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:
September 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 office)	(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 October 31, 2000, there were 10,192,335 shares of the Registrant's Common Stock, $.01 par value, outstanding.

CAPITAL CITY BANK GROUP, INC.

FORM 10-Q I N D E X

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PART I. FINANCIAL INFORMATION
ITEM 1. CONSOLIDATED FINANCIAL STATEMENTS

<TABLE>

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

<CAPTION>

	THREE MONTHS ENDED SEPTEMBER 30, 2000	THREE MONTHS ENDED SEPTEMBER 30, 1999	NINE MONTHS ENDED SEPTEMBER 30, 2000	NINE MONTHS ENDED SEPTEMBER 30, 1999
<S>	<C>	<C>	<C>	<C>
INTEREST INCOME				
Interest and Fees on Loans	$24,061	$19,912	$67,765	$58,052
Investment Securities:				
U.S. Treasury	143	343	552	1,100
U.S. Gov. Agencies/Corp.	2,114	2,317	6,575	7,002
States and Political Subdivisions	981	1,099	3,079	3,253
Other Securities	581	614	1,777	1,870
Funds Sold	138	950	870	3,042
Total Interest Income	28,018	25,236	80,618	74,319
INTEREST EXPENSE				
Deposits	10,452	9,495	29,274	28,942
Short-Term Borrowings	1,391	513	3,380	1,244
Long-Term Debt	196	279	632	890
Total Interest Expense	12,039	10,287	33,286	31,076
Net Interest Income	15,979	14,949	47,332	43,243
Provision for Loan Losses	735	610	2,295	1,930
Net Interest Income After Provision for Loan Losses	15,244	14,339	45,037	41,313
NONINTEREST INCOME				
Service Charges on Deposit Accounts	2,366	2,572	7,017	7,473
Data Processing	630	690	1,960	2,184
Income from Fiduciary Activities	525	560	1,785	1,522
Securities Transactions	-	-	2	-
Other	3,125	2,897	8,959	8,727
Total Noninterest Income	6,646	6,719	19,723	19,906
NONINTEREST EXPENSE				
Salaries and Associate Benefits	7,565	7,347	22,605	22,429
Occupancy, Net	1,169	1,169	3,377	3,317
Furniture and Equipment	1,484	1,368	4,355	4,159
Merger Expenses	(2)	74	749	1,351
Other	4,466	4,638	13,202	14,099
Total Noninterest Expense	14,682	14,596	44,288	45,355
Income Before Income Tax	7,208	6,462	20,472	15,864
Income Tax Expense	2,487	2,089	6,971	4,931
NET INCOME	$ 4,721	$ 4,373	$13,501	$10,933
Net Income Per Basic Share	$ .46	$ .43	$ 1.32	$ 1.07
Net Income Per Diluted Share	$ .46	$ .43	$ 1.32	$ 1.07
Cash Dividends Per Share(1)	$ .1325	$ .12	$ .3975	$ .42
Average Basic Shares Outstanding	10,192,009	10,179,138	10,194,294	10,173,490
Average Diluted Shares Outstanding	10,207,540	10,194,669	10,209,825	10,189,021

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

</TABLE>

CAPITAL CITY BANK GROUP, INC.
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

AS OF SEPTEMBER 30, 2000 AND DECEMBER 31, 1999
(Dollars In Thousands, Except Per Share Amounts)

	September 30, 2000 (Unaudited)	December 31, 1999 (Audited)
ASSETS		
Cash and Due From Banks	$ 60,774	$ 79,454
Funds Sold	3,809	13,618
Investment Securities, Available-for-Sale	282,446	321,192
Loans, Net of Unearned Interest	1,060,369	928,486
Allowance for Loan Losses	(10,653)	(9,929)
Loans, Net	1,049,716	918,557
Premises and Equipment, Net	36,827	37,834
Intangibles	22,994	25,149
Other Assets	35,570	34,716
Total Assets	$1,492,136	$1,430,520
LIABILITIES		
Deposits		
Noninterest Bearing Deposits	$ 287,295	$ 253,140
Interest Bearing Deposits	942,665	949,518
Total Deposits	1,229,960	1,202,658
Short-Term Borrowings	88,633	66,275
Long-Term Debt	11,408	14,258
Other Liabilities	18,443	15,113
Total Liabilities	1,348,444	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; 10,192,332 shares outstanding at September 30, 2000 and 10,190,069 outstanding at December 31, 1999	102	102
Additional Paid In Capital	9,363	9,249
Retained Earnings	138,503	129,055
Net Unrealized Gain on Available-for-Sale Securities	(4,276)	(6,190)
Total Shareowners' Equity	143,692	132,216
Total Liabilities and Shareowners' Equity	$1,492,136	$1,430,520

CAPITAL CITY BANK GROUP, INC.
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE NINE MONTH PERIODS ENDED SEPTEMBER 30
(Dollars In Thousands)

	2000 (Unaudited)	1999 (Unaudited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Net Income	$ 13,501	$ 10,933
Adjustments to Reconcile Net Income to Cash Provided by Operating Activities:		
Provision for Loan Losses	2,295	1,930
Depreciation	3,004	2,690
Net Securities Amortization	1,034	1,040
Amortization of Intangible Assets	2,136	2,084
Gain on Sales of Investment Securities	(2)	-
Non-Cash Compensation	76	234
Net Increase in Interest Receivable	(1,096)	(1,139)
Net (Increase) Decrease in Other Assets	(837)	827
Net Increase (Decrease) in Other Liabilities	3,331	383
Net Cash Provided by Operating Activities	23,442	18,990
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from Payments/Maturities of		

Investment Securities Available-for-Sale	41,217	88,976
Purchase of Investment Securities Available-for-Sale	(492)	(57,646)
Net Increase in Loans	(133,454)	(57,466)
Purchase of Premises & Equipment	(2,061)	(3,725)
Sales of Premises & Equipment	65	152
Net Cash Used in Investing Activities	(94,725)	(29,709)
CASH FLOWS FROM FINANCING ACTIVITIES		
Net (Decrease) Increase in Deposits	27,302	(30,213)
Net Increase (Decrease) in Short-Term Borrowings	22,357	27,309
Borrowing from Long-Term Debt	928	2,262
Repayment of Long-Term Debt	(3,778)	(6,560)
Dividends Paid	(4,053)	(4,369)
Issuance of Common Stock	38	218
Net Cash Provided by (Used in) Financing Activities	42,794	(11,353)
Net (Decrease) Increase in Cash and Cash Equivalents	(28,489)	(22,072)
Cash and Cash Equivalents at Beginning of Period	93,072	141,023
Cash and Cash Equivalents at End of Period	$ 64,583	$118,951
Supplemental Disclosure:		
Interest Paid on Deposits	$ 30,066	$ 28,678
Interest Paid on Debt	$ 4,159	$ 2,179
Transfer of Loans to ORE	$ 818	$ 1,375
Income Taxes Paid	$ 8,718	$ 5,536

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-interests 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 September 30, 2000 and December 31, 1999, the results of operations for the three and nine month periods ended September 30, 2000 and 1999, and cash flows for the nine month periods ended September 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 September 30, 2000 and December 31, 1999 were as follows (dollars in thousands):

	September 30, 2000			
Available-For-Sale	Amortized Cost	Unrealized Gains	Unrealized Losses	Market Value
U.S. Treasury	$ 10,020	$ -	$ 48	$ 9,972
U.S. Government Agencies and Corporations	72,061	2	1,617	70,446
States and Political				

Subdivisions	90,490	60	1,441	89,109
Mortgage Backed Securities	76,419	60	2,823	73,656
Other Securities	40,207	-	944	39,263
Total	$289,197	$122	$6,873	$282,446

	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 September 30, 2000 and December 31, 1999 was as follows (dollars in thousands):

	September 30, 2000	December 31, 1999
Commercial, Financial and Agricultural	$ 130,121	$100,228
Real Estate-Construction	72,573	62,166
Real Estate-Mortgage	225,508	214,036
Real Estate - Residential	452,718	383,536
Consumer	179,449	168,520
Loans, Net of Unearned Interest	$1,060,369	$928,486

(4) ALLOWANCE FOR LOAN LOSSES

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

	September 30, 2000	September 30,1999
Balance, Beginning of the Period	$ 9,929	$ 9,827
Provision for Loan Losses	2,295	1,930
Recoveries on Loans Previously Charged-Off	524	556
Loans Charged-Off	(2,095)	(2,278)
Balance, End of Period	$10,653	$10,035

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):

	September 30,			
	2000		1999	
Impaired Loans:	Balance	Valuation Allowance	Balance	Valuation Allowance
With Related Credit Allowance	$ -	$-	$ 120	$10
Without Related Credit Allowance	1,522	-	276	-
Average Recorded Investment for the Period	1,866	N/A	1,986	N/A
Interest Income:				
Recognized	$ 72		$ 70	
Collected	$ 72		$ 55	

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

(5) DEPOSITS

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

	September 30, 2000	December 31, 1999
NOW Accounts	$177,708	$182,794
Money Market Accounts	158,644	157,825
Savings Deposits	105,455	105,498
Other Time Deposits	500,858	503,401
Total Interest Bearing Deposits	$942,665	$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". 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 nine month periods ended September 30, 2000 and 1999, as follows (dollars in thousands):
<TABLE>

	THREE MONTHS ENDED SEPTEMBER 30		NINE MONTHS ENDED SEPTEMBER 30	
	2000	1999	2000	1999
<S>	<C>	<C>	<C>	<C>
Net Income	$4,721	$4,373	$13,501	$10,933
Other Comprehensive Income, Net of Tax				
Unrealized Gains (Losses) on Securities:				
Unrealized (Losses) Gains on Securities Arising During the Period	2,342	(1,119)	1,914	(5,585)
Less: Reclassification Adjustments for Gains (Losses) Included in Net Income	-	-	2	-
Total Unrealized Gains (Losses) On Securities , Net of Tax	2,342	(1,119)	1,916	(5,585)
Total Comprehensive Income, Net of Tax	$7,063	$3,254	$15,417	$ 5,348

</TABLE>

These changes reflect a market value increase in available-for-sale securities for the three and nine months ended September 30, 2000, and a market value decrease for the three and nine months ended September 30, 1999.

(8) ACQUISITIONS

On October 3, 2000, the Company entered into a definitive purchase and assumption agreement with First Union National Bank ("First Union") to acquire five of First Union's branch offices which includes loans and deposits. The transaction will create approximately $13 million in intangible assets. The Company agreed to purchase approximately $26 million in loans and assume deposits of approximately $109 million. The transaction will be consummated during the first quarter of 2001.

On September 26, 2000, the Company entered into a definitive agreement to acquire First Bankshares of West Point, Inc. and its subsidiary First National Bank of West Point. First National Bank of West Point is a $155 million financial institution with offices located in West Point, Georgia, and two offices in the Greater Valley area of Alabama. The Company will issue 3.6419 shares and $17.75 in cash for each of the 192,481 shares of First Bankshares of West Point, Inc. The transaction will close in the first quarter of 2001 and will be accounted for as a purchase.

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
	Third	Second	First	Fourth	Third	Second	First	Fourth
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Summary of Operations:								
Interest Income	$ 28,018	$ 26,889	$ 25,710	$ 25,366	$ 25,236	$ 24,816	$ 24,267	$ 22,904
Interest Expense	12,039	11,070	10,176	10,171	10,287	10,476	10,313	9,224
Net Interest Income	15,979	15,819	15,534	15,195	14,949	14,340	13,954	13,680
Provision for Loan Loss	735	950	610	510	610	580	740	657
Net interest Income After Provision for Loan Loss	15,244	14,869	14,924	14,685	14,339	13,760	13,214	13,023
Noninterest Income	6,646	6,675	6,402	6,654	6,719	6,634	6,553	6,710
Merger Expense	(2)	751	-	10	74	1,277	-	115
Noninterest Expense	14,684	14,503	14,352	14,462	14,522	15,040	14,442	13,600
Income Before Provision for Income Taxes	7,208	6,290	6,974	6,867	6,462	4,077	5,325	6,018
Provision for Income Taxes	2,487	2,123	2,361	2,548	2,089	1,182	1,660	2,146
Net Income	$ 4,721	$ 4,167	$ 4,613	$ 4,319	$ 4,373	$ 2,895	$ 3,665	$ 3,872
Net Interest Income (FTE)	$ 16,364	$ 16,217	$ 15,962	$ 15,521	$ 15,435	$ 14,822	$ 14,420	$ 14,046
Per Common Share:								
Net Income Basic	$ .46	$ .41	$ .45	$ .42	$ .43	$ .28	$ .36	$ .39
Net Income Diluted	.46	.41	.45	.42	.43	.28	.36	.39
Dividends Declared(1)	.1325	.1325	.1325	.1325	.12	.12	.18	.12
Book Value	14.08	13.51	13.20	12.96	12.78	12.56	12.80	12.65
Market Price:								
High	20.50	20.50	23.00	25.00	30.00	25.00	27.63	31.00
Low	18.75	18.00	15.00	20.19	21.00	20.25	22.00	24.13
Close	19.56	19.50	19.63	21.50	22.75	25.00	23.31	27.63
Selected Average Balances:								
Total Assets	$1,465,455	$1,454,098	$1,430,620	$1,446,815	$1,446,505	$1,452,215	$1,430,533	$1,257,934
Earning Assets	1,318,698	1,303,633	1,277,894	1,280,746	1,297,481	1,304,093	1,282,679	1,131,933
Loans	1,025,943	989,695	938,351	915,194	892,161	878,976	850,161	834,315
Total Deposits	1,203,254	1,202,770	1,198,608	1,235,002	1,234,360	1,247,452	1,232,816	1,059,192
Total Shareowners' Equity	141,847	137,014	133,836	131,932	130,134	131,234	130,929	128,250
Common Equivalent Shares:								
Basic	10,192	10,196	10,195	10,179	10,179	10,172	10,170	10,158
Diluted	10,208	10,211	10,211	10,201	10,195	10,187	10,185	10,179
Ratios:								
ROA	1.28%	1.15%	1.30%	1.18%	1.20%	.80%	1.04%	1.22%
ROE	13.24%	12.23%	13.86%	12.99%	13.33%	8.85%	11.35%	11.98%
Net Interest Margin (FTE)	4.94%	5.00%	5.02%	4.82%	4.73%	4.56%	4.56%	4.92%
Efficiency Ratio	60.64%	60.30%	60.91%	60.67%	62.30%	61.70%	65.46%	63.50%

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

</TABLE>

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 October 3, 2000, the Company entered into a definitive purchase and assumption agreement with First Union National Bank ("First Union") to acquire five of First Union's branch offices which includes loans and deposits. The transaction will create approximately $13 million in intangible assets. The Company agreed to purchase approximately $26 million in loans and assume deposits of approximately $109 million. The transaction will be consummated during the first quarter of 2001.

On September 26, 2000, the Company entered into a definitive agreement to acquire First Bankshares of West Point, Inc. and its subsidiary First National Bank of West Point. First National Bank of West Point is a $155 million financial institution with offices located in West Point, Georgia, and two offices in the Greater Valley area of Alabama. The Company will issue 3.6419 shares and $17.75 in cash for each of the 192,481 shares of First Bankshares of West Point, Inc. The transaction will close in the first quarter of 2001 and will be accounted for as a purchase.

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. To date, the Company has acquired 36,000 shares.

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 nine months ended September 30, 2000 were $4.7 million, or $0.46 per diluted share and $13.5 million, or $1.32 per diluted share. This compares to $4.4 million, or $0.43 per diluted share and $10.9 million, or $1.07 per diluted share in 1999. At September 30, 2000, merger-related expenses, net of taxes, totaled $475,000, or $0.05 per diluted share, versus $879,000, or $.09 per diluted share for the comparable period in 1999. Amortization of intangible assets, net of taxes, for the first nine months in 2000 and 1999 totaled $1.4 million, or $0.14 per diluted share.

In 2000, excluding merger-related expenses, net income for the three and nine month periods ended September 30, 2000 increased $286,000, or 6.5%, and $2.2 million, or 18.7%, respectively, due primarily to revenue growth. Operating revenues (defined as taxable equivalent net interest income plus noninterest income) in 2000 grew $1.3 million, or 6.0%, and $5.0 million, or 8.0%, respectively, over the three and nine month periods in 1999. This and other factors are discussed throughout the Financial Review. A condensed earnings summary is presented below.

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2000	1999	2000	1999
Interest and Dividend Income	$28,018	$25,236	$80,618	$74,319
Taxable Equivalent Adjustment(1)	385	486	1,210	1,435
Interest Income	28,403	25,722	81,828	75,754
Interest Expense	12,039	10,287	33,286	31,076
Net Interest Income (FTE)	16,364	15,435	48,542	44,678
Provision for Loan Losses	735	610	2,295	1,930
Taxable Equivalent Adjustment	385	486	1,210	1,435
Net Interest Income After Provision	15,244	14,339	45,037	41,313
Noninterest Income	6,646	6,269	19,723	18,557
Merger Expense	(2)	74	749	1,351
Noninterest Expense	14,684	14,072	43,539	42,656
Income Before Income Taxes	7,208	6,462	20,472	15,863
Income Taxes	2,487	2,089	6,971	4,930
Net Income	$ 4,721	$ 4,373	$13,501	$10,933
Percent Change over comparable prior year period	7.95%	14.91%	23.49%	(4.28)%
Return on Average Assets(2)	1.28%	1.21%	1.24%	1.01%
Return on Average Equity(2)	13.24%	13.48%	13.11%	11.18%

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

Net Interest Income

Third quarter taxable equivalent net interest income increased $929,000, or 6.0%, over the comparable quarter in 1999. Taxable equivalent net interest income for the nine month period of 2000 increased $3.9 million, or 8.6%, over the same period of 1999. This increase in both periods is attributable to a higher level of earning assets. Table I on page 17 provides a comparative analysis of the Company's average balances and interest rates.

For the three and nine month periods ended September 30, 2000, taxable-equivalent interest income increased $2.7 million, or 10.4%, and $6.1 million, or 8.0%, respectively, over the comparable prior year periods. Loans which represent the Company's highest yielding asset, increased (on average) $110.9 million, or 12.7% and represented 75.7% of total earning assets for the nine months ended September 30, 2000 versus 67.5% for the comparable period in 1999. Partially 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 59 basis point increase in the yield on earning assets which increased from 7.82% during the first nine months of 1999 to 8.41% for the comparable period in 2000.

Interest expense for the three and nine month periods ended September 30, 2000, increased $1.8 million, or 17.0%, and $2.2 million, or 7.1%, respectively, over the comparable prior year periods. The average rate paid on interest bearing liabilities increased 32 basis points as a 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 44.9% of average deposits in the nine months 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 3.80% in the first nine months of 1999 to 4.07% 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 4.94% and 4.99%, respectively, for the three and nine months ended of 2000, versus 4.73% and 4.61%, respectively, for the comparable periods in 1999. The increase in margin from 1999 to 2000 reflects 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 $735,000 and $2.3 million, respectively, for the three and nine month periods ended September 30, 2000, compared to $610,000 and $1.9 million for the comparable periods in 1999. Net charge-offs in 2000 were down slightly from the first nine months 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 nine months of 2000. Nonperforming loans increased $207,000, or 6.5%, during the first nine months of 2000. The Company's nonperforming asset ratio, however, decreased from .42% at year-end to .40% at September 30, 2000. As compared to year-end, the reserve for loan losses increased to $10.7 million, and represented 1.00% of total loans versus 1.07% at the prior year-end.

For a discussion of the Company's nonperforming loans, refer to 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 September 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:

(dollars in thousands)	Three Months Ended September 30,		Nine Months Ended September 30,	
	2000	1999	2000	1999
Net Charge-Offs	$560,000	$634,000	$1,571,000	$1,722,000
Net Charge-Offs (Annualized) as a percent of Average Loans Outstanding, Net of Unearned Interest	.22%	.28%	.21%	.26%

Noninterest Income

Noninterest income decreased $73,000, or 1.1%, in the third quarter of 2000 versus the comparable quarter for 1999, and $183,000, or 0.9%, for the nine months ended September 30, 2000 versus the comparable period for 1999. For the nine months ended September 30, 2000, trust fees and other income posted higher revenues, while service charges and data processing revenues declined.

Service charges on deposit accounts decreased $207,000, or 8.0%, and $457,000, or 6.1%, respectively, over the comparable three and nine month periods for 2000. 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 nine months in 2000 compared to 1999, reflects higher compensating balances and a decline in the number of transaction accounts.

Data processing revenues decreased $60,000, or 8.6%, and $224,000, or 10.3%, respectively, over the comparable three and nine month periods in 1999. The decrease reflects lower processing revenues associated with government agencies.

Revenue from trust activities decreased $35,000, or 6.3%, compared to the third quarter of 1999, and increased $263,000, or 17.3%, over the comparable nine month period in 1999. The increase in revenues during the first three quarters of 2000 is attributable to growth in managed assets. At September 30, 2000, assets under management totaled $328.5 million compared to $279.8 million at September 30, 1999.

Other income increased $228,000, or 7.9%, and $231,000, or 2.7%, respectively, for the three and nine month periods ended September 30, 2000, over the comparable prior year periods. The increase is partially attributable to higher credit card merchant fees of $270,000, retail banking fees of $226,000, and interchange commissions of $278,000. Gains on the sale of residential real estate loans decreased $527,000, attributable to the higher interest rate environment, resulting in fewer fixed rate loans being originated and sold in the secondary market as compared to the prior year. Subsequent to first quarter, however, the percentage mix of fixed rate loans has been increasing.

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

Noninterest Expense

Noninterest expense increased $86,000, or 0.6%, and decreased $1.1 million, or 2.4%, respectively, over the comparable three and nine month periods in 1999. The decrease primarily reflects lower merger-related expense and initiatives undertaken by management to streamline operating costs.

Compensation expense increased $219,000, or 3.0%, and $176,000, or 0.8%, respectively, over the comparable three and nine month periods of 1999, reflecting a increase in total salaries and associate insurance. Partially offsetting the increase was a decline in other compensation and pension expense.

Occupancy expense, including premises, furniture, fixtures and equipment increased $116,000, or 4.6%, and $257,000, or 3.4%, respectively, over the comparable three and nine month periods in 1999. Depreciation expense, utilities and other FF&E increased $307,000, $14,000 and $104,000, respectively, for the comparable nine month periods. These increases were partially offset by a decline in maintenance and repairs costs of $176,000.

Merger expense of $749,000 for the nine month period ended September 30, 2000, decreased $602,000 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 $173,000, or 3.7%, and $898,000, or 6.4%, respectively, over the comparable three and nine month periods in 1999. The decrease is primarily due to a reduction in telephone, postage 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 1.99% in the first nine months of 2000, versus 2.03% for the first nine months 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 60.61% in the first nine months of 2000, compared to 64.88% for the comparable period in 1999. The decrease in the efficiency ratio reflects higher operating revenues and lower costs as noted above.

Income Taxes

The provision for income taxes increased $398,000, or 19.1%, during the third quarter and $2.0 million, or 41.4%, during the first nine months of 2000, relative to the comparable prior year periods. The Company's effective tax rate for the first nine months of 2000 was 34.1% versus 31.1% 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 $1.5 billion for the first nine months of 2000, compared to $1.4 billion for the comparable period in 1999. Average earning assets were $1.3 billion for the nine months ended September 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, funds sold and increase in short-term borrowings. Table I on Page 17 presents average balances for the three and nine month periods ended September 30, 2000 and 1999.

Average loans increased $110.9 million, or 12.7%, over the comparable period in 1999. Price and product competition remain 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, were 75.7% of total earning assets for the nine months ended September 30, 2000, versus 67.5% 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 September 30, 2000, the average investment portfolio decreased $39.9 million, or 11.9%, 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 September 30, 2000, shareowners' equity included an accumulated other comprehensive loss of $4.3 million compared to a net loss of $6.2 million at December 31, 1999, reflecting the decrease in interest rates and decline in the investment portfolio.

At September 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 333% at September 30, 2000 versus 332% at December 31, 1999 and 372% at September 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 $1.0 million at September 30, 2000, compared to $934,000 at December 31, 1999, and $1.4 million at September 30, 1999. The ratio of nonperforming assets as a percent of loans plus other real estate was .40% at September 30, 2000, compared to .42% at December 31, 1999, and .45% at September 30, 1999.

Average deposits decreased 3.0% from $1.24 billion for the first nine months of 1999, to $1.20 billion for the first nine months of 2000. The decrease in deposits is attributable to the decline in certificates of deposits, primarily 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 22.5% for the first nine months of 2000 compared to 21.2% for the comparable period in 1999. For the same periods, the ratio of average interest bearing liabilities to average earning assets was 78.8% and 79.8%, 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 September 30, 2000, there was $750,000 outstanding under this facility. During the first nine months of 2000, principal reductions on the line of credit totaled $2.25 million.

The Company's equity capital was $143.7 million as of September 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 8.38% at September 30, 2000, versus 7.92% at December 31, 1999. Further, the Company's risk-adjusted capital ratio of 12.73% significantly exceeds the 8.0% minimum requirement under the risk-based regulatory guidelines.

During the first nine months of 2000, shareowners' equity increased $11.5 million, or 11.6%, on an annualized basis. Growth in equity during the first nine months was positively impacted by net income of $13.5 million, issuance of common stock of $114,000 and a decline in the other comprehensive loss of $1.9 million. Equity was reduced by dividends paid during the first three quarters of $4.0 million, or $.3975 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 September 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 diluted book value of $14.08 per share at September 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. To date, the Company has acquired 36,000 shares.

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 September 30, 2000, the Company experienced no known Year 2000 problems that were material.

<TABLE>

TABLE I
AVERAGES BALANCES & INTEREST RATES
(Taxable Equivalent Basis - Dollars in Thousands)
<CAPTION>

	FOR THREE MONTHS ENDED SEPTEMBER 30,						FOR NINE MONTHS ENDED SEPTEMBER 30,					
	2000			1999			2000			1999		
	Balance	Interest	Rate	Balance	Interest	Rate	Balance	Interest	Rate	Balance	Interest	Rate
ASSETS												
Loans, Net of Unearned Interest(1)	$1,025,943	$24,107	9.35%	$ 892,161	$19,982	8.89%	$ 984,813	$67,899	9.21%	$ 873,920	$58,253	8.91%
Taxable Investment Securities	193,901	2,838	5.89%	228,769	3,274	5.68%	201,820	8,904	5.89%	234,510	9,971	5.68%
Tax-Exempt Investment Securities(2)	90,641	1,320	5.83%	101,859	1,516	5.90%	94,471	4,155	5.86%	101,653	4,488	5.90%
Funds Sold	8,213	138	6.62%	74,691	950	5.05%	19,039	870	6.05%	84,722	3,042	4.80%
Total Earning Assets	1,318,698	28,403	8.57%	1,297,480	25,722	7.86%	1,300,143	81,828	8.41%	1,294,805	75,754	7.82%
Cash & Due From Banks	59,822			62,769			62,725			63,407		
Allowance for Loan Losses	(10,578)			(10,139)			(10,369)			(10,141)		
Other Assets	97,513			96,395			97,615			95,072		
TOTAL ASSETS	$1,465,455			$1,446,505			$1,450,114			$1,443,143		
LIABILITIES												
NOW Accounts	$ 172,910	$ 1,115	2.56%	$ 155,441	$ 728	1.86%	$ 170,374	$ 3,088	2.42%	$ 150,833	$ 2,235	1.89%
Money Market Accounts	159,360	1,718	4.29%	161,532	1,501	3.69%	160,610	4,944	4.11%	153,240	4,224	3.69%
Savings Accounts	106,052	640	2.40%	115,629	622	2.13%	105,181	1,760	2.23%	115,497		

											1,797	2.08%
Other Time Deposits	494,972	6,979	5.61%	541,967	6,644	4.86%	494,484	19,482	5.26%	555,736	20,686	4.98%
Total Interest Bearing Deposits	933,294	10,452	4.46%	974,568	9,495	3.87%	930,649	29,274	4.20%	975,306	28,942	3.97%
Short-Term Borrowings	89,581	1,391	6.18%	47,395	513	4.29%	80,254	3,380	5.63%	40,308	1,244	4.13%
Long-Term Debt	12,706	196	6.14%	17,525	279	6.32%	13,612	632	6.20%	18,255	890	6.52%
Total Interest Bearing Liabilities	1,035,581	12,039	4.62%	1,039,488	10,287	3.93%	1,024,515	33,286	4.34%	1,033,869	31,076	4.02%
Noninterest Bearing Deposits	269,960			259,792			270,901			262,909		
Other Liabilities	18,067			17,091			17,116			15,603		
TOTAL LIABILITIES	1,323,608			1,316,371			1,312,532			1,312,381		
SHAREOWNERS' EQUITY												
Common Stock	102			102			102			101		
Surplus	9,342			8,998			9,353			8,834		
Other Comprehensive Income	(5,609)			(4,246)			(6,617)			(1,574)		
Retained Earnings	138,012			125,280			134,744			123,401		
TOTAL SHAREOWNERS' EQUITY	141,847			130,134			137,582			130,762		
TOTAL LIABILITIES & EQUITY	$1,465,455			$1,446,505			$1,450,114			$1,443,143		
Interest Rate Spread			3.95%			3.93%			4.07%			3.80%
Net interest Income		$16,364			$15,435			$48,542			$44,678	
Net Yield on Earning Assets			4.94%			4.73%			4.99%			4.61%

(1) Average balances include nonaccrual loans. Interest income includes fees on loans of approximately $1.0 million and $3.0 million for the three and nine months ended September 30, 2000, versus $927,000 and $2.6 million, for the comparable periods ended September 30, 1999

(2) Interest income includes the effects of taxable equivalent adjustments using a 35% federal tax rate.

</TABLE>

ITEM 3. QUANTITATIVE AND QUALITATIVE DISCLOSURE ABOUT 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 which 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 September 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 or falling interest rates the net interest margin will be 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 II
FINANCIAL ASSETS AND LIABILITIES MARKET RISK ANALYSIS(1)
(Dollars in Thousands)
<CAPTION>

Other Than Trading Portfolio	September 30, 2000							
	Year 1	Year 2	Year 3	Year 4	Year 5	Beyond	Total	Market Value
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Loans								
Fixed Rate	$104,043	$ 30,606	$ 47,673	$ 43,536	$ 40,871	$110,236	$ 376,965	$ 381,620
Average Interest Rate	9.78%	10.02%	8.47%	8.70%	9.19%	8.07%	9.21%	
Floating Rate(2)	385,722	44,066	45,907	47,429	68,209	92,071	683,404	691,842
Average Interest Rate	9.65%	8.15%	8.58%	8.03%	8.40%	7.20%	8.89%	
Investment Securities(3)								
Fixed Rate	81,578	42,296	18,329	26,427	29,014	76,772	274,416	274,416
Average Interest Rate	5.88	5.66%	5.15%	5.73%	5.80%	6.33%	5.90%	
Floating Rate	0	0	7,525	0	0	504	8,029	8,029
Average Interest Rate	0	0	6.72%	0	0	6.29%	6.69%	
Other Earning Assets								
Fixed Rates	0	0	0	0	0	0	0	0
Average Interest Rates	0	0	0	0	0	0	0	
Floating Rates	3,809	0	0	0	0	0	3,809	3,809
Average Interest Rates	6.42%	0	0	0	0	0	6.42%	
Total Financial Assets	$575,152	$116,968	$119,434	$117,392	$138,094	$279,583	$1,346,623	$1,359,716
Average Interest Rates	9.11%	7.74%	7.89%	7.76%	8.09%	7.30%	8.35%	
Deposits(4)								
Fixed Rate Deposits	$447,100	$ 37,999	$ 10,174	$ 3,487	$ 2,084	$ 14	$ 500,858	$ 501,073
Average Interest Rates	5.41%	5.86%	5.14%	5.14%	4.87%	4.79%	5.44%	
Floating Rate Deposits	441,807	0	0	0	0	0	441,807	441,807
Average Interest Rates	3.19%	0	0	0	0	0	3.19%	
Other Interest Bearing Liabilities								
Fixed Rate Debt	746	703	718	731	747	7,013	10,658	11,571
Average Interest Rate	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.09%	
Floating Rate Debt	89,383	0	0	0	0	0	89,383	100,340
Average Interest Rate	6.26%	0	0	0	0	0	6.26%	
Total Financial Liabilities	$979,036	$ 38,702	$ 10,892	$ 4,218	$ 2,831	$ 7,027	$1,042,706	$1,054,791
Average interest Rate	4.49%	5.86%	5.20%	5.29%	5.17%	6.02%	4.56%	

(1) Based upon expected cash-flows, 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 rate deposits in Year 1. Other time deposit balances are classified according to maturity.

</TABLE>

PART II. OTHER INFORMATION

ITEMS 1-4

Not applicable

ITEM 5. OTHER INFORMATION

Not applicable

ITEM 6. EXHIBITS AND REPORTS ON FORM 8-K

(A) Exhibits

27 Financial Data Schedule

(B) Reports on Form 8-K

No Form 8-K was filed by Capital City Bank Group, Inc. during the third quarter of 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)

/S/ J. Kimbrough Davis
\- ----------------------------
J. Kimbrough Davis
Executive Vice President and
Chief Financial Officer
Date: November 14, 2000

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