflect the results of operations of these entities on a combined basis from the earliest period presented.

<TABLE>
QUARTERLY FINANCIAL DATA (UNAUDITED)
(Dollars in Thousands, Except Per Share Data)
<CAPTION>

	2000		1999				1998	
	Second	First	Fourth	Third	Second	First	Fourth	Third
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Summary of Operations:								
Interest Income	$ 26,889	$ 25,710	$ 25,366	$ 25,236	$ 24,816	$ 24,267	$ 22,904	$ 21,974
Interest Expense	11,070	10,176	10,171	10,287	10,476	10,313	9,224	8,673
Net Interest Income	15,819	15,534	15,195	14,949	14,340	13,954	13,680	13,301
Provision for Loan Loss	950	610	510	610	580	740	657	618
Net interest Income After Provision for Loan Loss	14,869	14,924	14,685	14,339	13,760	13,214	13,023	12,683
Noninterest Income	6,675	6,402	6,654	6,719	6,634	6,553	6,710	5,721
Merger Expense	751	-	10	74	1,277	-	115	
Noninterest Expense	14,503	14,352	14,462	14,522	15,040	14,442	13,600	12,540
Income Before Provision for Income Taxes	6,290	6,974	6,867	6,462	4,077	5,325	6,018	5,864
Provision for Income Taxes	2,124	2,361	2,548	2,089	1,182	1,660	2,146	2,057
Net Income	$ 4,166	$ 4,613	$ 4,319	$ 4,373	$ 2,895	$ 3,665	$ 3,872	$ 3,807
Net Interest Income (FTE)	$ 16,217	$ 15,962	$ 15,521	$ 15,435	$ 14,822	$ 14,420	$ 14,046	$ 13,640
Per Common Share:								
Net Income Basic	$ .41	$ .45	$ .42	$ .43	$ .28	$ .36	$ .39	$ .37
Net Income Diluted	.41	.45	.42	.43	.28	.36	.39	.37
Dividends Declared(1)	.1325	.1325	.1325	.12	.12	.18	.12	.11
Book Value	13.51	13.20	12.96	12.78	12.56	12.80	12.65	12.40
Market Price:								
High	20.50	23.00	25.00	30.00	25.00	27.63	31.00	33.13
Low	18.00	15.00	20.19	21.00	20.25	22.00	24.13	19.00
Close	19.50	19.63	21.50	22.75	25.00	23.31	27.63	29.13
Selected Average Balances:								
Total Assets	$1,454,098	$1,430,620	$1,446,815	$1,446,505	$1,452,215	$1,430,533	$1,257,934	$1,148,404
Earning Assets	1,303,633	1,277,894	1,280,746	1,297,481	1,304,093	1,282,679	1,131,933	1,038,981
Loans	989,695	938,351	915,194	892,161	878,976	850,161	834,315	819,755
Total Deposits	1,202,770	1,198,608	1,235,002	1,234,360	1,247,452	1,232,816	1,059,192	954,652
Total Shareowners' Equity	137,014	133,836	131,932	130,134	131,234	130,929	128,250	123,728
Common Equivalent Shares:								
Basic	10,196	10,195	10,179	10,179	10,172	10,170	10,158	10,158
Diluted	10,211	10,211	10,201	10,195	10,187	10,185	10,179	10,158
Ratios:								
ROA	1.15%	1.30%	1.18%	1.20%	.80%	1.04%	1.22%	1.32%
ROE	12.23%	13.86%	12.99%	13.33%	8.85%	11.35%	11.98%	12.20%
Net Interest Margin (FTE)	5.00%	5.02%	4.82%	4.73%	4.56%	4.56%	4.92%	5.21%
Efficiency Ratio	60.30%	60.91%	60.67%	62.30%	61.70%	65.46%	63.50%	63.33%

(1) First quarter 1999 dividend includes a one-time distribution paid to Grady Holding Company shareowners of approximately $563,000.

ITEM 2. MANAGEMENT'S DISCUSSION AND RESULTS OF OPERATIONS AND ANALYSIS OF FINANCIAL CONDITION

The following analysis reviews important factors affecting the financial condition and results of operations of Capital City Bank Group, Inc., for the periods shown below. The Company, has made, and may continue to make, various forward-looking statements with respect to financial and business matters that involve numerous assumptions, risks and uncertainties. The following is a list of factors, among others, that could cause actual results to differ materially from the forward-looking statements: general and local economic conditions, competition for the Company's customers from other banking and financial institutions, government legislation and regulation, changes in interest rates, the impact of rapid growth, significant changes in the loan portfolio composition, and other risks described in the Company's filings with the Securities and Exchange Commission, all of which are difficult to predict and many of which are beyond the control of the Company.

The following discussion sets forth the major factors that have affected the Company's results of operations and financial condition and should be read in conjunction with the accompanying consolidated financial statements. All prior period financial information has been restated to reflect the pooling-of-interests of Grady Holding Company and its subsidiaries. The year-to-date averages used in this report are based on daily balances for each respective period.

The Financial Review is divided into three subsections entitled Earnings Analysis, Financial Condition, and Liquidity and Capital Resources. Information therein should facilitate a better understanding of the major factors and trends which affect the Company's earnings performance and financial condition, and how the Company's performance during 2000 compares with prior years. Throughout this section, Capital City Bank Group, Inc., and its subsidiaries, collectively, are referred to as "CCBG" or the "Company." The two subsidiary banks are referred to as the "Capital City Bank" or "CCB", and "First National Bank of Grady County" or "FNBGC".

On March 30, 2000, the Company announced the authorization to repurchase 500,000 shares of the outstanding common stock. The purchases will be made in the open market or in privately negotiated transactions.

On May 7, 1999, the Company completed its acquisition of Grady Holding Company and its subsidiary, First National Bank of Grady County in Cairo, Georgia. FNBGC is a $114 million asset institution with offices in Cairo and Whigham, Georgia. The Company issued 21.50 shares for each of the 60,910 shares of FNBGC. The consolidated financial statements of the Company give effect to the merger which has been accounted for as a pooling-of-interests. Accordingly, financial statements for the prior periods have been restated to reflect the results of operations of these entities on a combined basis from the earliest period presented.

RESULTS OF OPERATIONS

Net Income

Earnings, including the effects of merger-related expenses and intangible amortization, for the three and six months ended June 30, 2000 were $4.2 million, or $0.41 per diluted share and $8.8 million, or $0.86 per diluted share. This compares to $2.9 million, or $0.28 per diluted share and $6.6 million, or $0.64 per diluted share in 1999. At June 30, 2000, merger-related expenses, net of taxes, totaled $476,000, or $0.05 per diluted share, versus $1.2 million, or $.12 per diluted share for the comparable period in 1999. Amortization of intangible assets, net of taxes, for the first six months in 2000 totaled $953,000. or $0.0910 per diluted share, compared to $945,000, or $.10 per diluted share in 1999.

In 2000, excluding merger-related expenses, net income for the three and six month periods ended June 30, 2000 increased $925,000, or 25.0%, and $1.9 million, or 25.5%, respectively, due primarily to revenue growth. Operating revenues (defined as taxable equivalent net interest income plus noninterest income) in 2000 grew $1.4 million, or 6.7%, and $2.8 million, or 6.7%, respectively, over the three and six month periods in 1999. This and other factors are discussed throughout the Financial Review. A condensed earnings summary is presented below.

	Three Months Ended June 30,		Six Months Ended June 30,	
	2000	1999	2000	1999
Interest and Dividend Income	$26,889	$24,816	$52,599	$49,084
Taxable Equivalent Adjustment(1)	398	482	826	949
Interest Income (FTE)	27,287	25,298	53,425	50,033
Interest Expense	11,070	10,476	21,246	20,790
Net Interest Income (FTE)	16,217	14,822	32,179	29,243
Provision for Loan Losses	950	580	1,560	1,320
Taxable Equivalent Adjustment	398	482	826	949
Net Int. Inc. After Provision	14,869	13,760	29,793	26,974
Noninterest Income	6,675	6,634	13,077	13,187
Merger Expense	751	1,277	751	1,277
Noninterest Expense	14,503	15,040	28,855	29,482
Income Before Income Taxes	6,290	4,077	13,264	9,402
Income Taxes	2,124	1,182	4,485	2,842
Net Income	$ 4,166	$ 2,895	$ 8,779	$ 6,560

Percent Change	43.94%	(27.58)%	33.83%	(13.87)%
Return on Average Assets(2)	1.15%	.80%	1.22%	.92%
Return on Average Equity(2)	12.23%	8.85%	13.04%	10.09%

(1) Computed using a statutory tax rate of 35%
(2) Annualized

Net Interest Income

Second quarter taxable equivalent net interest income increased $1.4 million, or 9.4%, over the comparable quarter in 1999. Taxable equivalent net interest income for the first half of 2000 increased $2.9 million or 10.0%, over the first half of 1999. The increase in both periods is attributable to a change in the mix of earning assets, primarily loans. The favorable impact of the shift in mix of earning assets was partially offset by increasing yields on interest bearing liabilities. Table I on page 17 provides a comparative analysis of the Company's average balances and interest rates.

For the three and six month periods ended June 30, 2000, taxable-equivalent interest income increased $2.0 million, or 7.9%, and $3.4 million, or 6.8%, respectively, over the comparable prior year periods. Loans which represent the Company's highest yielding asset, increased (on average) $99.4 million, or 11.5% and represented 74.7% of total earning assets for the six months ended June 30, 2000 versus 66.8% for the comparable period in 1999. Offsetting this increase was a decline in income from investment securities and funds sold. Rising interest rates and the favorable shift in mix contributed to a 52 basis point increase in the yield on earning assets which increased from 7.80% during the first six months of 1999 to 8.32% for the comparable period in 2000.

Interest expense for the three and six month periods ended June 30, 2000 increased $594,000, or 5.7%, and $456,000, or 2.2%, respectively, over the comparable prior year periods. The 12 basis point increase in the average rate is the result of rising interest rates and increased competition for deposits. Certificates of deposit, which generally represent a higher cost deposit product to the Company, decreased from 45.4% of average deposits in the first half of 1999 to 41.2% in 2000.

The Company's interest rate spread (defined as the average federal taxable equivalent yield on earning assets less the average rate paid on interest bearing liabilities) increased from 3.73% in the first half of 1999 to 4.13% in the comparable period of 2000 due to the higher yield on earning assets. The Company's net interest margin percentage (defined as taxable-equivalent net interest income divided by average earning assets) was 4.56% in the first half of 1999, versus 5.01% in the first half of 2000. The increase in margin represents the higher yield on earning assets resulting from the favorable shift in the mix of earning assets.

Provision for Loan Losses

The provision for loan losses was $950,000 and $1.6 million, respectively, for the three and six month periods ended June 30, 2000, compared to $580,000 and $1.3 million for the comparable periods in 1999. Net charge-offs were down slightly from the first half of 1999, and remain at low levels relative to the size of the loan portfolio. The higher provision reflects the significant increase in the loan portfolio during the first half of 2000. Nonperforming loans increased $248,000, or 8.3%, during the first six months of 2000. The Company's nonperforming asset ratio increased from .42% at year-end to .43% at June 30, 2000. As compared to year-end, the reserve for loan losses increased to $10.5 million, and represented 1.01% of total loans versus 1.07% at the prior year-end.

For a discussion of the Company's nonperforming loans, see the section entitled "Financial Condition."

Based on current economic conditions, the low level of nonperforming loans and net charge-offs, it is management's opinion that the reserve for loan losses as of June 30, 2000, is sufficient to provide for losses inherent in the portfolio as of that date.

Charge-off activity for the respective periods is set forth below.

	Three Months Ended June 30,		Six Months Ended June 30,	
	2000	1999	2000	1999

Net Charge-Offs	$698,000	$728,000	$1,011,000	$1,087,000
Net Charge-Offs (Annualized) as a percent of Average Loans Outstanding, Net of Unearned Interest	.28%	.33%	.21%	.25%

Noninterest Income

Noninterest income increased $41,000, or 0.6%, in the second quarter of 2000 versus the comparable quarter for 1999, and decreased $110,000, or 0.8%, for the six months ended June 30, 2000 versus the comparable period for 1999. During both periods, trust fees and other income posted higher revenues, while service charges and data processing revenues declined.

Service charges on deposit accounts decreased $141,000, or 5.7%, and $250,000, or 5.1%, respectively, over the comparable three and six month periods for 1999. Service charge revenues in any one year are dependent on the number of accounts, primarily transaction accounts, and the level of activity subject to service charges. The decrease in the first half on 2000 compared to 1999, reflects higher compensating balances and a decline in the number of transaction accounts.

Data processing revenues decreased $97,000, or 13.0%, and $165,000, or 11.0%, respectively, over the comparable three and six month periods in 1999. The decrease reflects lower processing revenues associated with government agencies.

Revenue from trust activities increased $161,000, or 36.7%, compared to the second quarter of 1999, and increased $298,000, or 31.0%, over the comparable six month period in 1999. The increase in revenues during the first half is attributable to growth in managed assets. At June 30, 2000, assets under management totaled $320.7 million compared to 292.3 million at June 30, 1999.

Other income increased $118,000, or 3.9%, and $5,000, or 0.1%, respectively, for the three and six month periods ended June 30, 2000 over the comparable prior year periods. The increase is partially attributable to higher credit card merchant fees of $214,000 and interchange commissions of $287,000. Gains on the sale of residential real estate loans decreased $501,000, attributable to the higher interest rate environment, resulting in fewer fixed rate loans being originated and sold in the secondary market.

Noninterest income as a percent of average assets was 1.82% and 1.84%, respectively, for the first half of 2000 and 1999.

Noninterest Expense

Noninterest expense decreased $1.1 million, or 6.5%, and 1.2 million, or 3.7%, respectively, over the comparable three and six month periods in 1999. The decrease primarily reflects lower merger-related expense and initiatives undertaken bt management to streamline operating costs.

Compensation expense decreased $121,000, or 1.6%, and $42,000, or 0.3%, respectively, over the comparable three and six month periods of 1999, reflecting a reduction in total salaries. For the comparable first half periods in 2000 and 1999, FTE's decreased by 6 associates.

Occupancy expense, including premises, furniture, fixtures and equipment increased $87,000, or 3.5%, and $140,000, or 2.8%, respectively, over the comparable three and six month periods in 1999. Depreciation expense, utilities and property taxes increased $217,000, $14,000 and $25,000, respectively, for the comparable six month periods. These increases were partially offset by a decline in maintenance and repairs costs of $115,000, net premises rental of $30,000, and building insurance of $16,000.

Merger expense of $751,000 for the three and six month periods ended June 30, 2000, decreased $526,000 from the comparable periods in 1999. Costs attributable to the acquisition of Grady Holding Company and its subsidiaries were recognized in the second quarter of both years.

Other noninterest expense (excluding merger related costs) decreased $504,000, or 10.2%, and $726,000, or 7.7%, respectively, over the comparable three and six month periods in 1999. The decrease is primarily due to a reduction in telephone, postage, other losses and the elimination of the Florida intangible tax. The decline in telephone costs is attributable to the completion of the wide-area network.

Annualized net noninterest expense (noninterest income minus noninterest expense, net of intangibles and merger expense) as a percent of average assets was 2.00% in the first half of 2000 versus 2.09% for the first half of 1999. The Company's efficiency ratio (noninterest expense, net of intangibles and merger expense, expressed as a percent of the sum of taxable-equivalent net interest income plus noninterest income) was 60.60% in the first half of 2000 compared to 66.17% for the comparable period in 1999. The increase in the efficiency ratio reflects rising costs as noted above.

Income Taxes

The provision for income taxes increased $942,000, or 79.7%, during the second quarter and $1.6 million, or 57.8%, during the first six months of 2000, relative to the comparable prior year periods. The Company's effective tax rate for the first half of 2000 was 33.8% versus 30.2% for the comparable period in 1999. The increase in the provision and the effective tax rate is attributable to higher taxable income and a change in how state taxes are assessed.

Prior to 2000, intangible taxes paid to the State of Florida (recorded as noninterest expense on the Company's books) qualified as an offset or credit against the Company's state tax liability. In 2000, the State's intangible tax on banks was eliminated. While this did not materially change the total amount of taxes paid to the State, it does result in the full amount being reflected in the provision for income taxes.

FINANCIAL CONDITION

The Company's average assets were $1.4 billion for the first six months of 2000 and 1999. Average earning assets were $1.3 billion for the six months ended June 30, 2000, constant with the comparable period in 1999. The mix of earning assets shifted as loan growth accelerated and was primarily funded by a reduction in investment securities and funds sold. Table I on Page 17 presents average balances for the three and six month periods ended June 30, 2000 and 1999.

Average loans increased $99.4 million, or 11.5%, over the comparable period in 1999. Price and product competition remains strong in all markets. Loan growth has occurred in all categories, with the most significant increase in real estate. Loans which represent the Company's highest yielding asset, represented 74.7% of total earning assets for the six months ended June 30, 2000 versus 66.8% for the comparable period in 1999.

The investment portfolio is a significant component of the Company's operations and, as such, it functions as a key element of liquidity and asset/liability management. As of June 30, 2000, the average investment portfolio decreased $36.7 million, or 10.8%, from the comparable period in 1999. The decrease in the investment portfolio was used to fund the growth in loans. Securities in the available-for-sale portfolio are recorded at fair value and unrealized gains and losses associated with these securities are recorded, net of tax, as a separate component of shareowners' equity. At June 30, 2000, shareowners' equity included an accumulated other comprehensive loss of $6.6 million compared to a loss of $6.2 million at December 31, 1999. The decrease in value reflects an increase in interest rates during the first half of 2000.

At June 30, 2000, the Company's nonperforming loans were $3.2 million versus $3.0 million at year-end 1999. As a percent of nonperforming loans, the allowance for loan losses represented 324% at June 30, 2000 versus 332% at December 31, 1999 and 220% at June 30, 1999, respectively. Nonperforming loans include nonaccruing and restructured loans. Other real estate, which includes property acquired either through foreclosure, or by receiving a deed in lieu of foreclosure, was $1.2 million at June 30, 2000, compared to $934,000 at December 31, 1999, and $1.6 million at June 30, 1999. The ratio of nonperforming assets as a percent of loans plus other real estate was .43% at June 30, 2000, compared to .42% at December 31, 1999, and .69% at June 30, 1999.

Average deposits decreased 3.2% from the $1.24 billion for the first half of 1999, to $1.20 billion for the first half of 2000. The decrease in deposits is attributable to the decline in certificates of deposits, partially reflecting maturities of high yielding, promotional certificates. This decline was partially offset by increases in money market and NOW accounts. The Company continues to experience a notable increase in competition for deposits, in terms of both rate and product.

The ratio of average noninterest bearing deposits to total deposits was 22.6% for the first half of 2000 compared to 21.3% for the first half of 1999. For the same periods, the ratio of average interest bearing liabilities to average earning assets was 78.9% and 79.7%, respectively.

LIQUIDITY AND CAPITAL RESOURCES

Liquidity, for a financial institution, is the availability of funds to meet increased loan demand and/or excessive deposit withdrawals. Management has implemented a financial structure that provides ready access to sufficient liquid funds to meet normal transaction requirements, take advantage of investment opportunities and cover unforeseen liquidity demands. In addition to core deposits, sources of funds available to meet liquidity demands for the subsidiary banks include federal funds sold, near-term loan maturities, securities held in the available-for-sale portfolio, and the ability to purchase federal funds through established lines of credit with correspondent banks. Additionally, the parent company maintains a $25 million revolving line of credit. As of June 30, 2000 there was $3.0 million outstanding under this facility. The Company did not reduce the outstanding principal on the line of credit during the first half of 2000.

The Company's equity capital was $137.9 million as of June 30, 2000, compared to $132.2 million as of December 31, 1999. Management continues to monitor its capital position in relation to its level of assets with the objective of maintaining a "well capitalized" position. The leverage ratio was 8.16% at June 30, 2000 versus 7.92% at December 31, 1999. Further, the Company's risk-adjusted capital ratio of 11.56% significantly exceeds the 8.0% minimum requirement under the risk-based regulatory guidelines.

During the first six months of 2000, shareowners' equity increased $5.7 million, or 8.7%, on an annualized basis. Growth in equity during the first half was positively impacted by net income of $8.8 million and issuance of common stock of $79,000. Equity was reduced by an increase in the net unrealized loss on available-for-sale securities of $429,000 and dividends paid during the first quarter of $2.7 million, or $.265 per share.

State and federal regulations as well as the Company's long-term debt agreement place certain restrictions on the payment of dividends by both the Company and its Group banks. At June 30, 2000, these regulations and covenants did not impair the Company's (or its subsidiary's) ability to declare and pay dividends or to meet other existing obligations.

The Company's common stock had a book value of $13.51 per share at June 30, 2000 compared to $12.96 at December 31, 1999. On March 30, 2000, the Company announced the authorization to repurchase 500,000 shares of its outstanding common stock. The purchases will be made in the open market or in privately negotiated transactions. During the second quarter, 17,000 shares have been repurchased.

<APGE>

YEAR 2000 COMPLIANCE

The YEAR 2000 issue created challenges with respect to the automated systems used by financial institutions and other companies. Many programs and systems were not able to recognize the year 2000, or that the new millennium is a leap year. The problem was not limited to computer systems. YEAR 2000 issues could have potentially affected every system that had an embedded microchip containing this flaw.

Costs directly related to YEAR 2000 issues were $780,000 from 1998 to 2000, of which approximately 100% had been spent as of December 31, 1999. Approximately 75% of the total spending represented costs to modify existing systems. Costs incurred by the Company prior to 1998 were immaterial. This expense does not reflect any significant YEAR 2000 related costs incurred on behalf of the Company's vendors, suppliers, customers or other third parties.

Contingency plans for YEAR 2000 related interruptions were developed and included, but were not limited to, the development of emergency backup and recovery procedures, remediation of existing systems parallel with installation of new systems, replacing electronic applications with manual processes, and identification of alternate suppliers.

As of June 30, 2000, the Company experienced no known Year 2000 problems that were material.

</TABLE>
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TABLE I

AVERAGE BALANCES & INTEREST RATES
(Taxable Equivalent Basis - Dollars in Thousands)

<CAPTION>

	FOR THREE MONTHS ENDED JUNE 30, 2000			1999		
	Balance	Interest	Rate	Balance	Interest	Rate

<S>	<C>	<C>	<C>	<C>	<C>	<C>
ASSETS						
Loans, Net of Unearned Interest(1)	$ 989,695	$22,631	9.20%	$ 878,976	$19,455	8.88%
Taxable Investment Securities	198,511	2,946	5.97%	232,585	3,278	5.65%
Tax-Exempt Investment Securities(2)	93,813	1,368	5.83%	101,991	1,498	5.89%
Funds Sold	21,614	342	6.36%	90,541	1,067	4.73%
Total Earning Assets	1,303,633	27,287	8.42%	1,304,093	25,298	7.78%
Cash & Due From Banks	63,059			63,430		
Allowance for Loan Losses	(10,442)			(10,229)		
Other Assets	97,848			94,921		
TOTAL ASSETS	$1,454,098			$1,452,215		
LIABILITIES						
NOW Accounts	$ 170,322	$ 1,025	2.42%	$ 151,844	$ 844	2.23%
Money Market Accounts	160,356	1,634	4.10%	154,690	1,404	3.64%
Savings Accounts	105,663	584	2.22%	115,316	598	2.08%
Other Time Deposits	491,178	6,404	5.24%	560,804	6,930	4.96%
Total Int. Bearing Deposits	927,519	9,647	4.18%	982,654	9,776	3.99%
Short-Term Borrowings	83,579	1,205	5.80%	40,151	399	3.99%
Long-Term Debt	13,970	218	6.28%	18,424	301	6.55%
Total Interest Bearing Liabilities	1,025,068	11,070	4.34%	1,041,229	10,476	4.04%
Noninterest Bearing Deposits	275,251			264,798		
Other Liabilities	16,765			14,954		
TOTAL LIABILITIES	1,317,084			1,320,981		
SHAREOWNERS' EQUITY						
Common Stock	102			101		
Surplus	9,400			8,801		
Other Comprehensive Income	(7,318)			(1,044)		
Retained Earnings	134,830			123,376		
TOTAL SHAREOWNERS' EQUITY	137,014			131,234		
TOTAL LIABILITIES & EQUITY	$1,454,098			$1,452,215		
Interest Rate Spread			4.08%			3.74%
Net Interest Income		$16,217			$14,822	
Net Interest Margin			5.00%			4.56%

	FOR SIX MONTHS ENDED JUNE 30, 2000			1999		
	Balance	Interest	Rate	Balance	Interest	Rate
ASSETS						
Loans, Net uf Unearned Interest(1)	$ 964,023	$43,792	9.14%	$ 964,648	$38,289	8.93%
Taxable Investment Securities	205,823	6,066	5.93%	237,428	6,697	5.69%
Tax-Exempt Investment Securities(2)	96,407	2,835	5.84%	101,548	2,955	5.87%
Funds Sold	24,511	732	6.01%	89,821	2,092	4.70%
Total Earning Assets	1,290,754	53,425	8.32%	1,293,446	50,033	7.80%
Cash & Due From Banks	64,192			63,731		
Allowance for Loan Losses	(10,263)			(10,143)		
Other Assets	97,666			94,400		
TOTAL ASSETS	$1,442,359			$1,441,434		
LIABILITIES						
NOW Accounts	$ 169,092	$ 1,973	2.35%	$ 148,491	$ 1,507	2.05%
Money Market Accounts	161,242	3,226	4.02%	149,025	2,723	3.68%
Savings Accounts	104,740	1,120	2.15%	115,430	1,175	2.05%
Other Time Deposits	494,237	12,503	5.09%	562,734	14,043	5.03%
Total Int. Bearing Deposits	929,311	18,822	4.07%	975,680	19,448	4.02%
Short-Term Borrowings	75,540	1,989	5.29%	36,706	731	4.02%
Long-Term Debt	14,069	435	6.22%	18,627	611	6.61%
Total Interest Bearing Libilities	1,018,920	21,246	4.19%	1,031,013	20,790	4.07%
Noninterest Bearing Deposits	271,377			264,494		
Other Liabilities	16,637			14,845		
TOATAL LIABILITIES	1,306,934			1,310,352		

SHAREOWNERS' EQUITY						
Common Stock	102			101		
Surplus	9,358			8,750		
Other Comprehensive Income	(7,127)			(215)		
Retained Earnings	133,092			122,446		
TOTAL SHAREOWNERS' EQUITY	135,425			131,082		
TOTAL LIABILITIES & EQUITY	$1,442,359			$1,441,434		
Interest Rate Spread			4.13%			3.73%
Net Interest Income		$32,179			$29,243	
Net Interest Margin			5.01%			4.56%

(1) Average balances include nonaccrual loans. Interest income includes fees on loans of approximately $1.0 million and $2.0 million, for the three and six months ended June 30, 2000, versus $847,000 and $1.6 million, for the comparable periods ended June 30, 1999.
(2) Interest income includes the effects of taxable equivalent adjustments using a 35% tax rate.

Item 3. Quantitative and Qualitative Disclosure for Market Risk

Overview

Market risk management arises from changes in interest rates, exchange rates, commodity prices and equity prices. The Company has risk management policies to monitor and limit exposure to market risk. Capital City Bank Group does not actively participate in exchange rates, commodities or equities. In asset and liability management activities, policies are in place that are designed to minimize structural interest rate risk.

Interest Rate Risk Management

The normal course of business activity exposes Capital City Bank Group to interest rate risk. Fluctuations in interest rates may result in changes in the fair market value of the Company's financial instruments, cash flows and net interest income. Capital City Bank Group's asset/liability management process manages the Company's interest rate risk.

The financial assets and liabilities of the Company are classified as other-than-trading. An analysis of the other-than-trading financial components, including the fair values, are presented in Table II on page 19. This table presents the Company's consolidated interest rate sensitivity position as of June 30, 2000 based upon certain assumptions as set-forth in the notes to the Table. The objective of interest rate sensitivity analysis is to measure the impact on the Company's net interest income due to fluctuations in interest rates. The asset and liability fair values presented in Table II may not necessarily be indicative of the Company's interest rate sensitivity over an extended period of time.

The Company is currently liability sensitive which generally indicates that in a period of rising interest rates the net interest margin will be adversely impacted as the velocity and/or volume of liabilities being repriced exceeds assets. However, as general interest rates rise or fall, other factors such as current market conditions and competition may impact how the Company responds to changing rates and thus impact the magnitude of change in net interest income.

</TABLE>
<TABLE>

Table II
FINANCIAL ASSETS AND LIABILITIES MARKET RISK ANALYSIS
(Dollars in Thousands)

<CAPTION>

Other Than Trading Portfolio	June 30, 2000							
	Year 1	Year 2	Year 3	Year 4	Year 5	Beyond	Total	Fair Value
<S>	<C>	<C>	<C>	<C>	<C>			

Loans								
Fixed Rate	$101,240	$ 32,137	$ 42,147	$ 42,996	$ 40,688	$ 85,587	$ 344,795	$ 346,414
Average Interest Rate	9.76%	9.97%	8.35%	8.62%	8.88%	8.04%	9.24%	
Floating Rate(2)	423,682	40,119	47,750	41,128	50,698	84,250	687,627	690,855
Average Interest Rate	9.42%	8.13%	8.52%	7.95%	8.27%	7.09%	8.80%	
Investment Securities(3)								
Fixed Rate	78,713	42,773	25,837	25,681	24,888	82,145	280,037	280,037
Average Interest Rate	5.87%	5.76%	5.23%	5.76%	5.83%	6.71%	6.02%	
Floating Rate	-	-	7,997	-	-	504	8,501	8,501
Average Interest Rate	-	-	6.88%	-	-	6.29%	6.84%	
Other Earning Assets								
Fixed Rates	-	-	-	-	-	-	-	-
Average Interest Rates	-	-	-	-	-	-	-	
Floating Rate	3,371	-	-	-	-	-	3,371	3,371
Average Interest Rates	7.52%	-	-	-	-	-	7.52%	
Total Financial Assets	$607,006	$115,029	$123,731	$109,805	$116,274	$252,486	$1,324,331	$1,329,178
Average Interest Rates	9.01%	7.76%	7.67%	7.70%	7.96%	7.29%	8.31%	
Deposits(4)								
Fixed Rate Deposits	$442,205	$ 33,622	$ 9,687	$ 3,419	$ 2,221	$ 15	$ 491,169	$ 489,971
Average Interest Rates	5.16%	5.69%	5.01%	5.04%	4.94%	4.79%	5.19%	
Floating Rate Deposits	449,840	-	-	-	-	-	449,840	449,840
Average Interest Rates	2.88%	-	-	-	-	-	2.88%	
Other Interest Bearing Liabilities								
Fixed Rate Debt	794	703	718	731	747	7,165	10,858	11,551
Average Interest Rate	6.09%	6.19%	6.18%	6.18%	6.17%	6.07%	6.10%	
Floating Rate Debt	83,957	-	-	-	-	-	83,957	89,314
Average Interest Rate	6.69%	-	-	-	-	-	6.69%	
Total Financial Liabilities	$976,796	$ 34,325	$ 10,405	$ 4,150	$ 2,968	$ 7,180	$1,035,824	$1,040,676
Average interest Rate	4.24%	5.70%	5.09%	5.24%	5.25%	6.07%	4.32%	

(1) Based upon expected cashflows, unless otherwise indicated.
(2) Based upon a combination of expected maturities and repricing opportunities.
(3) Based upon contractual maturity, except for callable and floating rate securities, which are based on expected maturity and weighted average life, respectively.
(4) Savings, NOW and money market accounts can be repriced at any time, therefore, all such balances are included as floating rates deposits in 2000. Other time deposit balances are classified according to maturity.

</TABLE>

PART II. OTHER INFORMATION

Items 1-3.
- ----------
Not applicable

Item 4. Submission of Matters to a Vote of Security Holders
- ---
The Annual Meeting of Shareholders of Capital City Bank Group, Inc. was held on April 25, 2000. Proxies for the meeting were solicited pursuant to Regulation 14A under the Securities Exchange Act of 1934, and there was no solicitation in opposition to management's solicitations. The following summarizes all matters voted upon at this meeting.

1. The following directors were elected for terms expiring as noted. These individuals served on the Board of Directors prior to the Annual Meeting. The number of votes cast were as follows:

For terms to expire at the 2003 annual meeting:	For	Against/ Withheld	Abstentions/ Broker Non-Votes
DuBose Ausley	8,675,306	4,179	-
John K. Humphress	8,675,692	3,793	-

2. The shareowners ratified the selection of Arthur Andersen LLP as the independent auditors for the Company for 2000. The number of votes cast were as follows:

For	Against/ Withheld	Abstentions/ Broker Non-Votes

8,678,308	1,143	34

Item 5. Other Information

Not Applicable

Item 6. Exhibits and Reports on Form 8-K

(A) Exhibits

Not applicable

(B) Reports on Form 8-K

Capital City Bank Group, Inc., filed no Form 8-K during the second quarter 2000.

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 Chief Financial Officer hereunto duly authorized.

CAPITAL CITY BANK GROUP, INC.
(Registrant)

J. Kimbrough Davis
Executive Vice President and
Chief Financial Officer
Date: August , 2000

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